

Third International Conference On Economics Education, Economics, Business and Management, Accounting and Entrepreneurship (PICEEBA 2019)

# The Effect of Spiritual Intelligence, Social Intelligence and Knowledge of Entrepreneurship to Interest of Business student's Islamic Boarding Dr. Mohammad Natsir

### Eko Haris Alamsyah 1 Yulhendri 2\*

- <sup>1</sup> Universitas Negeri Padang, Padang, Indonesia, ⊠ eharis280495 @ gmail.com
- <sup>2</sup> Universitas Negeri Padang, Padang, Indonesia, ⊠ yulhendri@gmail.com

### **Abstract**

The problem in this study is the low interest in student's entrepreneurship in the Islamic Boarding School Dr. Mohammad Natsir. This study aims to analyze the Effect of Spiritual Intelligence, Social Intelligence and Entrepreneurship Knowledge against the Interest of student's Entrepreneurs Mohammad Natsir. The type of this research is Descriptive Associative with high school student's population of Islamic Boarding School Dr. Mohammad Natsir totaling 202 the students. Sampling using proportional sampling technique. The results of this sampling selected 134 businesses. The analysis used is multiple linear regression analysis, using SPSS 16.0 software. The results of the analysis can be concluded that: (1) Spiritual intelligence significantly influences the Interest Entrepreneurship. (2) Social of intelligence has a significant effect on Entrepreneurship Interest. (3) Entrepreneurship Knowledge does not significantly influence Entrepreneurial Interest.

Keywords: Spiritual Intelligence, Social Intelligence, Entrepreneurship

### Introduction

Poverty and unemployment are still the problems and concerns of developing countries including Indonesia. Poverty and unemployment must be minimized by creating community welfare and increasing employment. One way to overcome poverty and unemployment is to increase the number of entrepreneurs in Indonesia. Because, entrepreneurship has an important role to improve people's welfare and open up wider employment opportunities. Che mat et al (2015) suggested that entrepreneurship is known as the main catalyst for a country's economic growth. In the era of globalization, entrepreneurship and entrepreneurs it has been stated that it is very important to advance the country's economy. Lin et al (2017) explained that entrepreneurship is an important part of the development of a country because entrepreneurship is related to training individuals to take initiative and productively so that they play an active role in a better society, a fair, safe and free environment to achieve progress throughout all aspects of life nation.

The high number of entrepreneurs has the potential to improve the economy of the community, this is because more and more entrepreneurs will be more open employment that will affect the economic growth of the community. Therefore, to grow the number of entrepreneurs, a way is needed to increase the interest in entrepreneurship. However, the reality shows that the number of alumni of Islamic boarding schools that have entrepreneurial interests has not shown good numbers.

Table 1 Alumni who are entrepreneurs

		1	
Year	Number of Alumni	Entrepreneurial Alumni	Percentage
2016	52	7	13%
2017	49	11	22%
2018	44	6	14%
Total	145	24	16%

Source: High school administration Data Islamic Boarding School Dr. Mohammad Natsir about alumni who are entrepreneurs

<sup>\*</sup>Corresponding Author



The table above explains the data of high school alumni of Islamic Boarding School Dr. Mohammad Natsir is an entrepreneur. Based on these data, it can be seen that there are very few alumni who are entrepreneurs. In 2016 there were 52 alumni, but only 7 were entrepreneurs, in 2017 there were 49 alumni but only 11 were entrepreneurs, in 2018 there were 44 alumni but only 6 were entrepreneurs. Overall, the alumni of the Islamic boarding school Dr. Mohammad Natsir in 2016 - 2018, which has only 24 entrepreneurs from 145 alumni, or only 16%.

Canever (2017) explains that interest is an attraction (desire) to start a business, a tendency to act and circumstances that allow it to be felt to start a new business. Linan et al (2005) revealed in his research that from a psychological point of view, interest in becoming entrepreneurs has been described as the main driver to realize the desire for entrepreneurship. The work that will be carried out by someone will not be carried out without being accompanied by interest in him. So that interest has an important position in starting all activities, without interest, then someone does not have an incentive in a field including entrepreneurship. Whereas according to Karhunen & Ledyaea (2010) explaining entrepreneurial interest can be seen as a reflection of the overall attitude of individuals towards entrepreneurship, it does not always cause them to become entrepreneurs. This shows interest in having an important role in carrying out a job. Breugst et al (2011) explained that interest in giving birth to passion reflects entrepreneurial enthusiasm for activities related to identifying, creating, and exploring new opportunities; passion for establishment reflects the entrepreneur's passion for activities involved in building a business to commercialize and take advantage of opportunities; and the desire to develop their desire for activities related to nurturing, growing, and expanding business after its founding. Do & Dadvari (2017) suggests entrepreneurial interest is defined as a mindful state of mind that directs personal attention and experience towards planned entrepreneurial behavior.

