

Factors that Influence Entrepreneurship Decision Making in Shaping the Characteristics Entrepreneurial of MSMEs among Women in Makassar City

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ABSTRACT— *This study aims to test and find out how the influence between relationships of personality factors and contextual element to entrepreneurship decision making through characteristics entrepreneurial. This type of research is a quantitative-qualitative approach (Mixed Methode). The population in the study was the overall micro small and medium enterprises MSMEs which amounted to 8,756 people / businesses. The sample used in this study using probability sampling was obtained by a sample of 382 respondents / businesses while informants amounted to 3 people who were determined using technical purposive sampling that had the capacity as a key informant in accordance with the criteria. The analytical technique used in hypothesis testing is to use SEM (Structural Equation Modeling) analysis with the help of the AMOS Ver,- program,-. The results of quantitative research and transcripts of the interview process conducted at qualitative stages analyzed descriptively showed that the influence of indirectly personality factors had a significant effect on characteristics entrepreneurial, contextual element had a significant effect on entrepreneurial characteristics. The direct influence of personality factors has a significant effect on entrepreneurship decisions, contextual element has a significant effect on entrepreneurship decisions and characteristics entrepreneurial have a significant effect on entrepreneurship decisions.*

Keywords— Personality Factors, Contextual Element, Characteristics entrepreneurial and Entrepreneurial Decisions

1. INTRODUCTION

Entrepreneurship decisions are now increasingly open, driven by the large number of job seeker competitors and where there is an imbalance between the number of job seekers and the availability of available jobs. Entrepreneurship interest is not only in demand by men but also women for various reasons, namely whether due to the potential of existing human resources as a form of self-actualization, market potential by looking for existing opportunities and the urgency of needs. Entrepreneurship decision-making among women is becoming very important, entrepreneurial decisions as a form of women empowerment and gender equality. In fact, women entrepreneurs can actually provide employment. In developing and developed countries, women entrepreneurs can be a means to overcome economic underdevelopment and gender inequality in accordance with social innovation and social entrepreneurship expressed by Portales L (2019). Entrepreneurship is currently the most widely discussed and driven concept worldwide to address economic challenges. Women who are the vital gender of the entire population have great capacity and potential to

become contributors in overall economic development in any country in accordance with the concept of entrepreneurship and culture carried out by Freytag A. and Thurik R. (2010).

Women's entrepreneurship has become the most in-demand and attention-grabbing topic among researchers. This is because many countries have opened up access or entrepreneurial opportunities for women. More and more female entrepreneurial success stories are being published, so many women who were originally housewives or workers were inspired to start their own businesses. Global Entrepreneurship and Development institute's Female Entrepreneurship Index released the results of a survey on the level of progress of women entrepreneurs in several countries, Indonesia's country index value of 44.7 is considered a healthy category at the Asia Pacific regional level, Indonesia has become one of the countries in Asia with a low level of gap between women and men in self-employment in accordance with the concept of digital startups in the transition economy (Skala A., 2019). Indonesia has considerable potential in 2013 showing the number of entrepreneurs in Indonesia reached 1.65% of the total population. Of these female entrepreneurs reached 23% and since then have grown to gain 8% per year. The old paradigm might say that it is men who work a lot and create community jobs. However, now the paradigm has shifted like research conducted by Hernandez R. (2018) where personality characteristics in the cognitive mechanisms of entrepreneurship become one's decision to remain entrepreneurial which changes the paradigm that everyone can do a good independent self-employment.

Referring to data from the Indonesian Ministry of Manpower explained that the number of female entrepreneurs in Indonesia experienced a significant increase. Here is information on the number of developments of female entrepreneurs in the classification of MSMEs in Indonesia in 2014-2018.

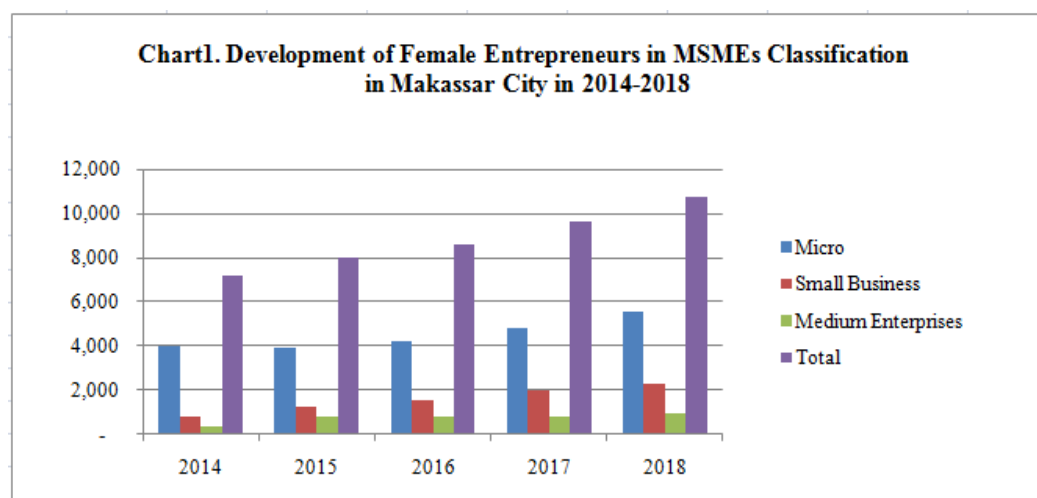
Table 1. Development of Female Entrepreneurs In MSME Classification In Indonesia In 2014-2018

No.	Classification UMKM	2014	2015	2016	2017	2018
1.	Micro	28.451.723	29.114.689	34.928.100	36.30.107	37.072.478
2.	Small Business	267.577	278.742	344.900	364.086	376.763
3.	Medium Enterprises	7.816	8.889	9.785	10.340	10.710
Sum		28.727.116	29.402.320	35.282.785	36.704.533	37.459.952

Source: Cooperative and SME Office of the Republic of Indonesia, 2020

Based on table 1. The above can be seen the development of female entrepreneurs in the classification of MSMEs in Indonesia in 2014 - 2018. Women are increasingly daring to show their teeth in the business world. In 2015, according to data from the Central Statistics Agency, 60% of the 49.9 million small and medium-sized enterprises (SMEs) in Indonesia were owned by women. Every year it has grown 20 percent to date. The amount of labor absorbed by Indonesian SMEs is also very large, reaching 96% according to The Asia Foundation research.

Likewise, in the Makassar city area, female entrepreneurs are increasing fluctuatingly and have great potential in the business world. Here is information on the number of developments of female entrepreneurs in the classification of MSMEs in Makassar City in 2014-2018.



Source: Data Processed by The Cooperative and SME Office of Makassar City, 2020

Based on chart 1. The above can be seen the development of female entrepreneurs in the classification of MSMEs in Makassar City in 2014 - 2018. In 2014 female entrepreneurs were dominated by micro-businesses at 3,987, small businesses at 838 and medium-sized businesses at 358 for a total of 7,197. In 2015 micro businesses amounted to 3,945, small businesses amounted to 1,253 and medium enterprises by 781 for a total of 7,994. Then in 2016 micro businesses amounted to 4,225, small businesses amounted to 1,568 and medium enterprises by 808 for a total of 8,617. In 2017 it increased with micro-businesses by 4,798, small businesses by 1,989 and medium enterprises by 819 with a total of 9,623 and in 2018 micro-businesses by 5,525, small businesses by 2,290 and medium enterprises by 941 with a total of 10,774.

From the results of research conducted by experts stated that personality factors have a significant effect on characteristics entrepreneurial with the results concluded that personality factors are getting better by influencing characteristics entrepreneurial show that valuable insights about the questions asked can be obtained through careful comparison of the cognitive processes of entrepreneurs and others (Baron. R, 1998). Furthermore, the results of the study stated that personality factors have a significant effect on the characteristics entrepreneurial studied by Rakib. M, Tawe. A, Zainal. A, and Farwita, S (2019) where entrepreneurship is one of the supporting factors that determine economic turbulence in Indonesia because in the field of entrepreneurship itself has the freedom to work and be independent. Furthermore, the contextual element has a positive and significant effect on characteristics entrepreneurial studied by Miguel, D, Otín, C, Ortega Zayas, M and de la Fuente, F (2020) and research shows the contextual element positively and significantly to the characteristics entrepreneurial studied by Saarinen, J, Rogerson, C, and Hall, C.M. (2017) where the development and planning of tourism is needed in the contextual element that has an impact on the characteristics of tourism entrepreneurship in the world. This suggests that personality factors and contextual element carried out by handicraft businesses have an indirect effect on entrepreneurial characteristics. Research conducted by Postigo, Á, Cuesta, M, Pedrosa, I, Muñiz, J and García-Cueto, E (2020) states that the development of computerized adaptive tests (CAT) is needed to evaluate entrepreneurial personality factors significantly influencing entrepreneurial decisions in determining the effect of entrepreneurial creativity and self-efficacy on student entrepreneurial intentions by Rakib M., Tawe A., Azis M., Sham A. and Sanusi A. (2020). Then the research conducted by Ahadi, S and Kasraie, S (2020) contextual element has a significant effect on entrepreneurship decisions where to establish contextual element factors that influence entrepreneurial intentions to start small and medium enterprises (SMEs) in Iran and to investigate why some manufacturing sector entrepreneurs achieve growth goals while others do not. Furthermore, the contextual element has a significant effect on entrepreneurial decisions where entrepreneurial intentions are reflected through individual factors, market factors, and professional skills; organizational factors affect professional skills; Entrepreneurial intentions influence entrepreneurial behavior and contextual element (entrepreneurial instruments) do not moderate the relationship between entrepreneurial intentions and entrepreneurial behavior (Hamid N, Savitri F, Perwita A, Wahab and Purandina Y, 2021). This shows that personality factors and contextual element carried out by handicraft efforts directly affect entrepreneurship decisions. characteristics entrepreneurial have a significant effect on entrepreneurship decisions where they find a close relationship between exit decisions/failures and entrepreneurial/organizational characteristics. In the same line, the entrepreneurship literature has recognized that context is important in any entrepreneurial process, including "out," "failure" or "re-entry" (Guerrero, M and Espinoza-Benavides, J, 2021). It further found a significant relationship between characteristics entrepreneurial to entrepreneurial decisions where assessment and research decision-making have a long tradition in management and constitute a substantial stream of research in entrepreneurship (Shepherd D, Williams T and Patzelt H, 2015). And emphasized by sahabuddin R. (2017) research where the level of student confidence to become entrepreneurs is determined by a commitment to entrepreneurship through entrepreneurial intentions this indicates a positive and significant influence between the characteristics of entrepreneurship on entrepreneurial decisions in line with the research of facilities, innovation, creativity influences ultimately on consumer satisfaction in running entrepreneurship by Putera W, Sahabudin R, Rakib M and Lestari I. (2021).

