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1 Template of Jurnal Economia The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance Titien Agustina<sup>1\*</sup>, Nurhikmah<sup>2</sup>, Muhammad Rudiansyah<sup>3</sup> 123Sekolah Tinggi Ilmu Manajemen Indonesia (STIMI) Banjarmasin, Indonesia, <sup>1</sup>titienagustina9@gmail.com, <sup>2</sup>nurhikmandardi09@gmail.com, <sup>3</sup>rudibanper@gmail.com \*corresponding author Abstract This study aims to measure the Locus of Control, Self-Efficacy, and Adversity Quotient of owners or managers on the performance of Badan Usaha Milik Desa (BUMDes), which have a similar condition as Micro, Small and Medium Enterprises (SME). The number of research samples is 53 respondents. Data were analyzed using multiple regression.

The results showed that Locus of Control (2,080), Self-Efficacy (2,085), Adversity Quotient (5,162) had a positive and partially significant effect on Business Performance. Locus of control, Self-Efficacy, and Adversity Quotient have a positive and significant impact simultaneously on Business Performance (183,523). Adversity quotient has the most dominant effect on Business Performance compared to Locus of Control and Self-Efficacy. These results indicate that high adversity intelligence encourages business performance by utilizing limited capital, capabilities, labor, networks, markets, opportunity.

Keywords: locus of control, self-efficacy, adversity quotient, business performance, BUMDes. Pengaruh Locus of Control, Self-Efficacy, dan Adversity Quotient Terhadap Kinerja Usaha Abstrak Penelitian ini mengukur Locus of Control, Self-Efficacy, dan Adversity Quotient pemilik atau manajer terhadap kinerja Badan Usaha Milik Desa (BUMDes) yang hampir sama kondisinya dengan Usaha Mikro, Kecil, dan Menengah (UMKM). Jumlah sampel penelitian 53 orang. Data dianalisis menggunakan regresi berganda.

Hasil penelitian menunjukkan Locus of Control 2,080, Self-Efficacy 2,085, Adversity Quotient 5,162 berpengaruh positif dan signifikan secara parsial terhadap Kinerja Usaha. Locus of control, Self-Efficacy, dan Adversity Quotient berpengaruh positif dan signifikan secara simultan terhadap Kinerja Usaha 183,523. Adversity quotient berpengaruh paling dominan terhadap Kinerja Usaha dibandingkan Locus of Control dan Self-Efficacy. Artinya kecerdasan adversitas yang tinggi mampu mendorong peningkatan kinerja usaha yang dijalankan dengan memanfaatkan keterbatasan modal, kemampuan, tenaga kerja, jaringan, pasar, dsb tetapi sebaliknya menjadi daya dorong untuk makin cerdas dalam melihat peluang dan meraih kesempatan-kesempatan. Kata kunci: locus of control, self-efficacy, adversity quotient, kinerja Usaha, BUMDes History: Received: 8 August 2020 Revised: 31 May 2021 Accepted: 14 September 2021 Citation (APA 6th): Agustina, T., Nurhikmah.,

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<https://doi.org/10.21831/economia.v18i1.34013> INTRODUCTION Many productive economic businesses in the village (Titien Agustina et al., 2020) are poorly managed (Sampurnawati & Agustina, 2020) without good and professional management. The limitations in managing the business are caused by the weak quality of Human Resources (HR). The existence of HR influences the results of business Jurnal Economia, Vol. 18, No. 1, April 2022, 1-15 P-ISSN: 1858-2648 Website:

<https://journal.uny.ac.id/index.php/economia> E-ISSN: 2460-1152 The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance (Agustina, et al.,) 2 Template of Jurnal Economia Template of Jurnal Economia performance achieved.

Whereas in any organization, the presence of HR as the driving force plays a vital role in business success on the organization, including business entities such as Micro, Small, and Medium Enterprises (SME) (Agustina, 2017; Agustina, Gerhana, & Sulaiman, 2020) and Badan Usaha Milik Desa (BUMDes). Someone with a high entrepreneurial spirit has management and leadership skills. When something happens while running a business, it takes personal abilities when making decisions, namely managers and business owners who are tough, tenacious, brave to face challenges and get out of trouble through a positive mental attitude, intelligent and resilient so that they can pass all obstacles well. Research by Nilawati (2018) shows the need for continuous management improvement.