Spiritual intelligence has an important role to increase interest in entrepreneurship. Foster (2015) in a discussion around spirituality revealed that spirituality has become a common way of referring to divine experience both in religious movements or to show a sense of transcendence. According to Mahmood et al (2015) explaining the existence of spiritual intelligence in entrepreneurial organizations will be better in creating self-awareness, behavior, self-control, decision strength, flexibility, adaptability, vision, awareness, value, taste, and employee intuition. Aziz &Zamaniyan (2013) explain that there are various definitions of spiritual intelligence until now, each of them departing from faith in the greater whole, God, by which we produce meaning for life experiences.

Andreou (2006) explains that social intelligence has connotations that are closely related to ideas such as social skills and competencies. Whiten & Schaik (2007) suggested that social intelligence is basically intelligence that is applied to the social world. Emmerling (2012) argues that the domain of social and emotional intelligence is a useful and valid approach to the management of human capital in today's modern global workplace .According to Ajzen (2012) explains that a person's behavior is strongly influenced by subjective norms, namely the pressure and encouragement of the social environment closest to someone to do a behavior in this case is the will or interest in entrepreneurship. Schwarz et al (2009) suggested that social intelligence based on the environment has been recognized as a relevant aspect in supporting success.

Pihie (2013) explains that entrepreneurial knowledge has been defined as a knowledge structure that people use to make judgments, or decisions involving evaluation of opportunities, business creation and growth. Wu et al (2008) explained that entrepreneurship knowledge is the main manifestation of human resources needed for success and entrepreneurial sustainability. Thomas (2004) explains that mastery of knowledge is important for entrepreneurial success because it is the main source for innovation in business. Obschonka (2018) explains that knowledge entrepreneurship does not only encourage interest in entrepreneurship but it affects the ability of individuals to adapt to careers in general.



From the background above the researchers were interested in conducting research on "The Effect of Spiritual Intelligence, Social Intelligence and Entrepreneurship Knowledge on the Interest of student's Entrepreneurship in Islamic Boarding Schools. Mohammad Natsir ".

#### Methods

This study uses a type of quantitative research, namely the type of research that emphasizes testing theory through measuring research variables with numbers and requires analysis of data with statistical procedures. The measuring instrument of this research is in the form of questionnaires and test questions, the data obtained in the form of answers from students of Islamic Boarding School Dr. Mohammad Natsir on the question posed.

This research was conducted at the Islamic boarding school students of Dr. Mohammad Natsir. The population in this study were student's boarding school Dr. Mohammad Natsir totaling 202 people, with a sample of 134 people.

In this study the authors used data collection techniques using a k questionnaire or questionnaire for independent variables of spiritual intelligence and social intelligence, using question tests on independent variables of entrepreneurial knowledge. According to (Arikunto, 2006: 128) the questionnaire is a number of written questions that are used to obtain information from the respondent and the test questions are questions to find out the knowledge of the student's. In this study the authors distributed questionnaires about influence spiritual intelligence, social intelligence and interest in entrepreneurship. The author uses the question test on entrepreneurial knowledge. Questionnaires or questionnaires used in this study were prepared using a *Likert* scale. Where respondents only choose one of the five alternative answers provided.

Based on the analysis of the data trial against 30 people, has gained validity and reliability grain items spiritual intelligence, social intelligence, knowledge of entrepreneurship, as many as 41 item. This result is obtained by using SPSS version 16.0 by using the calculation of the value of *Corrected Item-Total Corelation* for validity and *Cronbach Coefficient Alpha* to measure reliability, all invalid items (below 0.349) are discarded.