2. LITERATURE REVIEW

a) Personality Factors

Hernandez R. (2018); Baron R. (1998); Rakib M, Tawe A, Zainal A, and Farwita S. (2019); Personality as traits and dispositions are shown consistently and consequently so that a person has a distinctive identity and different from other individuals. Personality is the overall behavior of individuals with certain tendencies in certain situations such as in entrepreneurship. There are 4 factors forming personality, among others, biological, geographical, psychological, cultural and social factors where of these four factors form a person's personality, especially in entrepreneurship, small and medium-sized micro-businesses (MSMEs) that desperately need a tough personality in business competition in this day and age which is referred to as (personality is a trait in a person expressed through daily behavior and behavior in social

situations). Certain that is needed from someone entrepreneurs of small and medium-sized micro enterprises (MSMEs) demand a good personality in serving customers.

b) Contextual Element

The availability of capital is very important, as well as the availability of other resources, including human resources with appropriate experience and skills, information resources such as data banks, and infrastructure resources such as the right location. Contextual element is an environmental factor that is believed to affect entrepreneurs, namely their access to capital, information and the quality of social networks owned. 1) Access to capital is one of the important factors to start a business. Research by several researchers such as Ahadi, S and Kasraie, S (2020) states contextual element factors that influence entrepreneurial intentions to start small and medium enterprises (SMEs) in Iran and to investigate why some manufacturing sector entrepreneurs achieve growth goals while others do not. Then another study revealed trends in youth circumstances and experiences, namely the potential for empowerment, financial strain and knowledge/skills gaps. It then explores the cultural, political and institutional contextual effects that shape youth entrepreneurship within the Young Farmers Fund (YFF). Drawing on the elements' best practices (Williams, M and Hovorka, A, 2013). 2) The availability of information is an important factor that drives a person's desire to open a new business. This proves that a strong desire to get information is one of the main characters of an entrepreneur. In line with research that reveals the potential of experienced Muslim workers who are still in the organization and intend to become entrepreneurs can become moslempreneurs without hesitation in making entrepreneurial decisions. The findings of this study reveal a new mini theory called "Signaling Moslempreneurship" (Hamid N, Savitri F, Perwita A, Wahab and Purandina, Y, 2021). 3) Social networks the intervention of others can determine a person's success or failure in the business world. The availability of social networks can certainly affect a person in entrepreneurship because entrepreneurs will be more confident in starting a business. In line with research conducted by Saarinen J, Rogerson C, and Hall, C.M. (2017) said the planning and development of tourism is largely determined by social networks in marketing a tour to tourists, so that the marketed can reach the whole world.

c) Characteristics entrepreneurial

characteristics entrepreneurial are the behavior of attitudes, characteristics and actions of a person to create and realize an innovative business. Entrepreneurship is a business activity whose activities are charged by business actors, ranging from making a product, determining how production devises a plan to hold new products and regulate capital turnover in the business to the way of marketing that will have an impact on social innovation and social entrepreneurship (Portales, L, 2019). In line with research that reveals a better understanding of the important role of agents involved in the entrepreneurial ecosystem. Provocative discussions and implications appear to reduce individual barriers and unfavorable social norms to business failure (Guerrero, M and Espinoza-Benavides, J, 2021).

d) Entrepreneurship Decision

The decision to entrepreneurship is a decision taken by individuals intentionally and consciously, therefore it is fundamental to analyze how the decision can be taken by the individual (Freytag, A and Thurik, R, 2010). Making a decision is the process of choosing a particular alternative or way from some existing alternative. Decision making is the primary function of a manager in an organization. In large companies, usually the making and decision making is based on company data and documentation obtained from surveys, business reports and so on. This information is usually collected in a predetermined way, in accordance with problem solving techniques. As for matters that need to be considered in decision-making 1) First, determining the facts of familiar issues, 2) identifying which areas of the problem are not based on facts, 3) courage and enthusiasm, 4) willing to take action, 5) take risks, 6) continue something that has been successful, 7) stay away from decisions that will drastically change the current organizational makeup and decisions need to be tested (Scale A, 2019). In line with the study reveals 4 four, namely 1) inductively categorize articles into decision-making topics structured along the main activities related to entrepreneurship - opportunity assessment decisions, entrepreneurial entry decisions, decisions about exploiting opportunities, entrepreneurial exit decisions, heuristics and biases in the context of decision making, characteristics of entrepreneurial decision makers, and the environment as the context of decisions; 2) analyze each context using a general decision-making framework; 3) review and integrate studies within and across decision-making activities; and 4) offer a comprehensive agenda for future research (Shepherd D, Williams, T and Patzelt, H, 2015).

Hypothesis

Personality Factors affect Characteristics Entrepreneurial

Personality factors get positive and significant results. This shows the indirect influence of personality factor variables carried out by MSME female entrepreneurs in Makassar City able to affect characteristics entrepreneurial in entrepreneurship. Research and research on personality factors stated that personality factors in the development of

MSMEs and when entrepreneurs think differently from others where personality characteristics and the decision to become self-employed in line with personality factors are influential and significant to characteristics entrepreneurial (Hernandez R, 2018). Baron R. (1998) research states the fact that cognitive perspectives can provide researchers in the field with some new conceptual tools and can also facilitate the development of practical procedures to help entrepreneurs, in line with influential and significant personality factors to entrepreneurial character. Entrepreneurship is one of the supporting factors that determine economic turbulence in Indonesia because in the field of entrepreneurship itself has the freedom to work and be independent it is in line that personality factors in a person are very building entrepreneurial character (Rakib M, Tawe A, Zainal A, and Farwita S, 2019).

H1: Personality factors have a positive and significant effect on characteristics entrepreneurial.

Contextual Element affects Characteristics entrepreneurial

Research conducted by Miguel D, Otín C, Ortega Zayas, M and de la Fuente, F. (2020), the results stated that positive emotional experiences are primarily due to the structural elements of the game (58%) over contextual aspects (42%), confirming the role of motor games as pedagogical sources for generating motor experiences associated with improved social-emotional well-being. This illustrates that the contextual element is very decisive in building one's entrepreneurial character in line with the contextual element to have a positive and significant effect on the entrepreneurial character. Then Saarinen J, Rogerson C, and Hall, C.M (2017) research in a study stated that in increasing an increase in tourists it is necessary to examine the geography of tourism development and planning with the contextual element then it can be well built characteristics entrepreneurial in order to understand well the demand and supply by consumers. Furthermore, this framework combines consideration of contextual element, design characteristics, and results. An external validation study that applies the framework in the context of acute care demonstrates overall strength as well as problematic elements, in this case resolving a problem in the context of hospital care in line with the influence of intrusion readiness positively and significantly on characteristics entrepreneurial (Wilson, R and Hagler, D, 2019).

H2: Contextual element has a positive and significant effect on Characteristics entrepreneurial

Personality Factors affect Entrepreneurship Decisions

Entrepreneurial behavior is very important today because of its significance in the generation of economic, social, personal, and cultural well-being. These behaviors are influenced by cognitive and personality characteristics, as well as by socioeconomic and contextual factors. Entrepreneurial personality consists of a series of psychological traits including self-efficacy, autonomy, innovation, internal control locus, achievement motivation, optimism, stress tolerance, and risk-taking in line with positive and significant influential personality factors on entrepreneurial decisions (Postigo, Á, Cuesta, M, Pedrosa, I, Muñoz, J and García-Cueto, E, 2020).Furthermore, that entrepreneurial creativity and self-efficacy both partly and simultaneously have an influence on student entrepreneurship therefore, it is recommended that the higher education curriculum is oriented to entrepreneurship to increase the creativity and self-efficacy of students so that they have the ability to create jobs rather than find work in line with personality factors that positively and significantly affect entrepreneurial decisions (Rakib M, Tawe A, Azis M, Sham A and Sanusi A, 2020).As well as research showing that entrepreneurial orientation and market orientation have a significant effect on competitive advantage. Entrepreneurial orientation, market orientation and competitive advantage have a significant effect on marketing performance. Competitive advantage has a significant effect on marketing performance which ultimately indicates that the influence of personality factors has a positive and significant effect on entrepreneurship decisions (Putera W, Sahabuddin, R and Rakib M, 2021).

