

**THE EFFECT OF ATTITUDE, SUBJECTIVE NORMS, AND TRUST  
ON BUSINESS GROWTH IN SME IN TANGERANG SELATAN**

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**Abstract:**

According to the Organization for Economic Cooperation and Development (OECD), small and medium enterprises (SMEs) account for more than 95% of generating huge new jobs. There are many factors that need to be considered so that SMEs can continue to run well. One of the factors that need to be considered by entrepreneurs is the growth and development of the business they will undertake. The purpose of this study was to investigate the effect of attitudes, subjective norms and self-confidence of entrepreneurs on the growth of business results. The sample to be taken for this research is SMEs located in South Tangerang. By convenience sampling, as many as 90 SMEs. The technique of collecting data is by distributing questionnaires to the owners of SMEs who are the research sample. In testing empirically the research model uses a partial least squares (PLS) path modeling approach. The results of the study show subjective beliefs and norms have no effect on the growth of operating results. Attitude has an influence on the growth of business results.

**Keywords:** *Attitude, Subjective Norm, Self-Confidence, Growth*

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**1. Introduction**

Small and medium enterprises (SMEs) play an important role in the economic growth of a country. Improving the economy, is a very large job creator. Despite having many advantages, SMEs also have weaknesses that must be considered in order to run smoothly and increase business growth. The biggest weakness is the lack of budget or capital owned to run the business. The conditions of competitors are very many, both from fellow SMEs and from big businesses. To maintain sustainable business growth, many things must be considered, including subjective norms, self-confidence and a good attitude in running a business. Littunen and Niitykangas, 2010.

Some studies also explain Growth also depends on the attitude of the company that wants to move forward Cruz, et al.(2015(Leitner and Guldenberg, 2010), where internal and external attitudes affect business growth. Other research has also identified several organizational characteristics, which may influence the prevalence of ambitious entrepreneurs. Internationalization tends to be positively associated with growth aspirations and actual growth (Mieke et al., 2016; Verheul and Van Mil, 2011). Wright and Stigliani (2013) find that innovative behavior, particularly the launch of new products and services, hinders growth opportunities.

In short, several previous studies also state that the company's behavior is determined by the intentions of the entrepreneur, which is determined by three independent variables: attitudes, self-confidence and subjective norms. Background factors, whether they are personal, social or informational, influence intentions and behavior indirectly, by influencing the three antecedents that have an impact on the growth of business results Hermans et al. (2015). This study adopts previous research on different business scales and different research times on the growth of SMEs in South Tangerang, which aims to determine the effect of attitudes, subjective norms, and self-confidence on the growth of SMEs in South Tangerang. Through this research, it is hoped that it can provide information to SMEs to make decisions by taking into account various factors such as trust, subjective norms and attitudes towards the business growth expectations they run.

## **Theoretical review**

### **Attitude and Business Growth**

Attitude is a tendency to respond to things that are liked or disliked in an event or object Lee, et.all (2011), Schwarz et al. (2009) consider that attitude as the most widely used construct to predict behavioral intentions. According to Wiklund et al. (2003) attitude towards business growth is the belief or behavior of entrepreneurs about the benefits and costs associated with business expansion. According to Fernández et al. (2006) Attitudes are related to social influence, namely the sense of obligation that is generated in the environment of people who are responsible for continuing to support actions Cruz, et al. (2015). Attitude towards business growth is an entrepreneur's belief or behavior about the benefits and costs associated with growth Wright and Stigliani (2013)

Based on the opinion above, the research hypothesis is

**Hypothesis 1:** There is an effect of attitude on business growth

### **Subjective Norms and Business Growth**

Subjective norms related to growth concern the extent to which other people consider the importance of growth, and affect the willingness of entrepreneurs to develop their business Verheul and Van Mil (2011). Subjective norm is defined as an individual's perception of social pressure to perform or not perform an attractive behavior. Venkatesh and Davis (2000.), Subjective norm refers to the normative beliefs of the social environment that make individuals perform certain behaviors. Verheul and Van Mil (2011) Subjective norms related to growth concern the extent to which others consider the importance of growth, and affect the willingness of entrepreneurs to develop a business.

