

CHARACTERISTICS OF LEADERSHIP AND RISK MANAGEMENT FOR YOUNG ENTREPRENEUR BUSINESS START UP (CASE STUDY ON PARTICIPANTS OF PERWIRA MANDIRI)

Lia Yuldinawati ST.,MM
Telkom Institute of Management (IM Telkom), Indonesia

Abstract

Entrepreneurship is a choice for young people today as their respective jobs. Not infrequently the student is still in school where they have already established themselves to start a business venture. The amount of information they get either online or not and the number of options that they can start doing business in their respective fields of business, made a lot of young people willing to take risks to entrepreneurship.

Being an entrepreneur requires strong motivation which is formed by the character motivations which are formed from each prospective entrepreneurs. From distinct characteristics then take the two characters namely leadership and risk takers who are considered strong candidates to form an entrepreneur in managing start up business that can be bring business towards more advanced and professional. Both of these are basic in starting a business and have a relationship. A good leader must be courageous in the face of risk and take the right decision of the risk. The presence of the figure of a leader in a business organization is needed by its members and the entire environment in the organization. The presence of a leader is expected to bring the organization to achieve its objectives and according to the flow and organizational rules.

In this paper discussed ways to know which characters are included in the category of start-up of business leaders from the participants Perwira Mandiri sponsored by Bank Mandiri, as well as to determine the extent of the courage of individuals start-up business Perwira Mandiri in taking risks and what kind of risks are dominant encountered during operating business activities.

KEYWORD: Entrepreneurship, Leadership, Risk Taker

1. Introduction

Seeing the public interest as well as the knowledge society which is still limited on entrepreneurship, the government and various other businesses seeking to increase the number of entrepreneurs in Indonesia. Bank Mandiri as one of the leading banks in Indonesia, has noted the large number of unemployment in Indonesia, particularly among the younger generation. The number of unemployment in Indonesia in 2007 reached 10.5 million, then declined to 9.4 million people (2008) and to 9.2 million (2009).

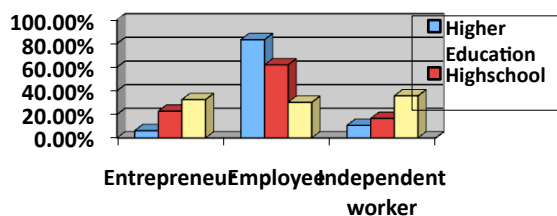
Table 1.1 Overview of the Population and Employment

No	Description	February 2011	August 2011
1.	Population	237.556.363	237.641.326
2.	Unemployment	8,32 million (7,14%)	8,12 million (6,80%)
3.	Graduate unemployment	710.128	592.776
4.	Diploma unemployment	443.222	401.951
5.	Highschool unemployment	3.334.515	3.246.648
6.	Junior Highschool unemployment	1.661.449	1.746.194

Source: BPS February 2011 and August 2011

Indonesia has only about 0.18% entrepreneur, while according to David McClelland, to become a developed and prosperous country, at least the required number of entrepreneurs is 2% of the total population. The United States, the 2007 has a 11.5% Entrepreneur, Singapore in 2005 had 7.2% Entrepreneur. (Source: *wirausahamandiri.co.id*)

Figure 1.1
Interests Based Entrepreneurship Education Level



Source: Directorate General of Higher Education 2011

What kind of leader character groups start-up business Perwira Mandiri program will be generated, is gonna be the problem of this paper.

The aim of this paper is to know the character category group leader business start-up program Perwira Mandiri

II. PERWIRA MANDIRI PROGRAM

Perwira Mandiri is a mentoring program for young entrepreneurs from various renowned institutions in Indonesia in cooperation with Bank Mandiri Tbk (Persero). The institutions in the city of Bandung in collaboration with Bank Mandiri Tbk are; Institute of Technology Bandung (ITB), Indonesia University of Education (UPI), Telkom Institute of Technology (IT Telkom), Telkom Institute of Management (IM Telkom), etc. Each institution is represented by $\pm$ 5-4 students who already have a running business for at least 1 year.

The program is aimed for all students (in this case the student IM Telkom) who already have running business for at least 1 year which means they have a good knowledge about entrepreneurship. The participants were provided not only with theoretical background but also given guidance for 6 months of doing business to become a successful entrepreneur.