H3: Personality Factors have a positive and significant effect on Entrepreneurship Decisions

Contextual Element affects Entrepreneurship Decisions

Explore contextual factors that influence entrepreneurial behavior in the context of conflict countries, using thematic analysis for in-depth outcomes. New approaches to evaluating entrepreneurial opportunities are used. The advantage of this empirical strategy is that it takes into account in more detail observation of content and experience with industry-specific insights. It also provides a further description of the contingent nature of the practice. In addition, this qualitative research recognizes the areas of conflict and contradictions surrounding the phenomenon of entrepreneurship among SMEs in line with the influence of contextual element has a significant effect on entrepreneurship decisions (Ahadi, S and Kasraie, S, 2020).It further offers advice on enhancing practical entrepreneurship in Botswana through educational, technical and operational means. Although this contributes to youth case studies and entrepreneurship in Botswana, it also offers and demonstrates the conceptual framework of contextualism as a useful research tool for this next place-based study in line with the influence of contextual element to significantly influence entrepreneurship decisions (Williams, M and Hovorka, A, 2013).As well as 1) entrepreneurial intentions reflected through individual factors, market factors, and professional skills; 2) organizational factors affect professional skills; 3) Entrepreneurial intentions influence

entrepreneurial behavior; 4) Contextual element (entrepreneurial instruments) do not moderate the relationship between entrepreneurial intentions and entrepreneurial behavior. The managerial implications indicate the potential of experienced Muslim workers who are still in the organization and intend to become entrepreneurs can become moslempreneurs without hesitation in making entrepreneurial decisions. The findings of this study reveal a new mini theory called "Signaling Moslempreneurship" is in line with the influence of contextual element has a significant effect on entrepreneurship decisions (Hamid N, Savitri F, Perwita A, Wahab and Purandina, Y, 2021).

H4: Contextual Element positively and significantly affects Entrepreneurship Decisions

Characteristics entrepreneurial affect Entrepreneurship Decisions

The research conducted by Guerrero, M and Espinoza-Benavides, J (2020) provides a better understanding of the important role of agents involved in the entrepreneurial ecosystem. Provocative discussions and implications emerged for the study to reduce individual barriers and unfavorable social norms to business failure in line with the influence of characteristics entrepreneurial to significantly influence entrepreneurship decisions. Further assessment and research decision-making has a long tradition in management and is a substantial stream of research in entrepreneurship. Although many reviews on this topic are in the areas of organizational behavior, psychology, and marketing, this is the first review in the field of entrepreneurship. The absence of this review of entrepreneurial decision-making is surprising given the context of extreme decision-making faced by many employers such as high uncertainty, time pressure, emotional, and consequential extremes and a large number of studies in the literature, th is is in line with the influence of characteristics entrepreneurial to significantly influence entrepreneurial decisions (Shepherd D, Williams T and Patzelt H, 2015). As well as contrasting with the determinants of the entry of entrepreneurship and entrepreneurship high growth aspirations. Using the Global Entrepreneurship Monitor (GEM) survey for 42 countries during the period 1998-2005, we analyzed how the institutional environment and characteristics entrepreneurial influenced an individual's decision to become an entrepreneur and aspirations to set up a high-growth business, this is in line with the influence of characteristics entrepreneurial to significantly influence entrepreneurial decisions (Estrin, S, Korosteleva, J and Mickiewicz, T, 2021).

H5: Characteristics entrepreneurial positively and significantly affect Entrepreneurship Decisions

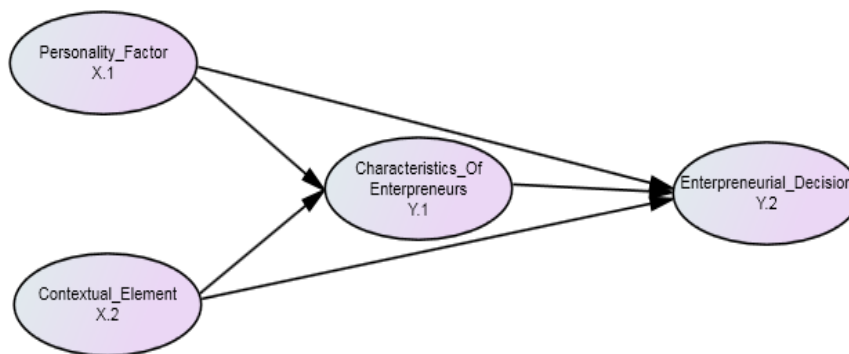


Figure 1. Conceptual Framework of Relationships Between Variables

3. METHODOLOGY

This research was conducted in the MSME Industry in Makassar City. The research population is women who make entrepreneurial decisions. Population identification in this study refers to the data of women entrepreneurs in Makassar City as many as 8,756 people (Cooperative and SME Office of Makassar City, 2018). Sampling method is probability sampling with simple random sampling technique that is sampling from existing populations at random. The number of samples in this study was determined using the formula Slovin, as follows:

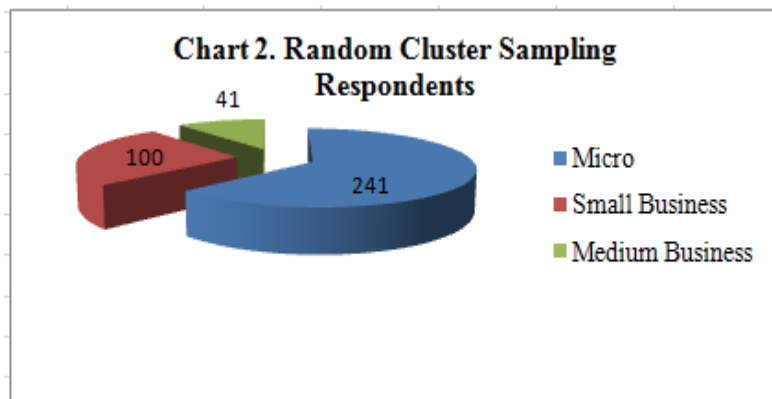
$$n = \frac{N}{1 + N(e)^2}$$

where: n = Number of samples
N = Population

e = Percentage of leniency (precision) due to tolerable or desirable sampling error = 5%, with the following calculations:

$$n = \frac{8.756}{1 + 8.756 (0.05)^2} = 382 \text{ Respondents}$$

Based on calculations using the formula Slovin obtained the number of samples as many as 382 people. The unit of analysis used in this study is Female Entrepreneurs who as business owners with sample specifications that have been determined by researchers, namely from the length of the entrepreneurial profession, the age of women entrepreneurs and the number of employees.

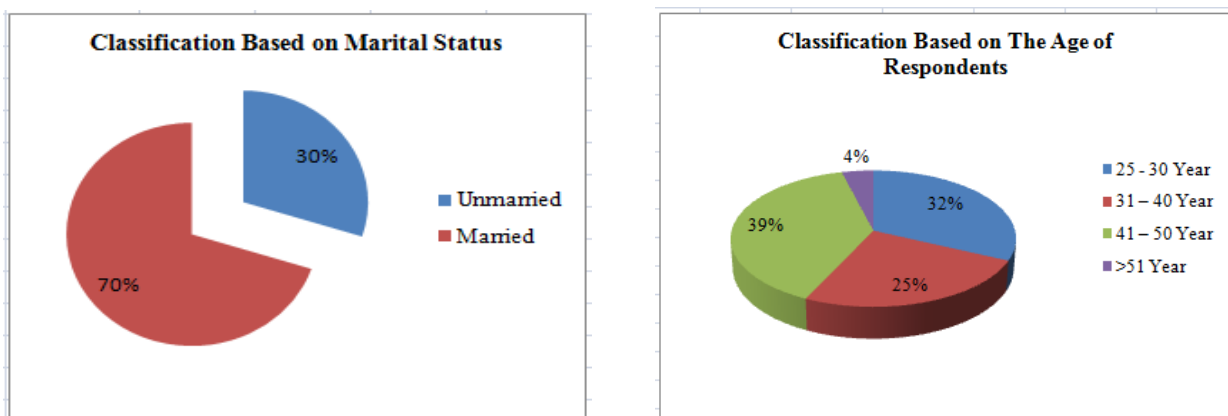


Source : Data Processed by Respondents of MSMEs Makassar city (N = 382), 2022

Based on chart 2. Above most of the respondents women entrepreneurs are dominated by micro-businesses by 241 or 63% of respondents, then small businesses with 100 or 26% of respondents entrepreneurs and medium-sized businesses by 41 or 11% of respondents. The data collection in this study used questionnaire methods. Respondents' answers were measured using a 5-point likert scale. The data analysis technique used is Amos structural equation modeling (SEM).

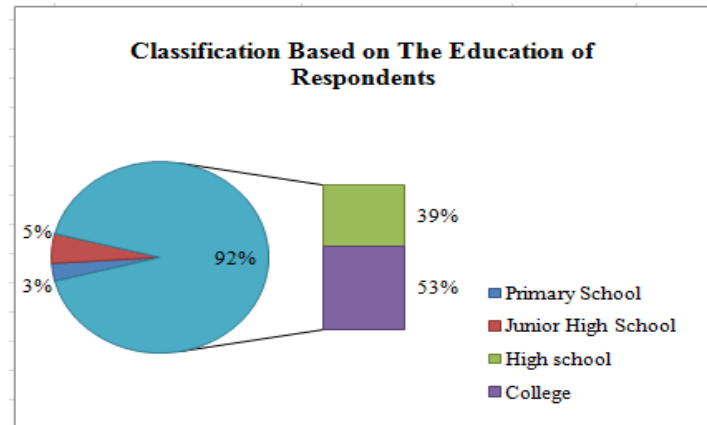
4. RESULTS AND DISCUSSIONS

The respondents used in the study had different characteristics or identities according to chart 4.