Based on the opinion above, the research hypothesis is

**Hypothesis 2:** There is an effect of subjective norms on business growth

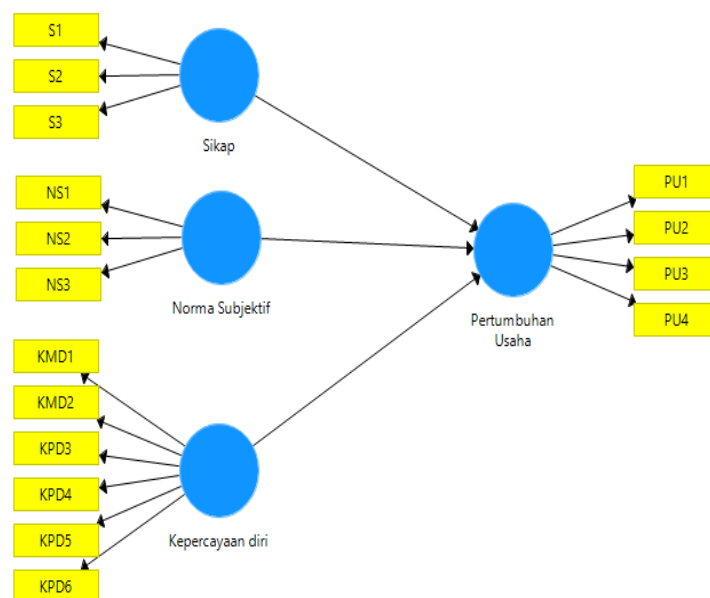
### **Self Confidence And Business Growth**

The concept of self-confidence relates to an individual's belief in being able to perform tasks in various organizational settings Mieke (2016). It can be said that self-confidence is a person's belief in his ability to do something. Wright and Stigliani (2013) argue that self-confidence is important in building and enhancing business development. Gilbert et al., (2006), in order to build business growth, it is important to have self-confidence.

Based on the opinion above, the research hypothesis is  
**Hypothesis 3:** There is an effect of self-confidence on business growth

## 2. Research Method

The population to be studied is SMEs that offer various types of products in the South Tangerang area. The sampling technique to be used is a convenience sampling technique. This technique was chosen because in this study it is not known with certainty the number of SMEs, the sampling was chosen based on the ease of meeting respondents during data collection, and respondents as SMEs were willing to fill out the questionnaires distributed. The number of samples studied were 90 respondents. Data collection techniques using a questionnaire on SMEs. In this study, the variables studied included: attitude, measured using 3 indicators, namely: Collaboration, Collegiality and Participation in Social Community. The subjective norm variable uses 3 indicators: . Family, friends, partners To measure the confidence variable there are 6 indicators, namely: Seeing market potential, looking for new markets, looking for ways to develop existing products/services. designing new products/services , create products / services to meet consumer needs. offer products/services to the market at the right time.To measure the growth variable of 4 items, namely Revenue/Income will increase from before, there is market growth, Gross profit growth per year, net profit per year continues to grow. Analysis technique using SEM using Smart PLS software which consists of two analyzes, namely the outer model and the inner model.



**Figure 1.** PLS Model Specifications

### 3. Results and Discussion

#### 3.1. Results

##### Respondent Profile

Based on the characteristics of the respondents, the majority of the gender of SMEs are women (54%) with an age range of more than 40 years (50%) and the highest level of education is high school and below as much as 50%. For a maximum of 5-7 years of business (50%)

##### Outer Model

Based on the analysis of the results of the measurement model (*Outer Model Analysis*) it was found that all the indicators used to measure the research variables were valid and reliable so that they could represent the research variables and were trustworthy and reliable.

##### a. Convergent Validity

**Table 1.** Results of AVE Value

<b>Variables / Dimensions</b>	<b>Average Variance Extracted</b>
Confidence	0.636
Subjective Norms	0.666
Business Growth	0.676
Attitude	0.710

It is known that the AVE value of each variable has a value above 0.5 which has met the convergent validity criteria as measured by the AVE value. This shows that the variables in this study have met the criteria.

##### b. The results of the discriminant validity test are obtained as follows:

**Table 2.** Discriminant Validity

<b>Variable</b>	<b>Confidence</b>	<b>Subjective Norms</b>	<b>Business Growth</b>	<b>Attitude</b>
Confidence	0.797			
Subjective Norms	0.738	0.816		
Business Growth	0.741	0.575	0.822	
Attitude	0.731	0.554	0.982	0.843

Discriminant validity is seen from the *Heteroit-Monotrait Ratio* (HTMT) approach. A good HTMT value is 0.85 (Henseler et al., 2015), the threshold value is still acceptable if it is less than 0.90 (<0.90), if the HTMT exceeds 0.90 then the HTMT indicates a lack of discriminant validity. From the results of the discriminant validity analysis in the table it shows that the value of the *Heteroit-Monotrait Ratio* on each indicator variable has a value less than 0.90 (<0.90) so that all indicators of each variable can be accepted.