This activity is aimed to create business start-ups in Indonesia which can contribute in improving the nation's economy. The technical assistance will be given by one business person as a coach/ trainer from the Institute and one assistant coach from PT. Formula Bisnis Indonesia (NLP Business Coach). Mentoring and training itself will be conducted in the office of Bank Mandiri Tbk (Persero) Regional Office VI Bandung.

Table 2.1 SELECTION PROCESS

NO	DATE	ACTIVITIES
1	25 Okt-5Nov 2010	Selection 1
2	November 2th week	Seminar
3	November 3th week	Selection 2
4	November 4 th week	Announcement

Through the selection process, participants will be selected which represents Telkom Management Institute program for Independent Officers commencing from February to July 2011. The Independent Officers Program participants are eligible for the Mandiri program officer is:

Over the past 6 months, in every two weeks, participants were required to attend a coaching program that has been scheduled by the Bank. The mechanism is different from mentoring, here participants were not directed to what they should be doing in business, but they were assisted to explore the business potential they have. Participants were given the tasks on a weekly basis, which should be reported to the coach to meet either directly or through an e-mail.

Table 2.2 SCHEDULE PROCESS

MEETING	DATE	OBJECT
1	11 Feb 2011	Introduction Methodology Presentation
2	25 Feb 2011	Vision & Mission, Goal
3	11 Mar 2011	Action Plan
4	25 Mar 2011	Wellformed Outcomes
5	8 Apr 2011	Action Plan
6	15 Apr 2011	Flow Chart
7	29 Apr 2011	Budgeting Plan
8	13 Mei 2011	Presentation Progress Report
9	17 Jun 2011	Presentation Progress Report
10	1 Jul 2011	Final Report
11	15 Jul 2011	Review

3. METHOD

In this study, researchers hope to find information about members of Perwira Mandiri Management Institute Telkom in introducing leadership and risk-taker characteristics .

This study used a descriptive method, which is a method for examining a group of people, an object, a set of conditions, a system of thought or a class of events in the present. (Sekaran, 2006: 158). The purpose of descriptive research is to create a description, picture or painting in a systematic, factual and accurate statement of the facts, properties and relationships among the investigated phenomena.

According Mulyana (2008:5) qualitative research is research that is interpretive (using interpretation) which involves a lot of research methods in studying the problem. The use of these methods-often called triangulation-means

that researchers gain a comprehensive (holistic) about the phenomenon under study.

The purpose of the qualitative method is the direct involvement of researchers with the phenomenon to be studied, data collection will give a detailed explanation of the events, situations and interactions between people and objects, provides depth and details. (Cooper, 2006:229)

3.1 RELEVAN THEORY

According to Meredith in Suryana (2008:24), it is said that experts argued entrepreneurial characteristics with different concepts, namely:

- a. Confident and optimistic
- b. Results and Task-oriented
- c. Dare to take risks and like challenges
- d. Leadership
- e. Originality
- f. Future-oriented

From the above characters, there are two things which really attracted researchers attention, those are leadership and risk-taking, both of these are the basic characters needed in starting a business and have a relationship. A good leader must be courageous in the face of risk and make the right decision. The presence of a leader in a business organization is needed by its members and the entire environment in the organization. The presence of a leader is expected to bring the organization to achieve its objectives and following the flow of organizational rules. A leader will not be able to run the organization without the help of its members, for that reason it is desperately needed a leader that could affect morale and job satisfaction, safety, quality of work life and especially the level of performance of an organization.

Shedgill in Stoner and Freeman (1989:459-460) stated that leadership is defined as the process of influencing and directing a variety of tasks related to the activities of the group members. Leadership is also defined as the ability to affect a variety of strategies and goals, the

ability to influence the commitment and devotion to duty to achieve a common goal, and affect the ability to identify, nurture and develop the culture of the organization.

Not only to the fact that the figure of a leader is needed in a business organization, but also he/she has to be a figure of individuals who have a mental of risk-taker or someone who is willing to take risks. In conducting business activities, especially a lot of risks to be faced, both pure risk or speculative risks.

Therefore, entrepreneurs calculated the risks which means they do not like the risk that is too low or too high. The risk which is too low will have a relatively low success rate. Instead the risk which is too high has the possibility of obtaining a high success, but at the same time has a very high failure possibility. Therefore, he would prefer a balanced risk (moderate).