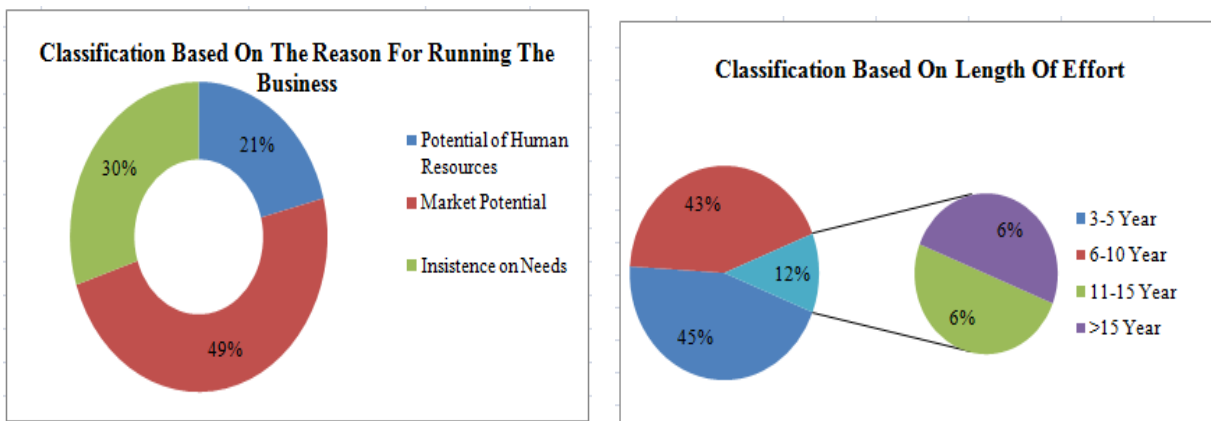
Source : Data Processed by Respondents of MSMEs makassar city (N = 382), 2022

Based on chart 3. Most respondents of female MSME entrepreneurs are married status of 268 or 70% of respondents while unmarried status of 114 or 30% of respondents. Next is chart 4. Classification based on age above the average age of MSME entrepreneurs respondents is at the age of 41 to 50 years or 39%, 25 to 30 years or 32%, 31 to 40 years or 25% and 51 years and above or 4%.



Source : Data Processed by Respondents of MSMEs makassar city (N = 382), 2022

Based on chart 5. Classification based on the level of education respondents of MSME entrepreneurs on average educated undergraduate by 203 people or 53% of respondents, high school education by 148 people or 39% of respondents, junior high school education by 19 people or 5% and elementary school education by 12 people or 3%.



Source : Data Processed by Respondents of MSMEs makassar city (N = 382), 2022

Based on chart 6. The average respondent saw the market potential of 188 people or 49% of respondents, the urgency of needs by 115 people or 30% of respondents and the potential of human resources by 79 people or 21% of respondents. Next is Chart 7. Classification based on business length is dominated by 3 to 5 years by 172 people or 45% of respondents, 6 to 10 years of 160 people or 43% of respondents and each 25 people or 6% of respondents are at 11 to 15 years and over 15 years.

Validity Test

Table 2. Data Validity Test

		Correlations			
		Personality Factor	Contextual Element	Characteristics Of Entrepreneurs	Entrepreneurial Decision
Personality Factor	Pearson Correlation	1	.366**	.586**	.555**
	Sig. (2-tailed)		.000	.000	.000
	N	382	382	382	382
Contextual Element	Pearson Correlation	.366**	1	.701**	.709**
	Sig. (2-tailed)	.000		.000	.000
	N	382	382	382	382
Characteristics Of Entrepreneurs	Pearson Correlation	.586**	.701**	1	.985**
	Sig. (2-tailed)	.000	.000		.000
	N	382	382	382	382
Entrepreneurial Decision	Pearson Correlation	.555**	.709**	.985**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	382	382	382	382

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

Table 2. The above validity test showed that all question/statement items to measure personality factor variables (X.1), contextual element (X.2), characteristics entrepreneurial (Y.1) and entrepreneurship decisions (Y.2) in the study had correlation coefficients greater than t-table = 0.164 (the value of entrepreneurship for n =382). So, it can be concluded that all items in the indicator of question/statement variable personality factors, instrumentation readiness, characteristics entrepreneurial and entrepreneurship decisions are valid.

Reliability Test

Table 3. Data Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.880	4

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Personality Factor	107.5969	119.779	.544	.920
Contextual Element	107.9241	116.459	.658	.876
Characteristics Of Entrepreneurs	100.4372	89.549	.902	.776
Entrepreneurial Decision	107.7723	104.381	.902	.788

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

Table 3. The reliability test above shows that the question/statement for information technology item value variables, creativity, product quality and business sustainability have a Cronbach's Alpha value above 0.7 and above the rtable value of 0.084 (the value of the attribute for n=382) and so it can be argued that the question/statement item for the question/statement variable for the personality factor variable, instrumentation readiness, characteristics entrepreneurial and entrepreneurial decisions deserve to be used as a data gathering tool and as a measuring tool.

Classic Assumption Test

Normality Test

Table 4. Data Normality Test

One-Sample Kolmogorov-Smirnov Test

		Personality Factor	Contextual Element	Characteristics Of Entrepreneurs	Entrepreneurial Decision
N		382	382	382	382
Normal Parameters ^{a,b}	Mean	33.6466	33.3194	40.8063	33.4712
	Std. Deviation	4.02267	3.75043	4.39090	3.60489
Most Extreme Differences	Absolute	.127	.073	.169	.152
	Positive	.127	.073	.136	.132
	Negative	-.119	-.069	-.169	-.152
Kolmogorov-Smirnov Z		1.491	1.429	1.311	1.975
Asymp. Sig. (2-tailed)		.036	.034	.102	.014

a. Test distribution is Normal.

b. Calculated from data.

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

From table 4. The above can be concluded the results of the data normality test with Kolmogorov-Smirnov by comparing the value of probability numbers or Asymp. Sig (2-tailed) with a significance level of 0.05 or 5% with decision making if the significance value is less than 0.05 or 5% then the data distribution is abnormal. Based on the calculation of SPSS Ver,- above is the value of the probability number or Asymp. Sig (2-tailed) with a significance level above 0.05 or 5% then the data is declared normal distributed.

Multicolionerity Test

Table 5. Multicolionerity Test

No.	Variabel	Collionerity Statistics	
		Tolerance	VIF
1	Personality Factor (X.1)	.652	1.533
2	Contextual Element (X.2)	.606	1.977
3	Characteristics Entrepreneurs (Y.1)	.383	2.608

Dependent Variables: Entrepreneurship Decisions

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

The results in table 5, the calculation of tolerance values there are no independent variables that have a tolerance value of less than 0.10 with tolerance values of each independent variable worth personality factors of 0.652, readiness instrumentation of 0.606 and characteristics entrepreneurial of 0.383. Meanwhile, the results of the calculation of Variance Inflation Factor (VIF) values also showed the similar thing, namely the absence of VIF values from independent variables that have VIF values of more than 10 with VIF values of each independent variable worth personality factors of 1,533, contextual element of 1,977 and characteristics entrepreneurial of 2,608. Referring to the

calculation of Tolerance and VIF values it can be concluded that there is no multicollinearity between independent variables in the regression model.

Autocorrelation Test

Table 6. Autocorrelation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.986 ^a	.972	.972	.60081	1.435

a. Predictors: (Constant), Characteristics Of Entrepreneurs, Personality Factor, Contextual Element

b. Dependent Variable: Entrepreneurial Decision

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

The results in table 6, showed the autocorrelation test above resulted in a Durbin-Watson value of 1,435. The value is not less than -2 and no more than 2 so it can be concluded that there is no autocorrelation in this study.

Indirect Testing

Table 7. F-Simultaneous Test

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4529.538	2	2264.769	304.797	.000 ^a
	Residual	2816.127	379	7.430		
	Total	7345.665	381			

a. Predictors: (Constant), Contextual Element, Personality Factor

b. Dependent Variable: Characteristics Of Entrepreneurs

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

Based on table 7. Indirect influences over simultaneous testing together show regression values of 4529,538, residual 2816,127, df 2, mean square 2264,769. The value of f 304,797 with sig .000 means that indirectly together personality factors and contextual element have an indirect effect on characteristics entrepreneurial.

Table 8. t-Partial Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.927	1.465		3.362	.001		
	Personality Factor	.416	.037	.381	11.142	.000	.866	1.155
	Contextual Element	.657	.040	.561	16.418	.000	.866	1.155

a. Dependent Variable: Characteristics Of Entrepreneurs

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

Based on the results of the path analysis in Table 8. T-partial test, can be formulated structural equations as follows:

$$Y1 = 0.381 X1 + 0.561 X2 e1$$

These structural equations can be interpreted as:

(1) Personality factor variables have a coefficient of 0.381 which means that indirectly personality factors have a significant effect on entrepreneurial characteristics, meaning that if personality factors increase then characteristics entrepreneurial will increase.

(2) The contextual element variable has a coefficient value of 0.561 which means that indirectly the contextual element has an influence on entrepreneurial characteristics, meaning that the increasing contextual element will affect entrepreneurial characteristics. In this study the influence of personality factors and contextual element to characteristics entrepreneurial was calculated through the SPSS Ver program, for windows. Here are the results of the calculation from the results of the analysis of direct testing in table 9. As follows.