BUMDes requires better, professional, and accountable performance improvements by setting the business strategic plan's vision, mission, and goals. BUMDes, as a productive economic enterprise other than SME, requires performance measurement to

differentiate what has been achieved and what has not been achieved. The business performance of BUMDes can be seen from the ability to achieve goals through the expected business performance indicators.

In organizations classified as early productive economies such as BUMDes or MSMEs, having internal strength or HR is absolute. Regarding the performance of BUMDes, the availability of good, qualified, and professional human resources will certainly have a better impact on business development and the surrounding environment. HR capabilities are generally divided into internal and external factors.

Internal factors include quality of human resources, organizational mastery, organizational structure, management system, participation, business culture/culture, capital strength, business network, and level of entrepreneurship. The HR aspect is a determinant factor for business performance, including business organizations. The core of organizational success lies in HR management (Alma, 2013) and human behavior (Sukirman, 2017) in carrying out various other management aspects. Research by Cassell et al., (2002) on SME shows that human resource management determines the company's success in achieving its goals.

Likewise, in villages, the quality of human resources determines the village economy (Ramadana, Berlian; & Ribawanto, 2018; Nilawati, 2018). One of the critical factors of Village HR is internal HR who has an entrepreneurial spirit and the ability to develop reliable entrepreneurial values (Agustina et al., 2017; Agustina, 2017; Sukirman, 2017); this requires business leaders with solid characters (Resnick, 2016).

Arianingrum and Satlita (2017) states that five aspects need to be considered in increasing the capacity of BUMDes, namely: 1) Human Resources (HR); 2) Infrastructure, technology, and finance; 3) Leadership; 4) Program and process management; and 5) Cooperation Network. Research on the role of the strength of personal characteristics, including locus of control, adversity quotient, self-efficacy, is a continuation of previous research (Agustina, 2017; Agustina, 2019; Agustina, et.al., 2020). These three components are part of human personal characteristics (Entrialgo et al., 2000; Taormina & Kin-Mei Lao, 2007) which is a psychological factor.

When individuals decide something, there is an influence of personal characteristics within them (Faeni & Dewi, 2015; Sumantri & Gemina, 2015; Bustan, Jurnal Economia, 18 (1), April 2022, 1-15 3 2016). Research Lestari (2014) and Purnomo and Lestari (2010) state that locus of control and self-efficacy both partially and simultaneously affect the performance of MSMEs. According to Surekha (2001) there is a strong influence of psychological variables such as self-efficacy, optimism, hope, and adversity quotient on

business performance.

Although in research Sahabuddin (2013), self-efficacy does not directly affect business performance. Everyone needs adversity intelligence (adversity quotient) to survive in going through and overcoming adversity. Nothing in life always goes straight. After completing one problem, another problem will appear. It's always been like that. It could even be that these problems come together so that it affects their body and psychology. For an entrepreneur with a high level of uncertainty, uncertain business risks, physical and mental endurance are needed. Adversity intelligence refers to a person's mentality.

Adversity intelligence plays an essential role in determining one's success in going through and solving every problem faced, whether to retreat slowly or continue to climb, such as the opinion of Stoltz (2000) that a person's intelligence in facing life's challenges can be seen from 3 types, namely quitters, campers, or climbers. Entrepreneurs, including BUMDes movers, work in fields that require the strength of will, power of intention, and orientation so that the business they run can produce the expected results, namely profits from operational or production.

If they do not have the endurance strength to go through and complete the challenges in the business they run, they certainly will not survive in the industry. Through the demands of life's necessities, one sometimes has to appear bold in overcoming obstacles, challenges, and even risks in business. Improved business performance is determined by human resources, which can run a business (Agustina, et. al., 2020). The mindset and attitude behind the birth of action in achieving success are related to locus of control (Agustina, 2019).