**Composite Reliability**

**Table 3.** Reliability

<b>Variable</b>	<b><i>Cronbach's Alpha</i></b>	<b><i>Composite Reliability</i></b>
Confidence	0.809	0.874
Subjective Norms	0.749	0.857
Business Growth	0.841	0.893
Attitude	0.795	0.880

From the results of the reliability analysis shows that the value of *Cronbach's Alpha* and *Composite Reliability* on each variable indicator has a value greater than 0.60 (> 0.60) so that all indicators of each variable have met the requirements and are declared reliable.

**Inner Model**

**a. Coefficient of Determination Test (R2)**

**The Result of the Coefficient of Determination**

The value of R-Square (R2) is used to determine the coefficient of determination and measure the level of variation of changes in the independent variable to the dependent variable. The R-Square value has 3 criteria, namely as follows: a value of 0.75 – 1 indicates (the influence is strong), a value of 0.5 – 0.74 indicates (the influence is moderate), then a value of 0.25 – 0, 49 indicates (the influence is weak).

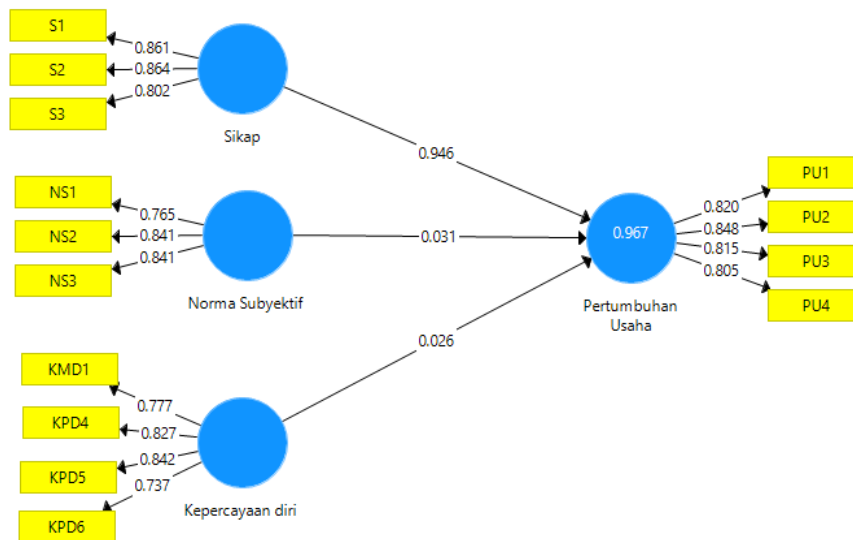
**Table 4.** Coefficient of Determination *R-Square*

<b>Variable</b>	<b>R-square</b>
Business Growth	0.967

Based on the results of testing the coefficient of determination (R2) shown in the table, it can be explained that the R-square value for the Business Growth variable is 0.967, which means that 96.7% of the dependent variable Business Growth can be explained by the variables in this study, the remaining 3.3% is explained by other variables not examined in this study.

### Inner Model Test

The results from bootstrapping is



**Figure 2.** PLS Model Estimation Results (Bootstrapping)

Based on the estimation results of the PLS model using the bootstrapping technique above, the T value of the entire path has exceeded 1.96. The complete significance test results can be seen in the following table:

**Table 5.** Result of Direct Effect Significance Test

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>t-statistics</i>	<i>p-values</i>
Confidence -> Business Growth	0.026	0.023	0.043	0.605	0.546
Subjective Norm -> Business Growth	0.031	0.032	0.035	0.885	0.377
Attitude -> Business Growth	0.946	0.948	0.025	37,793	0.000

Based on the results of testing the hypothesis above, the following test results are obtained:

- 1) In the path that shows the effect of *self-confidence* on *business growth*, the p value obtained is 0.546 with a T statistic of 0.605 and a positive path coefficient of 0.026.

Because the path p value  $> 0.05$ , T statistic  $< 1.96$ , it can be concluded that self-confidence has no significant effect on business growth. This shows that it does not support hypothesis 1 which says "There is an effect of confidence on business growth," not accepted.