Live Testing

Table 9. F-Simultaneous Test

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4814.735	3	1604.912	4446.045	.000 ^a
	Residual	136.449	378	.361		
	Total	4951.183	381			

a. Predictors: (Constant), Characteristics Of Entrepreneurs, Personality Factor, Contextual Element

b. Dependent Variable: Entrepreneurial Decision

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

Based on table 9. The above simultaneous testing together showed regression values of 4814,735, residual 136,449, df 3, mean square 1604,912, values f 4446,045 and sig .000 which means that directly together personality factors, contextual element and characteristics entrepreneurial directly affect entrepreneurship decisions.

Table 10. T-Partial Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.527	.328		1.607	.109		
	Personality Factor	.030	.009	.033	3.143	.002	.652	1.533
	Contextual Element	.031	.012	.035	3.729	.005	.606	1.977
	Characteristics Of Entrepreneurs	.806	.011	.982	71.207	.000	.383	2.608

a. Dependent Variable: Entrepreneurial Decision

Source: SPSS Program Processed Data, Ver,-, 2022 (N=382)

Based on the results of the path analysis in Table 10. T-partial test, can be formulated structural equations as follows:

$$Y1 = 0.033 X1 + 0.035 X2 + 0.982 e1$$

These structural equations can be interpreted as:

(1) Personality factor variables have a coefficient of 0.033 which means that personality factors have a significant effect on entrepreneurship decisions, meaning that if personality enhancement factors have an impact on entrepreneurship decisions increase.

(2) The contextual element variable has a coefficient value of 0.035 which means contextual element has a significant influence on entrepreneurship decisions, meaning that the increasing the readiness of instrumentation, the more entrepreneurship decisions will increase.

(3) The characteristic variable of entrepreneurship has a coefficient value of 0.982 which means that characteristics entrepreneurial have a significant influence on entrepreneurship decisions, meaning that the higher the level of female entrepreneurial characteristics, the more women's entrepreneurial decisions will increase.

In calculating the total determination coefficient value obtained by 0.986, 98.6% of the entrepreneurship decision variables (EFIEs) among women in Makassar city were influenced by personality factors, contextual element and entrepreneurial characteristics, while the remaining 1.4% was influenced by other factors not included in the research model or outside the research model.

The Confirmatory Factor Analysis (CFA) model that has been carried out with the Program (AMOS) obtained the following values:

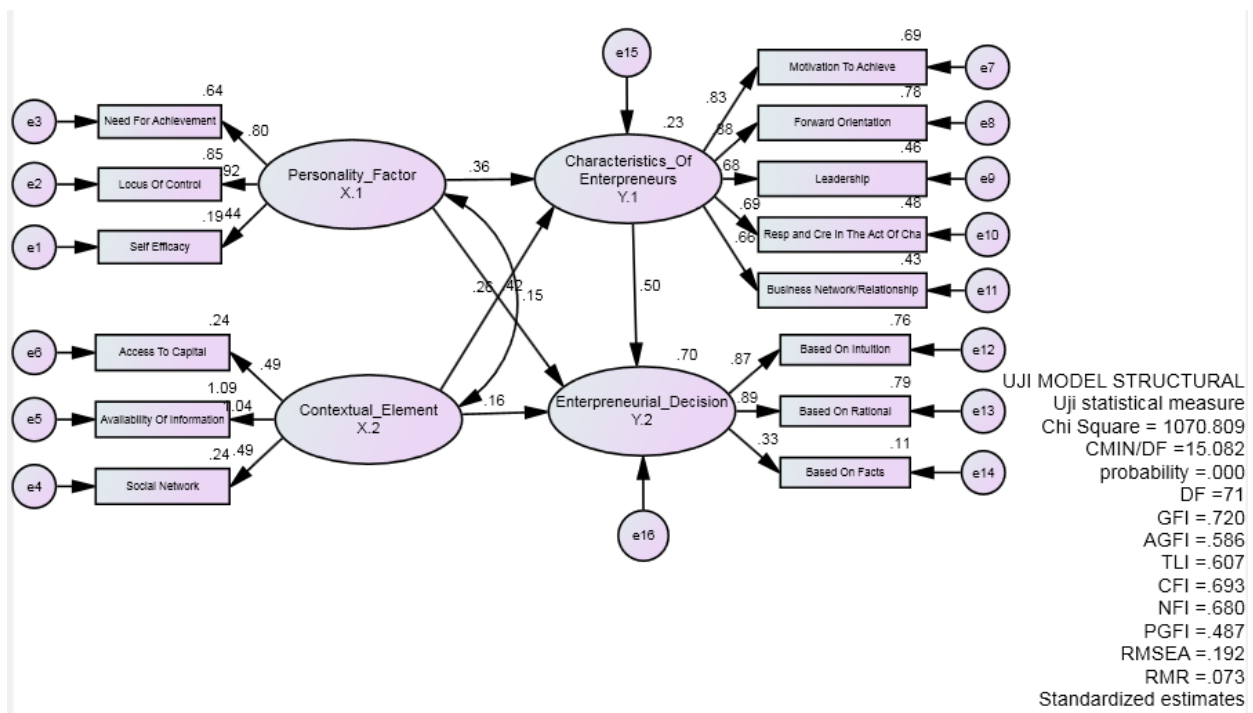


Figure 2. CFA Early Analysis of Good of Exogenous and Endogenous Fit

In Figure 2, the magnitude of the influence value of personality factors, contextual element and characteristics entrepreneurial to entrepreneurship decision variables, each value of the magnitude of influence is derived from the Beta standard coefficient and the value of each error variable of each structural equation. Based on the path diagram in Figure 2, it can be summarized calculation of the results of the Goodness of Fit Structural Model test that will be presented in Table 10 below.

Table 11. Goodness of Fit Test Results of Early Stage Structural Models

<i>Goodness Of Fit Index</i>	<i>Cut-Off Value</i>	<i>Result Of Model</i>	<i>Information</i>
Chi square	Expected smaller	1070.809	Baik
Probability	≥ 0,05	0,000	Sangat Baik
GFI	≤ 0,90	0,720	Marginal
AGFI	≥ 0,90	0,586	Marginal
CFI	≥ 0,95	0,693	Marginal
TLI	≥ 0,95	0,607	Marginal
RMSEA	≥ 0,08	0,192	Marginal

Source: AMOS Ver SEM Calculation Results,- (N=382), 2022

Table 11. show the results of a summary of the initial stage Goodness of Fit Structural Model test values that have not found the best model. To achieve the maximum level of Goodness of Fit from Confirmatory Factory Analysis (CFA) of GFI, AGFI, TLI, CFI, NFI, PGFI and RMSEA values, it is necessary to modify structural models, among others: correlation between variables and indicators and elimination of indicators to improve the suitability of the Good of Fit (GoF) model, Confirmatory Factor Anlysis (CFA) Structure Equation Modeling (SEM) (Latan H. and Temalagi S, 2013).