### **Results and Discussion**

By considering and looking at the exposure to the results of the research in the previous section, the authors can present the discussion from the research as follows:

Table 2 Student's Achievement Tests

Tuble 2 Student 5 11	Tuble 2 Student 3 Memovement Tests				
Variable	Mean	TCR	Category		
Spiritual Intelligence	4.65	92.91	Well		
	4.03	92.91	vven		
Social Intelligence					
	4.67	93.43	Well		
Interest in Entrepreneurship					
	4.43	88.60	Well		
Total	13.75	274.94			
Average 4.58		91.64	Well		

Source: Data Processed, 2019



Table 3 Entrepreneurship knowledge test results

No.	Number	and letter symbols	F	Predicate	Percentage
_	Number	Alphabet	<u> </u>		
1.	91 - 100	A	2	Very good	1.49%
2.	75 - 90	В	32	Well	23.88%
3.	60 - 74	С	28	Enough	20.89%
4.	0 - 59	D	72	Less	53.73%
	Т	otal	134		100%
Minimum Value				0	
Maximum Value					91.66
Mean					37.5
		Median			58,33
•		Standard Deviation	_		33.27

Source: Data Processed, 2019

The table above explains from the data that there is the highest level of achievement of the highest respondents found at social intelligence with 93.43% and categorized as good, this shows that students already have the ability to establish communication with others both within the school and the community environment well. Meanwhile, the lowest level of achievement of respondents is found in entrepreneurial knowledge that uses a ranking system. Only 2 people 1.49% of the students were in the very good category, 32 people or 23.88% in the good category and 72 students or 53.73% in the poor category, so this shows that students' entrepreneurial knowledge is not maximized and needs to be improved. Based on the explanation, the conclusion is social intelligence with 93.43% and an average of 4.67% can be implemented by students in daily life. Students have been able to establish communication, have good relations, help, act fairly and forgive each other in their daily lives.

**Table 4 Multiple Regression** 

Model Unstandardized Standardized T Sig.						
Model	Unstanda	raizea	Standardized	1	Sig.	
	Coefficier	nts	Coefficients	_	_	
	В	Std. Error	Beta			
1 (Constant)	0.343	5,251		0.065	0.948	
Spiritual intelligence	0.419	0.099	0.332	4,248	0,000	
Social Intelligence	0.629	0.135	0.363	4,651	0,000	
Entrepreneurship	-0,089	0.229	-0,028	-0,389	0.698	
Knowledge						

Source: Data Processed, 2019

The table above explains that constants variables obtained amounted to 0343, shows that in the absence of independent variables, Spiritual Intelligence (X1) Social Intelligence (X2) and Knowledge Enterprise (X 3) the interests of Entrepreneurship (Y) at Boarding School Dr. Mohammad Natsir is 0.343.

The Variable Spiritual Intelligence (X1), has a positive regression coefficient of 0.33 2 with a significant value of 0,000 <0.05. The results of the calculation show that the Spiritual Intelligence variable has a positive effect on the Entrepreneurial Interest variable. The variable of Social Intelligence (X2), has a positive regression coefficient of 0.363 with a significant value of 0,000 <0.05. The calculation results show that the variable Social Intelligence has a positive effect on the variables of Entrepreneurship Interest. Entrepreneurship Knowledge variable (X3), has a positive regression coefficient of - 0.0 2 8 with a significant value of 0.698 <0.05. The calculation results show that the Entrepreneurship Knowledge variable does not have a positive effect on the Entrepreneurial Interest variable.



# The Effect of Spiritual intelligence toward the student's interest on entrepreneurship in Islamic Boarding Schools Mohammad Natsir

Based on the results of the study, it was found that spiritual intelligence had a significant and positive effect on the interest of student's Islamic boarding school in Dr. Mohammad Natsir with a coefficient of 0,000. Hypothesis testing shows that spiritual intelligence has a significant and positive effect on the interest in entrepreneurship. It can be interpreted that the high and low level of spiritual intelligence determines the high and low interest of student's entrepreneurship in Islamic Boarding School Dr. Mohammad Natsir. The higher the spiritual intelligence, the higher the level of interest of the student's entrepreneurship in the Islamic Boarding School Dr. Mohammad Natsir, this proves that spiritual intelligence is one factor in supporting entrepreneurship interests.