- 2) In the path that shows the influence of *subjective norms* on *business growth*, the p value obtained is 0.377 with a T statistic of 37.793 and the path coefficient is positive at 0.031. Because the path p value  $> 0.05$ , T statistic  $< 1.96$ , it can be concluded that subjective norms have no significant effect on *business growth*. This shows that it does not support hypothesis 2 which says "There is an influence of subjective norms on business growth," not accepted.
- 3) In the path that shows the effect of *attitude* on *business growth*, the p value obtained is 0.000 with a T statistic of 0.885 and a positive path coefficient of 0.946. Because the path p value  $< 0.05$ , T statistic  $> 1.96$ , it can be concluded that attitude has a significant effect on *business growth*. This shows that it supports hypothesis 3 which says "There is an attitude effect on business growth," accepted.

### **3.2. Discussion**

The results of the analysis in this study indicate that there is no the effect of confidence on business growth This is because the value of *p-values* is greater than 0.05. in this study does not support previous findings that say the higher the entrepreneur's confidence in running a business, the better the entrepreneur's expectations of the income that will be received. Wright and Stigliani (2013) argue that if the entrepreneur does not have sufficient confidence to cope with certain tasks, then he cannot develop In other words, the company's growth will be slow. For that the importance of self-confidence in increasing business growth. The trust of entrepreneurs to be able to manage business growth is very important (Gilbert et al., 2006). Likewise for the influence of *subjective norms* on *business growth* shows the path p value value  $> 0.05$ , which means that *subjective norms* have *no* significant effect on *business growth*. This study does not support the research hypothesis and the results of previous studies are not in line. Where in previous research said that, the better the subjective norm with respect to business growth, the better the entrepreneur will be on the income he will receive. According to Verheul and Van Mil (2011) Subjective norms related to growth concern the extent to which other people consider the importance of growth, and affect the willingness of entrepreneurs to develop a business. In the hypothesis of the influence of *attitude* on *business growth*, the p value obtained is 0.000, the path p value  $< 0.05$  which means that *attitude* has a significant effect on *business growth*. This shows that it supports the hypothesis and previous research. In previous studies, it was also argued that The better the entrepreneur's attitude towards business growth, the better the entrepreneur's expectations. Attitude towards business growth is an entrepreneur's belief or behavior about the benefits and costs associated with growth Wright and Stigliani (2013)



#### **4. Conclusion**

Based on the analysis result, it can be concluded that.

- 1) *Confidence* has no significant effect on business growth. This shows that self-confidence is not something that can influence an entrepreneur to increase business growth.
- 2) *Subjective norms* has no significant effect on business growth. This shows that subjective norms are not something that can influence an entrepreneur to increase his business growth.
- 3) *Attitude* has a significant effect on business growth. This shows that The better the attitude of the entrepreneur, the better the business growth of the entrepreneur will be

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**PERJANJIAN PELAKSANAAN PENELITIAN  
PERIODE I TAHUN ANGGARAN 2021  
NOMOR : 918-Int-KLPPM/UNTAR/VI/2021**

Pada hari ini Senin tanggal 7 bulan Juni tahun 2021 yang bertanda tangan di bawah ini:

1. Nama : Jap Tji Beng, Ph.D.  
Jabatan : Ketua Lembaga Penelitian dan Pengabdian kepada Masyarakat  
Alamat : Letjen S. Parman No.1, Tomang, Grogol Petamburan, Jakarta Barat, 11440  
selanjutnya disebut **Pihak Pertama**
  
2. Nama : Nur Hidayah, S.E., M.M.  
Jabatan : Dosen Tetap  
Fakultas: Ekonomi Manajemen  
Alamat : Jl. Tanjung Duren Utara No. 1, Jakarta Barat, 11470

Bertindak untuk diri sendiri dan atas nama anggota pelaksana Penelitian :

1. Nama : Dra. Rodhiah, M.M.  
Jabatan : Dosen Tetap  
selanjutnya disebut **Pihak Kedua**

**Pihak Pertama** dan **Pihak Kedua** sepakat mengadakan Perjanjian Pelaksanaan Penelitian Nomor 918-Int-KLPPM/UNTAR/VI/2021 sebagai berikut:

**Pasal 1**

- (1). **Pihak Pertama** menugaskan **Pihak Kedua** untuk melaksanakan Penelitian atas nama Lembaga Penelitian dan Pengabdian kepada Masyarakat Universitas Tarumanagara dengan judul **“Pengaruh Sikap, Norma Subyektif, Kepercayaan Terhadap Pertumbuhan Usaha Pada UKM di Tangerang Selatan”**.
- (2). Biaya pelaksanaan penelitian sebagaimana dimaksud ayat (1) di atas dibebankan kepada **Pihak Pertama** melalui anggaran Universitas Tarumanagara.
- (3). Besaran biaya pelaksanaan yang diberikan kepada **Pihak Kedua** sebesar Rp 13.000.000,- (tiga belas juta rupiah), diberikan dalam 2 (dua) tahap masing-masing sebesar 50%.
- (4). Pencairan biaya pelaksanaan Tahap I akan diberikan setelah penandatanganan Perjanjian Pelaksanaan Penelitian.
- (5). Pencairan biaya pelaksanaan Tahap II akan diberikan setelah **Pihak Kedua** melaksanakan Penelitian, mengumpulkan:
  - a. *Hard copy* berupa laporan akhir sebanyak 5 (lima) eksemplar, *logbook* 1(satu) eksemplar, laporan pertanggungjawaban keuangan sebanyak 1 (satu) eksemplar, luaran penelitian; dan
  - b. *Softcopy* laporan akhir, *logbook*, laporan pertanggungjawaban keuangan, dan luaran penelitian.

- (6). Rincian biaya pelaksanaan sebagaimana dimaksud dalam ayat (3) terlampir dalam Lampiran Rencana Penggunaan Biaya dan Rekapitulasi Penggunaan Biaya yang merupakan bagian yang tidak terpisahkan dalam perjanjian ini.
- (7). Penggunaan biaya penelitian oleh **Pihak Kedua** wajib memperhatikan hal-hal sebagai berikut:
  - a. Tidak melampaui batas biaya tiap pos anggaran yang telah ditetapkan; dan
  - b. Peralatan yang dibeli dengan anggaran biaya penelitian menjadi milik Lembaga Penelitian dan Pengabdian kepada Masyarakat.
- (8). Daftar peralatan sebagaimana dimaksud pada ayat (7) di atas wajib diserahkan oleh **Pihak Kedua** kepada **Pihak Pertama** selambat-lambatnya 1 (satu) bulan setelah penelitian selesai.

#### **Pasal 2**

- (1). Pelaksanaan kegiatan Penelitian akan dilakukan oleh **Pihak Kedua** sesuai dengan proposal yang telah disetujui dan mendapatkan pembiayaan dari **Pihak Pertama**.
- (2). Pelaksanaan kegiatan penelitian sebagaimana dimaksud dalam ayat (1) dilakukan dalam Periode II, terhitung sejak Januari – Juni 2021.

#### **Pasal 3**

- (1). **Pihak Pertama** mengadakan kegiatan monitoring dan evaluasi terhadap pelaksanaan penelitian yang dilakukan oleh **Pihak Kedua**.
- (2). **Pihak Kedua** diwajibkan mengikuti kegiatan monitoring dan evaluasi sesuai dengan jadwal yang ditetapkan oleh **Pihak Pertama**.
- (3). Sebelum pelaksanaan monitoring dan evaluasi, **Pihak Kedua** wajib mengisi lembar monitoring dan evaluasi serta melampirkan laporan kemajuan pelaksanaan penelitian dan *logbook*.
- (4). Laporan Kemajuan disusun oleh **Pihak Kedua** sesuai dengan Panduan Penelitian yang telah ditetapkan Lembaga Penelitian dan Pengabdian Kepada Masyarakat.
- (5). Lembar monitoring dan evaluasi, laporan kemajuan dan *logbook* diserahkan kepada Lembaga Penelitian dan Pengabdian Kepada Masyarakat sesuai dengan batas waktu yang ditetapkan.