Thus, the courage to bear the risk of the value of entrepreneurship is taking a realistic calculated risk. Low risk situation and the high risk were avoided for the reason that it may not be satisfactory for favourable results in each of the situations. Entrepreneurial avoid situations of low risk because there is no challenge and also avoid high risk situations because they wanted to succeed. In risk situations and uncertainty, effected entrepreneurial decisions that has the potential for failure or success.

The choice of this risk depends on:

1. The appeal of each alternative
2. Ready for a loss
3. Relative conditional possibility to fail or succeed

The ability to take risks is determined by:

1. Belief in one's self.
2. Willingness to use the ability of choosing opportunities and the possibility to make a profit.
3. The ability to be realistically assess the risk situation.

Both of the above characteristics are needed in the management of start-up business or a budding business very vulnerable in its

management. The presence of individuals who have the attitude and risktaker leadership is needed in running the business that do not have strong organizational base.

By adapting to the reason and research on the above, the study was conducted in groups of business start-up courses in entrepreneurship II Telkom Bandung Institute of Management Studies Business Administration Program in particular, while the reason is, first, the research was conducted in Business Administration Program for this program Newly formed in 2008, so the course Entrepreneurship II started in the academic year 2011/2012 with a slightly different concept with other Prodi Telkom Bandung Institute of Management. Therefore, this study is expected to see the difference of activity groups start-up business the first time in the newly formed Business Administration Program Telkom Bandung Institute of Management.

The second reason is, the groups start-up business is easy to be traced and there is no separation of the functional structure and not on the formation of labor standards and corporate culture so that the character of the individuals on leadership can be categorized into what type of leadership and the kind of risk-taking the more dominant face can be seen clearly.

1) Entrepreneurship

Entrepreneurship is the ability to be creative and innovative basic, tips, and resources to find opportunities for success. The essence of entrepreneurship according to Drucker (1959) in Suryana (2008:2) is the ability to create something new and different through creative thinking and innovative actions in order to create opportunities.

According to Zimmerer in Suryana (2008:2), Creativity is the ability to develop ideas and new ways of solving problems and finding opportunities. While innovation is the ability to apply creativity to solve problems and find opportunities. Success will be achieved when a person's entrepreneurial thinking and doing

something new or something old with new ways

Entrepreneurial process begins with an axiom, that is the challenge. The challenge arises from the idea, the will, and the urge to take the initiative, which is nothing but creative thinking and innovative action, so that the initial challenge can be overcome and resolved. If there is no challenge then will not be creativity, and further, there will be no creative challenge. (Suryana, 2008: 2-3)

Carson, David and Gromie, S. (2008) in Hadiyati (2009:185) states that entrepreneurship is a combination of creativity, innovation and risk righteousness which is done by hard work to establish and maintain new business.

2) Characteristics of Entrepreneurship

As noted, according to Meredith in Suryana (2008:24), "Experts suggested entrepreneurial characteristics with different concepts, for example she argued that the characteristics and nature of entrepreneurship as follows:

Table 3.1 Characteristics and Nature of Entrepreneurship

No.	Characteristics
1.	Having a confident and strong self confidence, independence of others, and individualistic.
2.	Task-oriented and results need to excel, profit-oriented, have strong encouragement, energetic, determined and steadfast, determined hard work and initiative.
3.	Dare to take risks and like challenges Able to take reasonable risks
4.	Leadership spirited leaders, it is easy to adapt to other people, and open to suggestions and criticism.
5.	Originality Innovative, creative, and flexible.
6.	Having a future-oriented vision and perspective for the future.

Sources: According to Meredith in Suryana (2008:24)

From the above characteristics, the researchers focused on the two characters namely leadership and courage to take risks. This is because early-stage businesses in desperate need of a leader / leaders who is better to drive business to the purpose. And a leader must have the courage to take on the character is always experienced by businesses risk which started at beginner stage. Therefore, leadership and risk-takers to a concentration of authors in completing this study. Here are some theories about leadership and risk-takers:

3) Leadership / Leadership

According to Stephen R. Covey (2007), "Leadership is communicating to people; their worth and potential so that they are clearly inspired to see it in themselves." George R. Terry (quoted from Sutanto, 1998:17) argues that "leadership is the relationships that exist in a person or a leader, influence others to work consciously in relation to the task of achieving the desired goal."

Covey in Subair (tt) outlines several criteria for effective organizational leaders. That is:

First, wanted to keep learning. Leaders must consider their life as a series of never-ending process of learning to develop their knowledge and insights.