From the description analysis it was found that spiritual intelligence was categorized as good, this can be seen from the average value of 4.65 with TCR 92.91% categorized as good. Therefore an entrepreneur to increase the success of his business needs to increase spiritual intelligence both fulfillment of physical needs, feeling safe, social, recognition needs and self-actualization needs. Spiritual intelligence is an individual spirituality condition that can influence his interest in entrepreneurship in accordance with the research that the researcher did. Individuals who have high spirituality and strong religious understanding will realize that entrepreneurship is a noble profession that will prosper themselves and contribute to the benefit of the wider community, so individuals who have spiritual intelligence will also realize that the importance of entrepreneurship. The results of this study support and are in line with the research conducted by Tischler, Biberman, and Mckeage (2002) explaining that spirituality has a positive influence on success and performance in individuals, especially related to the high interest in entrepreneurship. Muttaqiyathun (2009) shows that there is a positive and significant direct influence of Spiritual Quotient on the interest in entrepreneurship simultaneously so that it will also influence the interest in entrepreneurship. Brophy (2015) explained that there was a strong correlation between spirituality and interest in entrepreneurship, which led to a successful business. Mahmood (2015) explained that spiritual intelligence would have a positive effect on work performance and be able to increase morale including interest in entrepreneurship.

# The Effect of Social Intelligence toward the student's interest on entrepreneurship in Islamic Boarding Schools Mohammad Natsir.

The results showed that social intelligence had a significant and positive effect on the interest of student's entrepreneurship in Islamic boarding schools. Mohammad Natsir with a coefficient of 0,000. Hypothesis testing shows that social intelligence has a significant and positive effect on the interest in entrepreneurship. This shows that social intelligence is one of the factors that influence the interest of student's entrepreneurship in Islamic boarding schools. Mohammad Natsir, where the higher social intelligence possessed by the student's of the Islamic Boarding School Dr. Mohammad Natsir, the higher level of interest in entrepreneurship possessed by the student's will also be higher.

Based on the description analysis found that social intelligence is categorized quite well, this can be seen from the average value of 4.67 with achievement of TCR 93.43%, which means that social intelligence has not been fully implemented by the student's of Islamic Boarding School Dr. Mohammad Natsir, therefore, if the government through educational institutions wants to increase the interest in student's entrepreneurship, it is necessary to increase the social intelligence of student's to have good social attitudes and social relations with their environment. Social intelligence has an important role in supporting the interest in entrepreneurship, because the higher the social ability the higher the interaction and allows for the occurrence of mutual exchange of knowledge. This allows interest in entrepreneurship to



grow in a person. The results of this study are in line with the research conducted by Kadarsih (2013) explaining in his research that social intelligence will have positive and significant implications for the interest in entrepreneurship. Rustanto (2013) revealed that interpersonal intelligence has a positive and significant effect on the interests of entrepreneurs. Wulandari (2013) explained that social intelligence has a positive influence on students' interest in entrepreneurship. Honeywill (2015) explains that social intelligence is a combination of self-awareness and social awareness, the evolution of social beliefs and attitudes, and the capacity and ability to manage complex social changes so that social intelligence has a positive influence on interest in entrepreneurship.

## The Effect of Entrepreneurship Knowledge toward the Student's interest on entrepreneurship in Islamic Boarding Schools Mohammad Natsir.

Based on the results of the study, it was found that entrepreneurial knowledge did not have a significant and positive effect on the interest of student's Islamic boarding schools in Dr. Mohammad Natsir with a coefficient of 0.698. Hypothesis testing shows that entrepreneurial knowledge does not have a significant and positive effect on the interest in entrepreneurship. This shows that entrepreneurship knowledge is not one of the factors that influence the interest of student's Islamic boarding school. Mohammad Natsir.

Based on the description analysis it was found that in intervals of 91-100 as many as 2 people, 75-90 as many as 32 people (23.88%), 60-74 as many as 28 people (20.89%), 0 -59 as many as 72 people (53.73 %). From the data above it can be concluded that many high school students at the Islamic Boarding School Dr. Mohammad Natsir who had difficulty achieving the value of entrepreneurial knowledge tests above 90. This shows that various efforts made by teachers are needed that aim to increase the entrepreneurial knowledge of Islamic boarding school students in Dr. Mohammad Natsir. Based on TCR data, it can be seen that the highest score of students is 91.66 and the lowest is 0. The average score is 37.5, the middle score is 58.33 and the standard deviation is 33, 27. It can be seen that only a small number of students can reach between 60 - 74 and 75 - 90 with 60 people. And most 0 - 59 with a total of 72 people, this shows that educational institutions with learning programs and their teaching staff need to strive to increase the entrepreneurial knowledge of student's.