According to (Rotter, 1966) locus of control is an essential aspect of human personality characteristics or individual perceptions of the leading cause of an event in his life. Locus of control greatly determines individual behavior (Rafii, Muhammad, & Juaini, 2015). Locus of control is one of the personality variables (Musdalifah, 2015). Taormina and Kin-Mei Lao (2007) divide these personal characteristics into two: being able to change, such as self-efficacy, and stable ones, such as personality and locus of control. According to (Entrialgo et al.,

2000), individual personality significantly affects organizational success. According to (Bandura, 1997) self-efficacy is related to the aspect of self-knowledge that is most influential in everyday human life. A person's self-efficacy will influence the individual in determining the actions to achieve a goal, including estimates of various events faced. The purpose of this study was to determine the influence of the internal conditions of human resources as the driving force of the early productive economy such as BUMDes

in encouraging the improvement of the village economy and the development of human resource quality through business performance achieved. The internal rate of human resources can be seen from the personal characteristics of a person, among which the variables of this research are the locus of control, self-efficacy, and adversity quotient.

Thus, this study will examine the effect of locus of control, self-efficacy, and adversity The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance (Agustina, et al.,) 4 Template of Jurnal Economia Template of Jurnal Economia quotient on business performance. Therefore the novelty of this research is a combination of locus of control, self-efficacy, and adversity quotient variables in shaping and influencing the personal characteristics of an entrepreneur, especially in the research object of BUMDes management and members. METHOD The research variable consists of the dependent variable, namely business performance, and 3 (three) independent variables, namely Locus of Control, Self-efficacy, and Adversity Quotient.

The research object is the Village Owned Enterprise (BUMDes) "Berkah Bersama," in Barito Kuala Regency, South Kalimantan Province. The survey research method was conducted on the entire sample population, 53 respondents. The data analysis technique used is multiple linear regression. The results of the validity and reliability tests on the questions showed that they were valid and reliable. Classical assumptions through normality test, heteroscedasticity test, and multicollinearity test have been carried out. Furthermore, the determinant coefficient test ( $R^2$ ) and t-test, and F test were carried out.

The test used the significance level ( $\alpha = 5\%$ ). The framework of this research model is described as follows: FINDING AND DISCUSSION The results of the normality test showed that the research data were normally distributed. In the Locus of Control ( $X_1$ ), Self-Efficacy ( $X_2$ ), and Adversity Quotient ( $X_3$ ) heteroscedasticity tests, the points are spread out and do not form a specific pattern, Figure 1. Research Model Sources: (David, 1996; Hisrich et al., 2005; Luthans, F., 2002; Lazaro-Caponess, 2004; Agustina, 2017a; Agustina, 2019b; Agustina et. al., 2020; Agustina, 2021). Jurnal Economia, 18 (1), April 2022, 1-15 5 meaning that they do not have heteroscedasticity.

The multicollinearity test is indicated by the tolerance value of Locus of Control, Self-efficacy, and Adversity Quotient  $< 1$ . VIF value of Locus of Control, Self-Efficacy, and Adversity Quotient  $< 10$ . So Locus of Control, Self-Efficacy, and Adversity Quotient data do not have multicollinearity. Table 1. Coefficient of Determinants R R Square Adjusted R Square Std. Error of the Estimate 0,959 0,920 0,915 1,33868 The linearity test on each independent variable was used to determine the linearity of the data. If the value of

linearity  $< 0.05$ , then the data of this study meet the requirements of linearity.

The results show that Locus of Control (X1), Self-Efficacy (X2), and Adversity Quotient (X3)  $< 0.000$ . Thus Locus of Control (X1), Self-Efficacy (X2), and Adversity Quotient (X3) meet the requirements of linearity. Table 1 shows the determinant coefficients. The value of determinant coefficient or R squared (R<sup>2</sup>) in table 1, multiplied by 100%. The result is the value of R squared  $0.920 \times 100\% = 92\%$ . So 92% of Business Performance is influenced by Locus of Control, Self-Efficacy, and Adversity Quotient. This means that the independent variables of Locus of Control, Self-Efficacy, and Adversity Quotient are critical in supporting good business performance. The rest (error) 8% Business Performance is influenced by other variables.

This means that 8% of success in improving business performance is determined by other variables not examined in this study. The t-test (t arithmetic) through the regression coefficient table can predict how much influence the partial Locus of Control, Self-Efficacy, and Adversity Quotient have on Business Performance. Seen in Table 2 below: Table 2. Regression Coefficient Research Model Unstandardized Coefficients t-value t table Sig. Decision B Std.