Second, service-oriented. A good leader, will see life as a mission, not a career. Measure of success is how he could help and serve others. Since the basic leadership is the willingness to bear the burden of others.

Third, give positive energy. This emitted energy which will affect the people around him. So the leader of this character may appear as a peacemaker and mediator, to confront and reverse the destructive energy into positive.

Fourth, trust others. Trusting someone else, then the leaders can explore and discover the hidden abilities of workers.

Fifth, have a balanced life. Effective leaders are personally balanced, not overdone, able to master himself, wisely, not being a workaholic slave and could plans themselves.

- Sixth, be honest with yourself. This attitude is shown by the attitude of willing to admit mistakes and see success as a matter of running ➤ side by side with failure.
- Seventh, want to see life as something new. Such leaders will have the will, initiative, creative, dynamic and ingenious act. ➤
- Eighth, uphold the principle. He will not be easily influenced, but for certain things it can be fully flexible to compromise.
- Ninth, synergistic. The leader must be a catalyst for a change. So that it enters every situation, always strived to be better. Because he was always be productive in new ways and creative.
- Tenth, always renewing themselves. Leaders must be willing to train regularly four dimensions of human personality. The physical, mental, emotional, and spiritual, to renew themselves gradually.

While Bennis (Managing People is like Herding Cats, 1997) in Subair (tt) requires some characteristics of a strong corporate leader:

- First, the introduction of self. Strong leader must be able to know the advantages and disadvantages of self. He would often use the services of other parties to provide input and understanding of his personality. With a better understanding of himself, he can move forward fix flaws, and sped away with the excess.
- Second, open to feedback. Effective leaders will develop sources of feedback varied and valuable insight into the behavior and the performance itself. He tends to have an open style. In the learning process, it will be very reflective of what he was doing, even though it may make him vulnerable to criticism.
- Third, the risk-taker who always wanted to know. Most leaders are adventurous, risk takers, and always wanted to know, even very curious. They seem able to take huge risks and familiarize himself constantly engaged in dangerous situations. Is almost always the case, great leaders decline, crisis, or failure in their lives.
- Fourth, the concentration on the job. Strong leader is one who have weak interpersonal capability, but has incredible concentration

levels. Her eyes sharply focused on the job, the company, goals, and missions.

Fifth, to balance tradition with change. Alfred North Whitehead once said that effective leaders must have an attachment, either by culture or needs improvement and change.

Sixth, act as a model and mentor. Strong leader would be proud to be a mentor, and has won when the successful delivery of new leaders. He will appreciate the victory by making the whole period of life as a learning process, and utilize all the didactic experience.

In addition to the two formulas above characteristics, there are many more features and characteristics of the formulation of a strong leader and effective company. Enterprising Nation (1995) in Subair (tt) requires the company to become a strong leader must have eight competencies. Ie: people skills, strategic thinker, visionary, flexible and adaptable to change, self-management, team player, ability to solve complex problems and make-decisions, and ethical / high personal standards.

While the American Management Association (Eighteen Manager Competencies, 1998) in Subair (tt) wrote 18 competencies that must be possessed by strong manager. Namely: efficiency orientation, proactive, concern with impact, use of diagnostic concepts, use of unilateral power, developing others, spontaneity, accurate self-assessment, self-control, stamina and adaptability, perceptual objectivity, positive attention, managing group process, use of socialized power, self-confidence, conceptualization, logical thought, and the use of oral presentation.

Leadership has the function of which is "Functions related to the duties and functions of social / maintenance group." (Sutanto & Stiawan, 2000:31). If the leadership goes according to function, the expected effectiveness of the performance can be realized. As stated by Riyadiningsih & Pujiastuti (2007:147), "Effective leadership will greatly affect the performance of subordinates in an organization."

One approach, known in the running styles of leadership are four management systems developed by Likert in Handoko (2003:301), Likert formulate management leadership style:

1. Exploitative Autocracy: The manager makes all decisions related to the employment and ordered his subordinates to carry it out. The standard method of execution is also rigidly determined by the manager.

2. Benevolent Autocracy: Managers remain defining commands, but gives subordinates the freedom to comment on those commands. Also given the flexibility to perform various tasks within their limits and procedures that have been established.

3. Consultative Leadership: Managers set goals and giving orders after things were discussed with subordinate. Subordinates can make their own decisions about how the implementation of the tasks. The reward used to motivate subordinates rather than the threat of punishment.