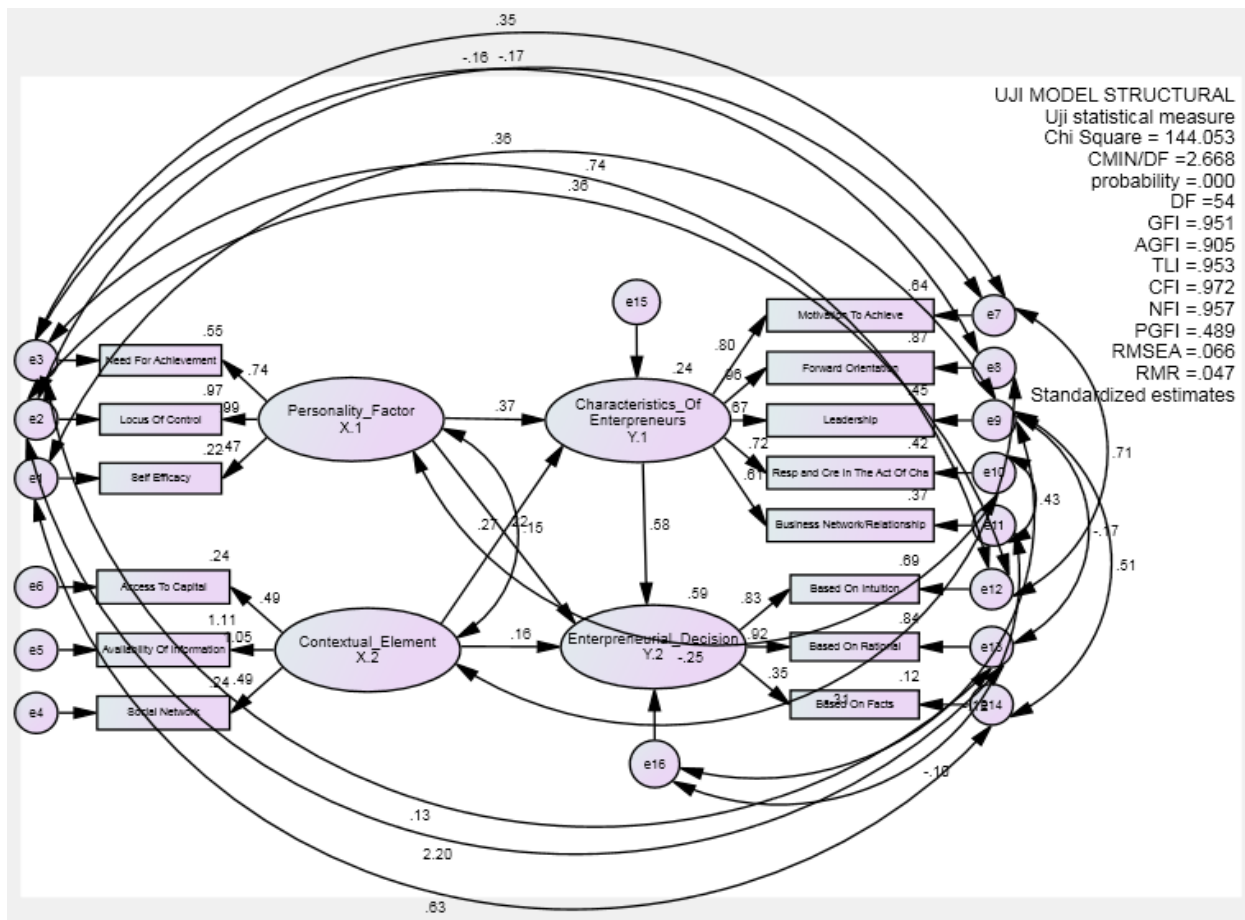


Figure 3. CFA Akhri Good Analysis of Exogenous and Endogenous Fit

Table 12. Goodness of Fit Test Results of Early Stage Structural Models

<i>Goodness Of Fit Index</i>	<i>Cut-Off Value</i>	<i>Result Of Model</i>	<i>Information</i>
Chi square	Expected smaller	144,053	Baik
Probability	≤ 0,05	0,000	Sangat Baik
GFI	≥ 0,90	0,951	Sangat Baik
AGFI	≥ 0,90	0,905	Sangat Baik
CFI	≥ 0,95	0,972	Sangat Baik
TLI	≥ 0,95	0,953	Sangat Baik
RMSEA	≤ 0,08	0,049	Sangat Baik

Source: AMOS Ver SEM Calculation Results,- (N=382), 2022

Based on Table 12 obtained chi square value 144.053 with a probability of $0.000 \leq 0.05$, RMSEA value of $0.049 \leq 0.08$, TLI value of $0.953 < 0.95$ CFI value of $0.972 > 0.95$ GFI value of $0.951 > 0.90$ and AGFI of $0.905 > 0.90$ and loading factor all above 0.5. Thus demonstrating that the conformity test of this model results in a good reception where all the parameters of the recommended model are met (Hair J, Anderson R, Tatham R and Black W, 2018). Thus the model is expressly stated that the covariance matrix or sample correlation of the data analyzed is in accordance with the covariance matrix or population correlation estimated in the proposed model.

Table 13. Regression Analysis

Path	Estimate	S.E	C.R	P	Label
← Y.1 X.1	.402	.058	6.889	.***	Par-11
← Y.1 X.2	.448	.091	4.902	.***	Par-14
← Y.2 X.1	.269	.065	4.109	***	Par-12
← Y.2 X.2	.237	.070	3.390	.***	Par-13
← Y.2 Y.1	.588	.051	11.565	***	Par-15

Source: AMOS Ver SEM Calculation Results,- (N=382), 2022

Hypothesis 1

Based on hypothesis testing evidenced by a t-value of $6,889 > 1.96$ with significance of P-Value $0,000 < 0.05$ (5%) this indicates that personality factors have a significant effect on characteristics entrepreneurial which means the hypothesis is accepted.

Hypothesis 2

Based on hypothesis testing proven by a t-value of $4,902 > 1.96$ with significance of P-Value $0,000 < 0.05$ (5%) this indicates that contextual element has a significant effect on the characteristics entrepreneurial which means accepted hypotheses.

Hypothesis 3

Based on hypothesis testing evidenced by a t-value of $4,109 > 1.96$ with significance of P-Value $0.000 < 0.05$ (5%) this indicates that personality factors have a significant effect on entrepreneurship decisions meaning the hypothesis is accepted.

Hypothesis 4

Based on hypothesis testing evidenced by a t-value of $3,390 > 1.96$ with significance of P-Value $0,000 < 0.05$ (5%) this indicates that contextual element has a significant effect on the decision. Entrepreneurship which means accepted hypothesis.

Hypothesis 5

Based on hypothesis testing evidenced by a t-value of $11,565 > 1.96$ with a significance of P-Value $0.000 < 0.05$ (5%) this shows that characteristics entrepreneurial have a significant effect on entrepreneurial decisions meaning the hypothesis is accepted.

Personality Factors affect Characteristics entrepreneurial (H.1)

The results showed that indirect effect positive personality factors affect characteristics entrepreneurial in MSMEs among women in Makassar City with a loading factor value of 0.369 with a path coefficient of 0.402 with a t-value of $6,889 > 1.96$ with a p-value of < 0.000 . This means that if personality factors will be functioned it affects entrepreneurial characteristics. The achievement of characteristics entrepreneurial is inseparable from how personality factors are provided by MSMEs among women in Makassar City. Where personality factors include the need for achievement, locus of control and self-efficacy of MSMEs among women in Makassar City as a form of meeting the needs of entrepreneurs among women. If you look at the results of research that shows that personality factors affect entrepreneurial characteristics, then MSMEs among women should be able to provide characteristics entrepreneurial to female entrepreneurs with the motivation to achieve, advanced orientation, leadership, responsiveness and creative in the fact of change and business relationship network.

The initial Confirmatory Factor Analysis (CFA) results of personality factor variables consisting of indicators of the need for achievement, locus of control and self-efficacy. The characteristic variables of self-employment consist of indicators of motivation to achieve, forward orientation, leadership, responsiveness and creativity in the fact of changing and networking business relationships. In line with research conducted by Hernandez R. (2018) showed that personality factors have a positive and significant influence on characteristics entrepreneurial.

Final Confirmatory Factor Analysis (CFA) results and hypothetical results of personality factor variables with indicators of need for achievement, locus of control and self-efficacy as well as entrepreneurial characteristic variables with indicators of motivation to achieve, advanced orientation, leadership, responsiveness and creativity in the fact of change and networking business relationships. Through the questionnaire indicators of the need for achievement is very good impact in the self-development of an entrepreneur who will build mental and confidence to someone, while the results of the interview explained that the need for the initial achievement of an entrepreneurial step in order to be able to survive in the existing competitive era and can improve characteristics entrepreneurial through motivation to achieve, advanced orientation, leadership, responsive and creative in the fact of change and networking business relationships. Furthermore, locus control through questionnaires greatly has an impact on the level at which an entrepreneur accepts personal responsibility for what happens to them that impacts the surrounding environment. While the results of the interview explain the locus of control in which the entrepreneur controls himself to perform the action or not, entrepreneurs who have a high locus of internal control believe that their behavior and actions are determined by events in his life and can improve characteristics entrepreneurial through motivation to achieve, forward orientation, leadership, responsive and creative in the facts of change and networking business relationships. As well as indicators of self-efficacy through questionnaires give the impact that confidence in self-employment, especially women, in the ability that he is able to do something or overcome a situation that he will succeed in doing, while the results of the interview explain the efficacy or confidence, the confidence of an entrepreneur, especially women about his ability to do things. Starting from doing tasks, organizing, and producing something to achieve certain goals proven to improve characteristics entrepreneurial through motivation to achieve, forward orientation, leadership, responsive and creative in

the facts of change and network business relationships. Female entrepreneurs with high levels of self-efficacy will more easily master various fields at once to get their work done, and vice versa with women who have low self-efficacy tend to master fewer fields to complete their work. Baron R. (1998) stated the fact that cognitive perspectives can provide researchers in the field with some new conceptual tools and can also facilitate the development of practical procedures to help entrepreneurs, in line with influential and significant personality factors to entrepreneurial characteristics. In other words, increasing the personality factor of Micro Small and Medium Enterprises MSMEs among women in Makassar City. The first hypothesis is accepted. In line with the results of research conducted by Rakib M, Tawe A, Zainal A, and Farwita, S (2019) stated that personality factors have a positive and significant effect on entrepreneurial characteristics. Entrepreneurship is one of the supporting factors that determine economic turbulence in Indonesia because in the field of entrepreneurship itself has the freedom to work and be independent. The aim is to explain the direct and indirect effects of entrepreneurial literacy and self-efficacy on entrepreneurial interest in students of State Vocational Schools in The City of Parepare can indirectly affect the creation of characteristics entrepreneurial.

Contextual Element affects Characteristics Entrepreneurial (H.2)

The results showed that the contextual element indirectly (indirect effect) positively affects the characteristics entrepreneurial of MSMEs among women in Makassar City with a loading factor value of 0.274 with a path coefficient of 0.448 with a t-value of 4,902 > 1.96 with a p-value of < 0.000. This means that if the contextual element will be functioned, it affects the characteristics of entrepreneurship. The achievement of characteristics entrepreneurial is inseparable from how the contextual element provided by MSMEs among women in Makassar City. Where the contextual element includes access to the capital, the availability of information and social networks of MSMEs among women in Makassar city as a form of meeting the needs of entrepreneurs among women. If you look at the results of research that shows that the contextual element affects the characteristics of entrepreneurship, then MSMEs among women should be able to provide characteristics entrepreneurial to female entrepreneurs with the motivation to achieve, advanced orientation, leadership, responsive and creative in the fact of change and business relationship network.

The initial Confirmatory Factor Analysis (CFA) results of contextual element variables consist of indicators of access to the capital, availability of information and social networks. The characteristic variables of self-employment consist of indicators of motivation to achieve, forward orientation, leadership, responsiveness and creativity in the fact of changing and networking business relationships. In line with research conducted by Miguel D, Otín C, Ortega Zayas, M and de la Fuente, F (2020) showed that contextual element has a positive and significant effect on entrepreneurial characteristics.