Knowledge does add scientific insight into entrepreneurship but is not a major factor in increasing interest because there are other factors such as family support, spirituality, social networks, capital and so on. The results of this study are in line with the research conducted by Roxas (2008) revealing that knowledge does not affect the interest in youth entrepreneurship in Pahang, Malaysia. Kuntowicaksono (2012) which shows that entrepreneurial knowledge does not significantly influence the interest in entrepreneurship, this is because knowledge alone is not enough to become someone's capital in running an entrepreneur but someone must be able to see real conditions that occur in the field or in the market so they can determine strategies accurate in running a business. Puspitaningsih (2014) which shows that entrepreneurial knowledge does not significantly influence the interest in entrepreneurship. Trisnawati (2014) who showed that entrepreneurial knowledge does not have a significant effect on the interest in entrepreneurship interest in entrepreneurship will arise without having entrepreneurial knowledge. Srigustini (2014) shows that knowledge does not affect an individual's entrepreneurial interests. Paramitasari (2016) states that entrepreneurial knowledge does not have a significant effect on the high and low interest in student entrepreneurship.

Entrepreneurship knowledge is a provision that supports the ability to innovate and creativity in running a business but is not the main factor that causes high interest in entrepreneurship. Alfaruk (2016) which shows that entrepreneurial knowledge does not significantly influence the interest in entrepreneurship.

Through the research that the researchers listed above can be concluded that entrepreneurial knowledge has a large role in the formation of basic skills in entrepreneurship. But



entrepreneurial knowledge is not the main indicator to increase interest in student entrepreneurship. There are many things that influence the interest of student entrepreneurship.

#### Conclusions

The conclusions that can be drawn from the results of the research that has been done in the Islamic boarding school students of Dr. Mohammad Natsir is as follows:

Spiritual intelligence has a significant effect on the interest of student's Islamic boarding school. Mohammad Natsir. The higher the spiritual intelligence possessed by student's, the more interest in student's entrepreneurship in Islamic Boarding Schools Dr. Mohammad Natsir. The high level of spiritual practice such as piety, intention to worship in every activity, good motivation and seeing each activity as a trust will be able to increase interest in student's entrepreneurship.

Social intelligence has a significant effect on the interest of student's Islamic boarding school. Mohammad Natsir. The higher the social intelligence possessed by the student's, the higher the interest in entrepreneurship that is student's in the Islamic Boarding School Dr. Mohammad Natsir. The social attitude of the student's practiced by student's such as being fair to anyone, forgiving each other, doing good to their parents and helping in kindness will be able to have an impact on the interest in entrepreneurship.

Entrepreneurship knowledge has an important role to encourage enthusiasm, innovation and creativity, but does not significantly influence the interest of student's entrepreneurship in Islamic Boarding Schools. Mohammad Natsir. That is, the low level of entrepreneurial knowledge does not affect the low or high interest of student's entrepreneurship in Islamic Boarding Schools. Mohammad Natsir.