4. Participative Leadership Group: The objectives are set and decisions are made by the working group. When managers formally make decisions, they did after considering the suggestions and opinions of the members of the group.

4) Risk

According Setyono (2011), as a beginner, which will do business entrepreneur needs to know some of the risks that are often encountered in business, especially start-up business, namely:

1. Pure Risk

Pure risks are risks that arise as a result of a situation or decision that the consequence is a loss. Some form of pure risks that often arise are:

a. Risk of lost / damaged assets caused by fire, theft, embezzlement, and so on.

b. Accident in working on the production process.

c. Resiko due to the demands of others, such as poisoning from the food that you are selling, consumer demands due to our negligence, and so on.

d. Other operational risks.

e. Natural disasters (force majeure), such as floods, earthquakes, hurricanes, and so on.

2. Speculative Risk

Speculative risk is the risk arising from a situation or decision whose consequences can include gains or losses. Examples of speculative risks are:

a. Risk of Changing Prices

The market price of a product, service, or commodity can fluctuate. It can go up or down. In association with changes in input prices, if input prices rise, then the company may suffer losses decreased profit margins. Conversely, if input prices fall, companies can experience the benefits, namely a rise in profit margins.

Related to the price of output, if output prices rise, then the company will have the advantage because of higher profit margins. Meanwhile, if output prices fall, the company will incur a loss, which is a decrease in the profit margin.

b. Credit Risk

Credit risk is the risk arising from credit transactions, such as trade payables. If we give the loans which are failed to pay, then we will lose the profit.

There are some suggestion that an entrepreneur must be someone who dare to take risks, and a risk taker must have a leadership or the leadership of which "it is widely thought that entrepreneurs are extreme types-driven, independent, rebellious risk-takers." (McCarthy & Leavy, 1998/1999: 126). Opinion of the next "Risk taking. Balancing risk is a necessity of leadership. Leaders must weigh the multitudinous factors INVOLVED, while understanding that no one can predict the future with certainty. Inability to deal with uncertainty precludes an organization from achieving its

goals. "(Fernald; Solomon & Tarabishy, 2005:5)

3.2 Framework

In starting up business, some students were selected at Telkom Management Institute Independent Officers to be involved in handling problems from functional structure, human resources and therefore selected characteristics of each individual. Because of it then how someone leading the way in developing their business to be an important factor. Respective leaders of each group will be studied to be included in category leaders such as what they are in carrying out its business activities. It is included in the categorization of Eksploitative Autocracy, Benevolent Autocracy, Consultative Group Leadership or Participative Leadership.

Leadership characteristics will be related to the factor risk-taker or the courage to take risks, the extent of their courage in the face of opportunities and emerging threats and risks are most commonly encountered during the business activity takes place i.e. pure risk (associated with a loss) or speculative risks (associated with gains and losses).

One approach, known in the running styles of leadership are four management systems developed by Likert in Handoko (2003:301), Likert formulate management leadership style:

1. Exploitative Autocracy: The manager makes all decisions related to the employment and ordered his subordinates to carry it out. The standard method of execution is also rigidly determined by the manager.

2. Benevolent Autocracy: Managers remain defining commands, but gives subordinates the freedom to comment on those commands. Subordinates were also given the flexibility to perform various tasks in their limits and procedures that have been established.

3. Consultative Leadership: Managers set goals and giving orders after things were discussed with a subordinate. Subordinates can make their own decisions about how the implementation of the tasks. The reward used to motivate

subordinates rather than the threat of punishment.

4. Participative Leadership Group: The objectives are set and decisions made by the working group. When managers formally make decisions, they did after considering the suggestions and opinions of the members of the group.

According Setyono (2011), as a beginner, which will do business entrepreneur needs to know some of the risks that are often encountered in business, especially start-up business, namely:

1. Pure Risk

Pure risks are risks that arise as a result of a situation or decision that the consequence is a loss. Some form of pure risks that often arise are:

a. Resiko lost / damaged assets caused by fire, theft, embezzlement, and so on.

b. Accidents during work on the production process.

c. Risk due to the demands of others, such as poisoning from the food that you are selling, consumer demands due to our negligence, and so on.

d. Other operational risks.

e. Natural disasters (force majeure), such as floods, earthquakes, hurricanes, and so on.