#### **Pasal 4**

- (1). **Pihak Kedua** wajib mengumpulkan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan luaran.
- (2). Laporan Akhir disusun oleh **Pihak Kedua** sesuai dengan Panduan Penelitian yang telah ditetapkan Lembaga Penelitian dan Pengabdian Kepada Masyarakat.
- (3). *Logbook* yang dikumpulkan memuat secara rinci tahapan kegiatan yang telah dilakukan oleh **Pihak Kedua** dalam pelaksanaan Penelitian.
- (4). Laporan Pertanggungjawaban yang dikumpulkan **Pihak Kedua** memuat secara rinci penggunaan biaya pelaksanaan Penelitian yang disertai dengan bukti-bukti.
- (5). Batas waktu pengumpulan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan luaran wajib berupa **Prosiding** (Juni 2021).
- (6). Apabila **Pihak Kedua** tidak mengumpulkan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan Luarannya sebagaimana disebutkan dalam ayat (5), maka **Pihak Pertama** akan memberikan sanksi.
- (7). Sanksi sebagaimana dimaksud pada ayat (6) berupa proposal penelitian pada periode berikutnya tidak akan diproses untuk mendapatkan pendanaan pembiayaan oleh Lembaga Penelitian dan Pengabdian Kepada Masyarakat.

### Pasal 5

- (1). Dalam hal tertentu **Pihak Kedua** dapat meminta kepada **Pihak Pertama** untuk memperpanjang batas waktu sebagaimana dimaksud pada Pasal 4 ayat (5) di atas dengan disertai alasan-alasan yang dapat dipertanggungjawabkan.
- (2). **Pihak Pertama** berwenang memutuskan menerima atau menolak permohonan sebagaimana dimaksud pada ayat (1).
- (3). Perpanjangan sebagaimana dimaksud pada ayat (1) hanya dapat diberikan 1 (satu) kali.

### Pasal 6

- (1). **Pihak Pertama** berhak mempublikasikan ringkasan laporan penelitian yang dibuat **Pihak Kedua** ke dalam salah satu jurnal ilmiah yang terbit di lingkungan Universitas Tarumanagara.
- (2). **Pihak Kedua** memegang Hak Cipta dan mendapatkan Honorarium atas penerbitan ringkasan laporan penelitian sebagaimana dimaksud pada ayat (1).
- (3). **Pihak Kedua** wajib membuat poster penelitian yang sudah/sedang dilaksanakan, untuk dipamerkan pada saat kegiatan **Research Week** tahun terkait.
- (4). **Pihak Kedua** wajib membuat artikel penelitian yang sudah dilaksanakan untuk diikuti sertakan dalam kegiatan **International Conference** yang diselenggarakan oleh Lembaga Penelitian dan Pengabdian kepada Masyarakat.
- (5). Pengandaan dan publikasi dalam bentuk apapun atas hasil penelitian hanya dapat dilakukan oleh Pihak Kedua setelah mendapatkan persetujuan tertulis dari **Pihak Pertama**.

### Pasal 7

- (1). Apabila **Pihak Kedua** tidak mengumpulkan Laporan Akhir, *Logbook*, Laporan Pertanggungjawaban Keuangan, dan Luaran sesuai dengan batas akhir yang ditetapkan, maka **Pihak Pertama** akan memberikan sanksi.
- (2). Sanksi sebagaimana dimaksud pada ayat (1) adalah proposal penelitian pada periode berikutnya tidak akan diproses untuk mendapatkan pendanaan oleh Lembaga Penelitian dan Pengabdian kepada Masyarakat.

### Pasal 8

- (1). Apabila terjadi perselisihan menyangkut pelaksanaan penelitian ini, kedua belah pihak sepakat untuk menyelesaikannya secara musyawarah.
- (2). Dalam hal musyawarah sebagaimana dimaksud pada ayat (1) tidak tercapai, keputusan diserahkan kepada Pimpinan Universitas Tarumanagara.
- (3). Keputusan sebagaimana dimaksud dalam pasal ini bersifat final dan mengikat.

Demikian Perjanjian Pelaksanaan Penelitian ini dibuat dengan sebenar-benarnya pada hari, tanggal dan bulan tersebut diatas dalam rangkap 2 (dua), yang masing-masing mempunyai kekuatan hukum yang sama.

**Pihak Pertama**



Jap Tji Beng, Ph.D.

**Pihak Kedua**



Nur Hidayah, S.E., M.M.

RENCANA PENGGUNAAN BIAYA  
(Rp)

Rencana Penggunan Biaya	Jumlah
Pelaksanaan Penelitian	Rp 13.000.000,-

REKAPITULASI RENCANA PENGGUNAAN BIAYA  
(Rp)

No.	Pos Anggaran	Tahap I	Tahap II	Jumlah
1.	Pelaksanaan penelitian	6.500.000,-	6.500.000,-	13.000.000,-
	Jumlah	6.500.000,-	6.500.000,-	13.000.000,-

Jakarta, Juni 2021

Peneliti,



(Nur Hidayah, S.E., M.M.)