Error Constant -7,029 2,098 0,967 The Effect of Locus of Control (X1) on Business Performance (Y) 0,199 0,096 2,080 2,01 0,043 Significant Effect of Self-Efficacy (X2) on Business Performance (Y) 0,137 0,066 2,085 2,01 0,042 Significant Effect of Adversity Quotient (X3) on Business Performance (Y) 0,340 0,066 5,162 2,01 0,000 Significant Table 2 shows the t-value of the influence of Locus of Control (X1) on Business Performance (Y) is  $2.080 > t$  table 2.01 with a significance of  $0.043 < 0.05$ , indicating that Locus of Control (X1) has a significant effect on Business Performance (Y).

Therefore the The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance (Agustina, et al.,) 6 Template of Jurnal Economia Template of Jurnal Economia hypothesis is accepted. The t value of the impact of Self-Efficacy (X2) on Business Performance (Y) is  $2.085 > t$  table 2.01 with a significance of  $0.042 < 0.05$ , indicating that the hypothesis states that Self-Efficacy (X2) has a significant effect on Business Performance (Y) is accepted. The t value of the influence of Adversity Quotient (X3) on Business Performance (Y) is  $5.162 > t$  table 2.01 with a significance of  $0.000 < 0.05$ , indicating that the hypothesis which state that Adversity Quotient (X3) has a significant effect on Business Performance (Y) is accepted.

The following are results of the F test on independent variables simultaneously dependent variable, as shown in Table 3 below: Table 3. F Test Results Table 3 shows the calculated F value of 183.523 and F table 2.84 with a significance of 0.000. F value  $> F$



table with a significance level of  $0.000 < 0.05$  shows the effect of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance simultaneously. Thus, the research model of the influence of Locus of Control, Self-Efficacy, and Adversity Quotient simultaneously affects business performance is accepted.

The findings of this study indicate that Locus of Control, Self-Efficacy, and Adversity Quotient have a significant effect on business performance partially. Locus of Control is a person's general belief about the amount of control over events in his personal life. This result is in line with Ghufron, M. Nur dan Risnawati (2010), which states that the Locus of Control is one of the factors that significantly determines a person's behavior.

Individuals who believe that their control causes events, occurrences, and destiny, are called Internal Locus of Control. On the other hand, individuals believe that circumstances, happenings, and the future are caused by external control (External Locus of Control). BUMDes drivers are entrepreneurs such as SMEs who run initial businesses. It is vital to have someone or HR with solid personal characteristics through solid motivation and self-confidence to see and control every event, occurrence, even fate or destiny.

Strong self-confidence and high motivation that whatever happens to them is under their control. Without solid self-confidence and motivation to succeed, it is impossible for work productivity, tenacity, diligence, self-discipline, and hard work to be realized. This study shows that the Internal Locus of Control results are higher than the External Locus of Control.

A high Internal Locus of Control will make BUMDes movers have optimism, enthusiasm for business, do not give up quickly, and always view every problem as a challenge that can be solved to achieve the expected performance.  $F$  value  $F$  table Sig.  $df_1 = 3$   $df_2 = 56$  183,523 2,84 0,000 Jurnal *Economia*, 18 (1), April 2022, 1-15 7 The results of this study are in line with the opinion David (1996), as well as research by Patten (2005); Sorensen (2006); Purnomo and Lestari (2010); Dewi (2013); Sumantri & Gemina (2015); Lestari (2014); Agustina (2017) and Agustina (2019), that Locus of Control, especially the dominant internal Locus of Control, will be able to influence and have an impact on the desired business performance.

This means that BUMDes HR as a driving force or business leader with a dominant internal Locus of Control causes their character to become strong. Furthermore, Self-Efficacy has a significant effect on Business Performance partially, in line with research by Purnomo and Lestari (2010) that Self-Efficacy in an entrepreneur (including BUMDes/UMKM movers) has a vital role in the behavior in running a business. The

difficulties that faced them did not slow down their steps, did not give up easily, but made them optimistic that their business could succeed.

This belief in self- ability is in line with Greenberg and Allyn, (1997), which states that for an entrepreneur, high Self-Efficacy can move one's self-ability optimally in doing something or a specific job that is one's responsibility. The results of this study are also in line with Samir, Alfin and Larso, (2011) that there is a strong influence of psychological variables such as Self-Efficacy, optimism, hope, and endurance on business performance. Also, the results of research Purnomo and Lestari, (2010) that individuals with high Self-Efficacy tend to be happy in their work and life in general and innovate more often, and tend to enjoy the business they run.