2. Speculative Risk

Speculative risk is the risk arising from a situation or decision whose consequences can include gains or losses. Examples of speculative risks are:

a. Risk of Changing Prices

The market price of a product, service, or commodity can fluctuate. It can go up or down. Associated with changes in input prices, if input prices rise, then the company may suffer losses decreased profit margins. Conversely, if input prices fall, companies can experience the benefits, namely a rise in profit margins.

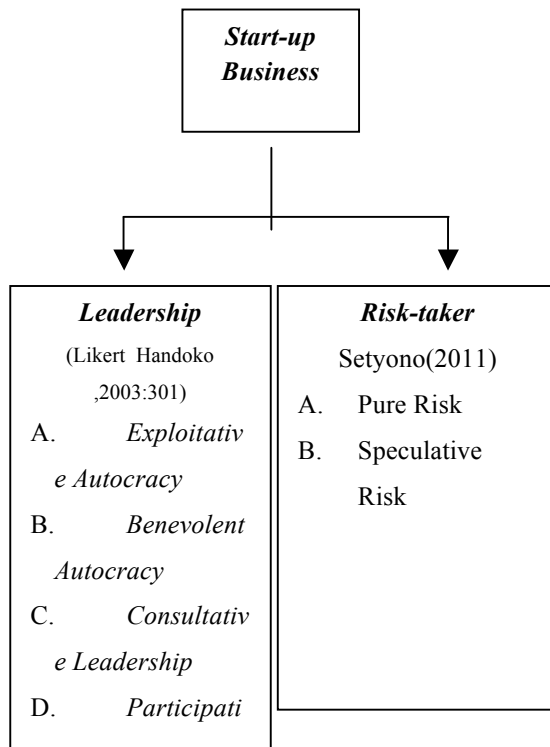
Related to the price of output, if output prices rise, then the company will have the advantage

because of higher profit margins. Meanwhile, if output prices fall, the company will incur a loss, which is a decrease in the profit margin.

b. Credit Risk

Credit risk is the risk arising from credit transactions, such as trade payables. If we give the loans have failed to pay, then we will lose.

Figure 3.2
Thinking Framework



4. DISCUSSION

1. Hanan Veil

Company Overview

Hood making business have been started since 2005. The initial idea creation of rectangle veil using standards that are sold in the market and in modifying patterns to be used as a practical hood that is easy to use but still looks formal and elegant. At first, we only use the hood for a private collection. However, due to its unique

design and feels comfortable, making the veil that we use to attract the attention of relatives and people we met when we were using the veil. Based on the interest of these people, we ventured to accept standard hoods remodel their property to be used as a practical hood complete with the added touch of embroidery ornaments for display beauty of the veil. Consumers are satisfied with their new appearance veils, the word of mouth, more and more of our customers so we also provide a practical hood that has been "ready stock" we give the brand "Hanan Veil".

The development of turnover during the independent officer :

Table 4.1 Hanan Turnover Growth Veil

MONTH	TURN OVER
Feb	1,103,000
March	3,850,000
April	5,300,000
May	5,825,000
June	9,826,000
July	13,740,000

2. Sewing House Rumah Arcamanik

Company Overview

Arcamanik sewing house is a home industry that stood since 2002. At first, this business is a business that supports the needs of students of an educational institution clothing in the city of Bandung, Indonesia Education Foundation - Japan (LPKIJ) a computer education institution located in Jl. Dipati Ukur 55 (now SPBU Dipati Ukur).

Some of the current year, the owner saw an opportunity to receive many orders Muslims to celebrate Eid clothes. Order on this pretty veil much comes from the immediate family and our owners are increasingly arriving at other moments, such as weddings, the new school year, and so on. Since then, Sewing House stitches clothes Arcamanik accept individual orders, as well as serving the apparel orders

from institutions in the city of Bandung and its surroundings.

Some of the institutions that have used the service in the house sewing Arcamanik is.

- Metro TV,
- MQ FM Radio,
- SD Istiqamah Bandung,
- Junior Istiqamah Bandung,
- CHARISMA ITB

The development of turnover during the independent officer :

Table 4.2 Sewing House Rumah Arcamanik Turnover Growth

MONTH	TURN OVER
Feb	5,700,000
March	6,500,000
April	6,450,000
May	5,825,000
June	5,575,000
July	5,480,000

3. KETOPRAK7

Company Overview

Typical Ketoprak7 Cirebon is Sub. Enterprises of Lucky7 culinary industry moving on innovations that have a regional food concept Serving Community. Where the concept of service to the consumer approach is the main thing, design an eye-catching one of the key, and put the campus / location education institution as place of business in order to facilitate the marketing of such typical ketoprak Cirebon. So with that Ketoprak7 can be accepted by society at large.