Final Confirmatory Factor Analysis (CFA) results and hypothetical results of contextual element variables with indicators of access to capital, availability of information and social networks as well as entrepreneurial characteristic variables with indicators of motivation to achieve, advanced orientation, leadership, responsiveness and creative in the fact of change and business relationship network. Through the access indicator questionnaire to the capital is very good impact in access to the capital, an entrepreneur who will greatly help the access of a female entrepreneur in having a place to market business results in the capital, while the results of the interview explained that access to the capital is the beginning of an entrepreneurial step in order to be able to explore the results of their business in order to be able to be seen by all circles, especially MSME entrepreneurs in Indonesia, it is proven to improve characteristics entrepreneurial to female entrepreneurs with motivation to achieve, advanced orientation, leadership, responsiveness and creative in the facts of change and business relationship network. As well as indicators of the availability of information through questionnaires provide an impact that the availability of entrepreneurial information, especially women, on important information about MSME businesses, how an MSME entrepreneur in digesting and concocting information becomes something useful for the progress of their MSME business, while the results of the interview explain the availability of information or information to the extent of the system, subsystem or Equipment is in certain circumstances that can be operated and can be done by a businessman and the data owned has been processed into a form that is meaningful for the recipient or consumer of MSMEs and useful in the current or current decision making of an MSME entrepreneur proven to improve characteristics entrepreneurial to female entrepreneurs with motivation to achieve, advanced orientation, leadership, responsive and creative in the fact of changing and networking business relationships. In line with research conducted by Saarinen, J, Rogerson, C, and Hall, C.M (2017) which states the fact that in increasing a tourist increase it is necessary to examine the geography of tourism development and planning with the contextual element so that it can be well built characteristics entrepreneurial in order to improve tourism. We can understand the demand and supply of consumers. The second hypothesis is accepted. In line with the results of research conducted by Wilson, R and Hagler, D (2019) stated that the readiness factor of instrumentation has a positive and significant effect on entrepreneurial characteristics. Some findings from researcher 1) entrepreneurial intentions are reflected through individual factors, market factors, and professional skills; 2) organizational factors affect professional skills; 3) Entrepreneurial intentions influence entrepreneurial behavior; 4) Contextual element (entrepreneurial instruments) do not moderate the relationship between entrepreneurial intentions and entrepreneurial behavior. The managerial implications indicate the potential of

experienced Muslim workers who are still in the organization and intend to become entrepreneurs can become moslepreneurs without hesitation in making entrepreneurial decisions.

Personality Factors For Entrepreneurship Decisions (H.3)

The results showed that personality factors directly (direct effect) positively affect entrepreneurship decisions among women in Makassar City with a loading factor value of 0.162 with a path coefficient of 0.269 with a t-value of 4,109 > 1.96 with a p-value of < 0.000. This means that if personality factors will be functioned, it affects entrepreneurship decisions. The achievement of entrepreneurship decisions can not be separated from how personality factors are provided by MSMEs among women in Makassar City. Where personality factors include the need for achievement, locus of control and self-efficacy of MSMEs among women in Makassar City as a form of meeting the needs of entrepreneurs among women. If you look at the results of research that shows that personality factors affect entrepreneurship decisions, then MSMEs among women should be able to give entrepreneurship decisions to female entrepreneurs based on intuition, based on rational and fact-based.

The initial Confirmatory Factor Analysis (CFA) results of personality factor variables consisting of indicators of the need for achievement, locus of control and self-efficacy. In line with research conducted by Postigo Á, Cuesta M, Pedrosa I, Muñoz J and García-Cueto, E (2020) showed that personality factors have a positive and significant effect on entrepreneurship decisions.

Final Confirmatory Factor Analysis (CFA) results and hypothetical results of personality factor variables with indicators of need for achievement, locus of control and self-efficacy and entrepreneurship decision variables with indicators based on intuition, based on rational and fact-based. Through a questionnaire indicator of the need for achievement where to achieve success, measured based on the standard of perfection that comes from within a person a natural entrepreneur. This need is closely related to work and directs behavior in efforts to achieve certain achievements, especially in the development of MSMEs among women in Makassar City, while the results of the interview explained that achievement, strength / power and relationships are three important needs that can help explain one's motivation for the need for achievement, namely the need for achievement is an encouragement to exceed other MSME efforts, Achieving standards in entrepreneurs and striving to succeed among MSME business women in Makassar City is proven to be able to contribute to entrepreneurship decisions among women in Makassar City through intuition, based on rational and based on existing facts. Next the control locus indicator through questionnaire to have an impact on the level of a female entrepreneur accepting personal responsibility for what happens to them so that it has an impact on the quality of the products produced, while the results of the interview explained that the perception of an MSME entrepreneur about the source of his fate and an MSME entrepreneur who has internal locus control will be better able to take advantage of entrepreneurial opportunities that can improve entrepreneurial decisions through based on intuition, Based on rational and based on facts. As well as indicators of self-efficacy through questionnaires give the impact that confidence in self-employment, especially women, in the ability that he is able to do something or overcome a situation that he will succeed in doing, while the results of the interview explain the efficacy or confidence, confidence of an entrepreneur, especially women about his ability to do so. Various things. Starting from doing tasks, organizing, and producing something to achieve certain goals proven to increase entrepreneurial decisions to women entrepreneurs based on intuition, based on rational and fact-based. In line with the research conducted by Rakib M, Tawe A, Azis. M, Sham A and Sanusi A (2020) which states that entrepreneurial creativity and self-efficacy both partly and simultaneously have an influence on the entrepreneurship of the student in question. Therefore, it is recommended that the higher education curriculum is oriented towards entrepreneurship to increase the creativity and self-efficacy of students so that they have the ability to create jobs rather than find work. The third hypothesis is accepted. In line with the results of research conducted by Putera W, Sahabuddin R. and Rakib M, (2021) states that entrepreneurial orientation and market orientation have a significant effect on competitive advantage. Entrepreneurial orientation, market orientation and competitive advantage have a significant effect on marketing performance. Competitive advantage has a significant effect on marketing performance which ultimately has an impact on MSME business among women in Makassar City in line with personality factors that have a positive and significant effect on entrepreneurship decisions. As well as showing that there is a significant influence of the quality of service to customer value between the quality of service to customer satisfaction which ultimately has an impact on MSME business among women in Makassar City through consumer satisfaction in line with personality factors positively and significantly on entrepreneurial decisions (Putera W, Sahabuddin R, Rakib M. and Girikallo A, 2020).

Contextual Element to Entrepreneurship Decisions (H.4)

The results showed that the contextual element directly (direct effect) positively affects entrepreneurship decisions among women in Makassar City with a loading factor value of 0.216 with a path coefficient of 0.237 with a t-value of 3,390 > 1.96 with a p-value of < 0.000. This means that if the readiness of the instrumentation will be functioned, it affects entrepreneurship decisions. The achievement of entrepreneurship decisions can't be separated from how the

contextual element provided by MSMEs among women in Makassar City. Where the contextual element includes access to the capital, the availability of information and social networks of MSMEs among women in Makassar City as a form of meeting the needs of entrepreneurs among women. If you look at the results of research that shows that the contextual element affects entrepreneurship decisions, then MSMEs among women should be able to give entrepreneurship decisions to female entrepreneurs based on intuition, based on rational and based on facts.

The initial Confirmatory Factor Analysis (CFA) results of contextual element variables consist of indicators of access to the capital, availability of information and social networks. Entrepreneurship decision variables with indicators based on intuition, based on rational and based on facts. In line with research conducted by Ahadi, S and Kasraie, S. (2020) showed that the contextual element has a positive and significant effect on entrepreneurship decisions.

Final Confirmatory Factor Analysis (CFA) results and hypothetical results of contextual element variables with access to capital indicators, availability of information and social networks and entrepreneurship decision variables with indicators based on intuition, based on rational and fact-based. Through the access indicator questionnaire to the capital is very good impact in access to the capital, an entrepreneur who will greatly help the access of a female entrepreneur in determining the choice of access to the capital through MSMEs in marketing the results of the products owned, while the results of the interview explained that access to the initial capital of an entrepreneurial step in order to be able to explore the results of their business in order to be seen by all circles, especially MSME entrepreneurs. In Indonesia, which is proven to increase entrepreneurial decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. As well as indicators of the availability of information through questionnaires provide an impact that the availability of entrepreneurial information, especially women, on important information about MSME business, how an MSME entrepreneur in making entrepreneurship decisions based on intuition, based on rational and based on the facts they have, while the results of the interview explain the availability of information or informants as far as an entrepreneur and the data owned has been processed into an entrepreneur. A form that is meaningful for the recipient or consumer of MSMEs and useful in the decision making of current or future MSMEs entrepreneur who is proven to improve entrepreneurship decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. In line with research conducted by Williams, M and Hovorka, A (2013) which states that suggestions to improve Practical entrepreneurship in Botswana through educational, technical and operational means. Although this contributes to youth case studies and entrepreneurship in Botswana, it also offers and demonstrates the conceptual framework of contextualism as a useful research tool for this next place-based study in line with the influence of contextual element to significantly influence entrepreneurship decisions. The managerial implications indicate the potential of experienced Muslim workers who are still in the organization and intend to become entrepreneurs can become moslempreneurs without hesitation in making entrepreneurial decisions. The findings of this study reveal a new mini theory called "Signaling Moslempreneurship" is in line with the influence of contextual element has a significant effect on entrepreneurship decisions (Hamid N, Savitri F, Perwita A, Wahab and Purandina, Y, 2021).