Although it is realized that humans are not perfect, high Self-Efficacy does not make it easy to give up, even being able to make every obstacle an interesting challenge, positive, optimistic, and self-confident. Through high Self-Efficacy, a person can manage his self-confidence through "reverse thinking". That obstacle is not a failure but is interpreted as God's way of making himself even greater. To become the impetus for those concerned to be more critical, creative, work hard and work smart to find solutions. The higher his belief that God created him as the best creature.

Believing that every problem is God's way makes it even harder to try and explore all one's potential so that it creates a different way of thinking. Because they believe in God's promises in the Scriptures, no problem occurs to a person for which there is no solution. So that the trust and confidence that comes from Self- Efficacy makes them open, happy, positive thinking, creative, and able to be calm in accepting every problem.

Able to complete tasks and work targets with high responsibility and then bring out more energy than the average person, make them successful in many ways. Although research Sahabuddin (2013) shows that Self-Efficacy does not directly affect business performance, in the results of this study, Self-Efficacy has also been displayed in this study (Ie & Gisantia, 2013) a significant effect. Also, research by Luthans, (2002); Williams, (2004); Barnes (2010); Muchtar, (2011) and Sumantri and Gemina (2015) shows that Self Efficacy has a positive and significant effect on business performance.

This is in line with the opinion by Bandura (2006) that there are 5 (five) items that indicate Self Efficacy "works" in a person as seen from the following personal The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance (Agustina, et al.,) 8 Template of Jurnal Economia Template of Jurnal Economia attitudes: 1) Always finish work on time; 2) Always try to be creative in various ways; 3) Always learn from the past, both from own experience and from others; 4) Not



easily attacked by stress, knows how to avoid stress; and 5) Always trying hard to try something new (innovative). The findings of this study also show that the Adversity Quotient has a significant effect on business performance partially.

Several studies related to Adversity Quotient are generally on individual performance, but research by Lazaro-Capones (2004) and Sousa et al., (2005) shows that there is a strong correlation between Adversity Quotient and performance Organization. This research focuses on organizational performance, which involves relatively small business entities whose development is primarily determined by the actor or business owner (HR). Therefore the achievement of business performance comes from the personal strength of leadership in running the organization.

This is also in line with the opinion Stoltz (2000) that someone with a high Adversity Quotient can feel a series of benefits, including performance, productivity, creativity, health, perseverance, endurance, and vitality significant than others who have a low Adversity Quotient. In a business such as BUMDes or SME, its growth and progress highly depend on the owner and business leader. The role of internal HR is enormous and can even be said to be dominant in the development and improvement of the business. Therefore, individuals who run business that characterized as high risk (uncertain), complicated situations, persistent problems due to limitations in many ways, is led by someone who has a low Adversity Quotient, will undoubtedly be pessimistic in responding to it, challenging to rise immediately, easily give up, not creative, weak initiative, and even complacent.

On the other hand, if the business owner has a high Adversity Quotient when the situation is unstable or uncertain, they can still survive, even showing progress. If all difficulties can be faced with strict, persistent, good self-control, they will quickly find a solution. The way to behave and respond to an entrepreneur with a high Adversity Quotient is the same as an advanced cancer patient (Dewi, 2016). Startup drivers such as BUMDes or SMEs need a high Adversity Quotient to quickly and intelligently overcome difficulties. To form a tenacious, challenging, persistent, optimistic, and intelligent person.

The study results by Aulia and Kelly (2012) show that there is a factor of resilience (resilience) created in someone who has a high Adversity Quotient, namely the I Am factor, an individual ability that arises from within the person. The I Am factor concerns an essential quality of HR personnel. A person is personal and different in many ways. One of the differences can be determined by the Adversity Quotient in that person. If the Adversity Quotient is high, then they can intelligently solve difficulties. Conversely, if the Adversity Quotient is low, it makes the person concerned easily give up, be

pessimistic, and fail.