#### Reference

- Ajzen, Fishbein, M. & W, 2012. Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research. Reading, MA: Addison-Wesley. California: Addison-Wesley.
- Azizi, maral and Zamaniyan, Mostafa. 2013. *The Relationship between Spiritual Intelligence and Vocabulary Learning Strategies in EFL Learners*. Theory and Practice in Language Studies, Vol. 3, No. 5, pp. 852-858, May 2013. https://doi:10.4304/tpls.3.5.852-858.
- Andreou, Eleni. 2006. Social Preference, Perceived Popularity and Social Intelligence: Relations to Overt and Relational Aggression . Scho ol Psychology International. doi: 10.1177 / 0143034306067286, 27: 339.
- Breugst, Nicola, Anne Domurath, Holger Patzelt& Anja Klaukien. 2011. *Perceptions of Entrepreneurial Passion and Employees' Commitment to Entrepreneurial Ventures*. Entrepreneurship theory and practice. doi: 10.1111/j.1540-6520.2011.00491.x.
- Canever, Mario Duarte, Maria Renata MartínezBarral, Felipe Garcia Ribeiro, (2017) "How does the public and private university environment affect students' entrepreneurial intention?", Education + Training, Vol. 59 Issue: 6, doi: 10.1108 / ET-12-2016-0187.
- Do, Ben-Roy and AlalehDadvari. 2017. The influence of the dark triad on the relationship between entrepreneurial attitude orientation and entrepreneurial intention: A study among students in Taiwan University. Asia Pacific Management Review. <a href="http://dx.doi.org/10.1016/j.apmrv.2017.07.011">http://dx.doi.org/10.1016/j.apmrv.2017.07.011</a>
- Emmerling, Robert J and Richard E. Boyatzis. 2012. *Emotional and social intelligence competencies: cross cultural implications*. Cross Cultural Management: An International Journal, Vol. 19 Iss 1 pp. 4 18.http://dx.doi.org/10.1108/13527601211195592.
- Foster, P. 2015. *The spirituality of Q', HTS Theology of Studies / Theological Studies71 (1), Art. # 2888, 8 pages. http://dx.doi.org/10.4102/hts. v71i1.2888*.



- Karhunen, PaiviAnd Svetlana Ledyaeva. 2010. *Tolerance Among Russian University Determinants Of Entrepreneurial Interest And Risk Students: Empirical Study.* Journal of Enterprising Culture. Vol. 18, No. 3 (September 2010) 229–263. doi: 10.1142/S02184958100 00574.
- Linan, F., JC Rodriguez-Cohard., & JM Rueda-Cantuche. 2005. Factors Effecting Entrepreneurial Intention Levels. 45 <sup>th</sup> Congress of the European Regional Science Association, Amsterdam.
- Lin, Linda LinChin, Ana Vanessa Pena, Cheng Nan Chen. 2017. Factors related to the intention of starting a new business in El Salvador. Asia Pacific Management Review 22 (2017) 212e222.http://dx.doi.org/10.1016/j.apmrv.2017.07.008.
- Mahmood, Arshad, MohdAnuar Arshad, Adeel Ahmed, Sohail Akhtar, Zain Rafique. 2015. Establishing Linkages between Intelligence, Emotional and Spiritual Quotient on Employees Performance in Government Sector of Pakistan. Mediterranean Journal of Social Sciences.
- Obschonka, Martin, Elisabeth Hahn, Nidaul Habib Bajwa. 2018. Personal agency in newly arrived refugees: The role of personality, entrepreneurial cognitions and intentions, and career adaptability. Journal of Vocational Behavior.https://doi.org/10.1016/j.jvb.2018.01.003.
- Pihie, ZaidatulAkmaliah Lope, AfsanehBagheri, Z. Haslinda Abdullah Sani. 2013. *Knowledge of cognition and entrepreneurial intentions: Implications for learning public and private universities entrepreneurshipin*. Social and Behavioral Sciences. doi: 10.1016/j.sbspro.2013.10.219.
- SalwahChe Mat, SitiMistima Maat, NorhattaMohd. 2015. Identifying Factors that Effective the Entrepreneurial Intention among Engineering Technology Students . Social and Behavioral Sciences 211 (2015) 1016 1022. i: 10.1016 / j.sbspro.2015.11.135 .
- Schwarz, Erich J, Malgorzata A. Wdowiak, Daniela A. Almer-Jarz and Robert J. Breitenecker. 2009. *The effects of attitudes and perceived environment conditions on students' entrepreneurial intensity an Austrian perspective*. Department of Innovation Management and Entrepreneurship. doi: 10.1108 / 00400910910964566. Vol. No. 51. 4, 2009. pp. 272-291
- Thomas, Colin Coulson. 2004. The knowledge entrepreneurship challenge ", The Learning Organization, Vol. 11 Iss 1 pp. 84 93. http://dx.doi.org/10.1108/09696470410515742.
- Whiten, Andrew and Carel P. van Schaik. 2007. *The evolution of animal 'cultures' and social intelligence*. Phil. Trans. R. Soc. B (2007) 362, 603–6 20.doi: 10.1098 / rstb.2006.1998.
- Wu, W, Chang, M, & Chen, C. 2008. Promoting innovation through the accumulation of intellectual capital, social capital and entrepreneurial orientation. R & D Management, 38 (3), 265-277.