Characteristics entrepreneurial affect Entrepreneurship Decisions (H.5)

The results showed that the characteristics of self-employment directly (direct effect) positively affect entrepreneurship decisions among women in Makassar City with a loading factor value of 0.583 with a path coefficient of 0.588 with a t-value of 11,565 > 1.96 with a p-value of < 0.000 that most influences entrepreneurship decisions. This means that if the characteristics of entrepreneurship will be functioned, it affects entrepreneurship decisions. The achievement of entrepreneurship decisions can not be separated from how characteristics entrepreneurial are provided by MSMEs among women in Makassar City. Where the readiness of characteristics entrepreneurial includes motivation to achieve goals, advanced orientation, leadership, responsiveness and creative in the fact of change and business relationship network of MSMEs among women in Makassar City as a form of meeting the needs of women entrepreneurs. If you look at the results of research that shows that characteristics entrepreneurial are most influential on entrepreneurship decisions, then MSMEs among women should be able to provide entrepreneurial decisions to female entrepreneurs based on intuition, based on rational and fact-based.

The initial Confirmatory Factor Analysis (CFA) results of entrepreneurial characteristic variables consisting of indicators of motivation to achieve goals, forward orientation, leadership, responsiveness and creativity in the fact of change as well as networking business relationships. Entrepreneurship decision variables with indicators based on intuition, based on rational and based on facts. In line with research conducted by Guerrero, M and Espinoza-Benavides, J. (2021) shows that characteristics entrepreneurial have a positive and significant effect on entrepreneurial decisions.

Final Confirmatory Factor Analysis (CFA) results and the hypothetical results of entrepreneurial characteristic variables with motivational indicators to achieve goals, forward orientation, leadership, responsiveness and creativity in the fact of change as well as networking business relationships and entrepreneurship decision variables with indicators based on intuition, based on rational and fact-based. Through the questionnaire of motivational indicators to achieve goals greatly has an impact on the strength that encourages a female entrepreneur to do something to achieve his goals in

the efforts of MSMEs in Makassar City, while the results of the interview explained that the motivation to achieve the goal because there is a need that is more basic, to be able to meet these needs arises a behavioral impulse that makes women entrepreneurs MSMEs in the city. Makassar makes a marketing innovation, therefore the motivational process will continue as long as humans have needs that must be met such as examples among MSME women entrepreneurs in Makassar City who are proven to increase entrepreneurship decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. Through questionnaires, advanced orientation indicators where an entrepreneur among MSME women in Makassar City must be forward-looking, have a vision for the future and know where their business activities are brought, what they want to achieve and what strategies are carried out by an entrepreneur in fulfilling every wishfulness of MSME consumers in the city of Makassar, while the results of the interview explained that a female MSME entrepreneur in the city of Makassar dared to take a risks that will be faced, have ideas and opportunities, good business planning and Creative and innovative is already very well run which is proven to increase entrepreneurial decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. Furthermore, through the indicator questionnaire of an entrepreneur among MSME women in Makassar city has the style of leading an entrepreneur MSME among women who have skills or a management function to influence, motivate or direct others to do things to achieve the goal of providing satisfaction to their consumers, while the results of the interview explained that a leader, especially among women, must have their own leadership style in the world. The proliferation of MSME businesses in Indonesia, especially in the city of Makassar in order to provide benefits to people around the marketed MSME product business also provides its own satisfaction for its customers who are proven to improve Entrepreneurship decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. Then through a questionnaire of responsive and creative indicators in the fact of change where an entrepreneur among MSME women in Makassar City needs to have a responsive response to consumers who need a service for products which is the ability to develop new ideas and find new ways to view the problem into opportunities as in the facts of existing changes require an MSME business to be more observant in capturing a business opportunity that is There is nothing, while the results of the interview explain responsiveness and creative in fact of change by creating a good product service product that is new and different from other products will be of more value compared to other existing products. With responsive and creative in an effort Business is very important in the success of a business to win market competition against the fact of changes that are proven to increase entrepreneurial decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. As well as through a questionnaire indicator of business relationship network where an entrepreneur among MSME women in Makassar City needs to build a business network through the process of building mutualism symbiotic relationships, mutual benefit between other business people and potential clients or customers, while the results of the interview explained that business relationship networks need to establish business cooperation, access and relationships with third parties or a company in order to result from MSME products. Among women in Makassar City can be better known nationally and abroad, the level of business relationship networking is not only intervals but universal reaching out to all consumers who are proven to increase entrepreneurial decisions to women entrepreneurs based on intuition, based on rational and based on existing facts. In line with research conducted by Shepherd D, Williams T and Patzelt, H. (2015) which states that assessment and decision-making research has a long tradition in management and is a substantial stream of research in entrepreneurship. Although many reviews on this topic are in the areas of organizational behavior, psychology, and marketing, this is the first review in the field of entrepreneurship. The absence of this review of entrepreneurial decision-making is surprising given the context of extreme decision-making faced by many employers such as high uncertainty, time pressures, emotional, and consequential extremes and a large number of studies in the literature, this is in line with the influence of characteristics entrepreneurial having a significant effect on decisions. Entrepreneurship. Further contrast with the determinants of the inclusion of entrepreneurship and entrepreneurship of high growth aspirations. Using the Global Entrepreneurship Monitor (GEM) survey for 42 countries during the period 1998-2005, we analyzed how the institutional environment and characteristics entrepreneurial influenced an individual's decision to become an entrepreneur and aspirations to set up a high-growth business, this is in line with the influence of characteristics entrepreneurial to significantly influence entrepreneurial decisions (Estrin S, Korosteleva J. and Mickiewicz T, 2021). Then the level of confidence of students to become entrepreneurs is determined by a commitment to entrepreneurship through entrepreneurial intentions in line with the influence of characteristics entrepreneurial has a significant effect on entrepreneurial decisions (Sahabuddin R, 2017). As well as the influence of job promotion, decision-making and employee confidence in employee welfare through employee performance to bridge the gap which ultimately has an impact on the welfare of an MSME entrepreneur among women in Indonesia in line with the influence of characteristics entrepreneurial has a significant effect on entrepreneurial decisions (Putera W, Alimuddin, Yahya L.I. and Magfirah, 2021).

5. CONCLUSION

Based on the results of testing and empirical discussion, the conclusion of this study is that indirect effect personality factors have a positive and significant effect on the characteristics of MSME entrepreneurs among women in Makassar City, personality factor variables with indicators of the need for achievement, locus of self-control and efficacy and entrepreneurial characteristic variables with indicators of motivation to achieve, advanced orientation, leadership, responsive and creative in the fact of change and business relationship network is evidenced both in questionnaires and interviews conducted on MSMEs among women in Makassar City. Contextual element indirectly (indirect effect) positively affects the characteristics of entrepreneurs in MSMEs among women in Makassar City, contextual element variables with indicators of access to the capital, availability of information and social networks and entrepreneurial characteristic variables with indicators motivation to achieve, advanced orientation, leadership, responsiveness and creative in the fact of change and business relationship network is evidenced both in questionnaires and interviews conducted on MSMEs among women in Makassar City. Personality factors directly (direct effect) positively affect entrepreneurship decisions among MSMEs among women in Makassar City, personality factor variables with indicators of need for achievement, locus of control and self-efficacy and variables of entrepreneurship decisions with indicators based on intuition, based on rational and fact-based evidenced both in questionnaires and interviews conducted on MSMEs among women in Makassar City. Contextual element directly (direct effect) positively affects entrepreneurship decisions among MSMEs among women in Makassar City, variable readiness instrumentation with indicators of access to the capital, availability of information and networkingSocial and variable entrepreneurship decisions with indicators based on intuition, based on rational and fact-based evidenced both in questionnaires and interviews conducted on MSMEs among women in Makassar City. characteristics entrepreneurial directly (direct effect) positively affect entrepreneurship decisions among MSMEs among women in the city of Makassar, variable characteristics entrepreneurial with motivational indicators to achieve goals, forward orientation, leadership, responsive and creative in the fact of change and business relationship network and entrepreneurship decision variables based on intuition, based on rational and fact proven both questionnaire and Interviews conducted on MSMEs among women in Makassar City, so that all hypotheses are accepted.

Based on the results of the research and the conclusions that have been outlined, there are several suggestions in terms of personality factors, things that must be addressed by MSMEs among women in Makassar City are indicators of the need for achievement to be re-evaluated and MSME entrepreneurs among women need to improve achievements that will significantly lift MSMEs both locally in Makassar City and national level in Indonesia. Furthermore, in terms of instrumentation readiness, the thing that must be addressed by MSMEs among women in Makassar City is an indicator of access to the capital needs to be re-evaluated and MSME entrepreneurs among women need to get access to marketing to the capital so that MSME businesses among women can be glimpsed and cooperated by companies, entrepreneurs and the government in order to increase sales and ensure the continuity of MSME entrepreneurs among women in Makassar City continues. Then in terms of entrepreneurial characteristics, the thing that must be addressed by MSMEs among women in Makassar City is an indicator of motivation to achieve the goal of the importance of a motivation or high desire instilled in every MSME entrepreneur among women to achieve the desired goal. And in terms of entrepreneurship decisions, things that must be addressed by MSMEs among women in Makassar City are indicators based on intuition need to be re-evaluated and MSME entrepreneurs among women need to re-examine the intuition obtained in line with the results of MSME products that will be accepted later so that entrepreneurship decisions are right to run. Further research is also expected to be carried out in a sustainable manner because the development of the MSME industry among women in Indonesia, especially in Makassar City, continues to change at all times, there needs to be a measurement step to assess the level of feasibility of each MSME product to be marketed.

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