This study also shows that **Locus of Control, Self-Efficacy, and Adversity Quotient** simultaneously affect business performance. This means that these three variables are important indicators in the personal characteristics of an entrepreneur, such as human resources in BUMDes. These results are in line with research by Purnomo & Lestari **Jurnal Economia, 18 (1), April 2022, 1-15** 9 (2010); Lestari (2014); Sumantri and Gemina (2015), which states that the **Locus of Control and Self-Efficacy** variables show a simultaneous effect on business performance. The results of this study indicate that someone with **Locus of Control, Self-Efficacy, and Adversity Quotient** simultaneously indicate a good performance or effort.

These results suggest that if the three variables are high in the individual, it will significantly affect performance. This means that if entrepreneurs like BUMDes have personal characteristics, in this case, Locus of Control (especially internal Locus of Control), Self- Efficacy, and High Adversity Quotient, they will increasingly shape their personalities to become individuals that excellent, challenging, positive, open, tenacious, persistent and intelligent because they have been able to mobilize a tremendous potential of humanity, which is still in a state of "sleeping" in many people.

The ability to explore and develop their most significant potential will make them look different from the others. Looks very energetic, able to show excess energy, and has vitality in many ways. So that when difficulties or problems come, they can be appropriately addressed through high self- control, especially from **the internal Locus of Control**, high Self-Efficacy, and a strong Adversity Quotient. Finally, it can form HR that is different from the others, being an intelligent personal empowering every problem faced diversely and responsibly.

Locus **of Control, Self Efficacy, and Adversity Quotient** are part of the personal characteristic factors that support a person's success in life. **An entrepreneur is required to have a superior, rugged and reliable personality** (Agustina, 2017b; Agustina, et. al, 2020; Agustina et al., 2021). **That is the difference from most people.** Alma (2013) that an entrepreneur is an individual who, in any emergency, can still stand on his ability to help themselves out of the difficulties he faces.

Even in ordinary circumstances, they can make themselves advanced, wealthy, successful physically and mentally. Thus **Locus of Control, Self Efficacy, and Adversity Quotient** will create excellent human resources that will allow a person to explore his potential to the fullest (Agustina, 2017a) so that they can show their human existence as social beings that are valuable, cultured, and useful for other people and humanity in general. As

unique individuals, they have inner beauty, ability, and control to realize their identity through high spirit, energy and vitality through intention.

They will empower themselves with "full power" in controlling whatever happens to them. When they have reached that level, they have become personally "in power" over themselves, their destiny, and the desired goals. Even difficulties and problems become commonplace, handled calmly. Because they can "come out" and stand outside of issues or concerns. They can control thoughts and feelings well. For them, difficulties and events did not affect their emotions and psychology. The adversity or event in no way influences them. This is the excellent internal role of Locus of Control in individuals who can control what happens and even wants to happen through the strength of their characteristics.

If this is supported by complete confidence in overcoming problems or Self-Efficacy, it will be more stable. Self-Efficacy will be able to move individuals to be ready to learn and reflect from experience. Both his own experience and from others he can take as a lesson. These characteristics will make him a good learner because they can make The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance (Agustina, et al.,) 10 Template of Jurnal Economia Template of Jurnal Economia obstacles, difficulties that have passed, and the difficulties of others as a means of learning so that there is strong confidence in the ability to overcome problems.

If that exists and grows in a person, it will undoubtedly make them more potent as individuals who can overcome and manage issues confidently. Self-Efficacy will appear, be honed, and further strengthen the quality of the personal characteristics concerned. The research findings also show that Adversity Quotient has a dominant effect on Business Performance. Someone who has an entrepreneurial spirit "must" have a high Adversity Quotient. Intelligence in managing problems that come or be faced continuously can make a person pessimistic and quickly give up on the situation.

On the other hand, a leader with a high Adversity Quotient will create a productive economy and continue to develop, especially in startups such as SME or BUMDes, which require a lot of direct touches and personal handling of every issue. A high Adversity Quotient will lead to an improvement in the performance of the business he leads. Through the intelligence of managing and responding to every difficulty and event, then everything becomes light. This attitude will allow creative ideas and new and productive initiatives to develop a better and more advanced business. It was bringing up innovations in work and achievement.

It can be ascertained that in a person who has a high Adversity Quotient, at the next stage, it will bring up the Need for Achievement or the need for achievement in the person concerned. It becomes the motivation that drives every behavior and decision taken. The next stage will encourage and support the progress of the business. Because the high Adversity Quotient further sharpens the intelligence concerned to survive in the face of difficulties. Through the intelligence of managing and responding to every difficulty and event, then everything becomes easy.

This attitude will allow creative ideas and productive initiatives to emerge. Therefore, it can develop a better and more advanced business. It was bringing up innovations in work and achievement. It can be ascertained that individuals who have a high Adversity Quotient, at the next stage, will bring up the Need for Achievement in the areas they are concerned. It becomes the motivation that drives behavior and decision to be taken. The next stage will encourage and support the progress of the business. Because the high Adversity Quotient further sharpens their intelligence to survive in the face of difficulties.

When BUMDes or SME entrepreneurs cannot remain calm in dealing with difficulties, even prolonged confusion with the changes that occur, they will stagnate. Choosing their comfort zone and decide to let the problem pass without the ability to show the existence of his identity as a noble being. That will make brilliant ideas and creativity, especially the ability to innovate, is difficult to emerge. That is why solid personal characteristics in responding to uncertain situations will affect a person's intelligence and acceptance, thus influencing decisions.

The decision option **cannot be separated from** one's intelligence in showing his personal ability to struggle and survive in adversity. Laura, (2009) argue that humans are social creatures, so life is dynamic and colored by pressures and challenges. To deal with these pressures and challenges, humans have **Jurnal Economia, 18 (1), April 2022, 1-15** 11 strengths with their own needs, talents; interests; ideals; traits; characteristics, attitudes, views, or judgments. Stoltz (2000) states that among the many forces that an individual has, how far the individual **can withstand adversity and overcome** these difficulties to achieve success in life.

Thus, human resources from any profession, including BUMDes/UMKM, if they have grown and developed good mental and psychic powers through this adversity intelligence, then any difficulties and events that come their way will not easily give rise to fear, pessimism, and other negative energies within them. Instead, positive energy will grow and develop and vitality and enthusiasm that strengthens their mind, heart, and actions (Agustina, et. al, 2021). This means that if positive energy has become a habit in individuals, then what appears next is new strength, enthusiasm, energy, and vitality that

increasingly explores the internal potential of the most profound qualities of that person.

Then create new intelligence in solving problems until finally making them grow and develop as strong, great, and independent individuals. Self-control will also function properly, so they can easily find solutions and address and deal with any problems that will impact the desired results or success or performance. CONCLUSION The results of the study found that Locus of Control (2,080), Self-Efficacy (2,085), and Adversity Quotient (5,162) had a positive and partially significant effect on Business Performance.

Then Locus of control, Self-Efficacy, and Adversity Quotient has a positive and significant impact simultaneously on business performance (183,523). Adversity quotient has the most dominant effect on Business Performance compared to Locus of Control and Self-Efficacy, which shows that intelligence in surviving life's difficulties will lead a person to have business performance that continues to increase. Being wise in seeing opportunities and capturing business opportunities makes limited capital, facilities, infrastructure, and self-competence in running a business, not a barrier. The focus is on how the company is running and growing.

The mindset driven by a strong internal locus of control will encourage individuals to focus on finding solutions. Such individuals can interpret problems as challenges that increasingly promote new creative ideas and discover innovations in every opportunity that exists. Suggestion: First, in developing better business performance, human resources in the SME or BUMDes should be improved in their competence and capability to compete in the tight competition.

Through the possession of solid personal characteristics, including locus of control, self-efficacy, and adversity quotient in a business owner and manager; Second, the relevant parties should simultaneously strengthen the unique attributes of SME BUMDes so they can survive and continue to move forward because they have the spirit, intention and will, optimism, fighting power that never gives up on the problems that occur them in running a business. Which is fiercely competitive; Third, continuously learning and updating abilities as an entrepreneur and providing assistance, coaching, and empowerment to explore their most profound potential.

Fourth, the next researcher can The Influence of Locus of Control, Self-Efficacy, and Adversity Quotient on Business Performance (Agustina, et al.,) 12 Template of Jurnal *Economia* Template of Jurnal *Economia* expand the scope of the research and add other related variables; at the same time, this is a limitation of this research.

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