Table 4.3 Ketoprak 7 Turnover Growth

MONTH	TURN OVER
Feb	1,200,000
March	1,300,000
April	2,475,000
May	3,750,000
June	5,675,000
July	5,800,000

4. MOBU INC.

Company Overview

MOBU Incorporation, a business-based Handmade Productions which was founded by 3 students of Telkom Management Institute since August 31, 2009.

This effort began as a creative experiment handmade finally able to attract the attention of consumers to the next in a business that can make a net profit 73 million Euro to date.

Teens ages 15 -21 years as a major target of the market that has been achieved by MOBU Incorporation a 50% high school youth, 30% and 20% junior college level Teens High.

The development of turnover during the independent officer :

Table 4.4 Sewing House MOBU Inc

MONTH	TURN OVER
Feb	5,700,000
March	6,300,000
April	6,900,000
May	7,800,000
June	9,300,000
July	9,500,000

**Table 4.5 Start Up Business Perwira Mandiri
Analisis**

Variabel	Sub variabel	Indikator	H a n a n k e r u d u n g	R u m a h J a h i t A r c a m a n i k	K e t o p r a k 7	M o b u I n c
Leadership	Consultative Leadership	a. Direct orders to subordinates b. No involvement of subordinates c. Rigid methods	V	V	V	V
	Participative Leadership Group	a. Group decision b. Groupthink c. High Flexibility				

Variabel	Sub variabel	Indikator	H a n a n k e r u d u n g	R u m a h J a h i t A r c a m a n i k	K e t o p r a k 7	M o b u I n c
Leadership	Exploitative Autocracy	a. Direct orders to subordinates b. No involvement of subordinates c. Rigid methods				
	Benevolent Autocracy	a. Direct orders to subordinates b. Attention to comment subordinates c. Flexibility Practices within the limits				

Variabel	Sub variabel	Indikator	Han an ke ru du ng	R u m ah Ja hit Ar ca m an ik	Ke to pr ak 7	Mob u Inc
Risk Taker	Risk- Taker Risk of Loss Pure	Lost	V	V	V	V
	Speculati ve Risk	a. Lost b. Profit				

5.CONCLUSSION

At the beginner stage businesses or start-up business, style/ character of the leader will lead to more consultative type of leadership where the role of subordinates or members of the group are still very high in influencing the decision of the leader or group. In this type of consultative leadership, the leader will take a decision after getting input or discussion with members.

Pure risk is the dominant risk faced by business groups beginner stage or start-up business. Business groups are usually faced with the problem that would cause harm, such as operational issues are having trouble finding the raw materials and difficult coordination between teams that lead business activity inhibited resulting losses.

kel-bisnis/pemimpin-perusahaan-yang-tangguh/. [12 Desember 2011]

References

- Cooper, D., & Schindler, P. (2006). *Metode Riset Bisnis* (Vol.1, Edisi 9). Jakarta: Media Global Edukasi.
- Fernald, Lloyd W.Jr., Solomon, George T., Tarabishy, Ayman. (2005). A New Paradigm: Entrepreneurial Leadership. *Journal of Entrepreneurship*, 30(2), 1-10. Retrieved From ProQuest Journals database.
- Hadiyati, Ernani. (2009). Kajian Pendekatan Pemasaran Kewirausahaan dan Kinerja Penjualan Usaha Kecil. *Jurnal Manajemen dan Kewirausahaan*, 11(2), 183-192. Retrieved from Journal of Padjajaran University.
- Handoko, T. Hani. (2003). *Manajemen* -2/E. Yogyakarta: BPFE
- Mulyana, D., & Solatun. (2008). *Metode Penelitian Komunikasi* (Edisi kedua). Bandung: Rosdakarya.
- McCarthy, Breda, Leavy, Brian. (1998/1999). The Entrepreneur, risk-perception and change over time: A typology approach. *Irish Journal of Management*, 19/20(1), 126-140. Retrieved From ProQuest Journals database.
- Sekaran, Uma. (2006). *Research Methods For Business* (Buku 1, Edisi 4). Jakarta: Salemba Empat.
- Suryana. (2008). *Kewirausahaan*. Jakarta: Salemba Empat.
- Stoner, James A.F dan R. Edward Freeman. (1989). *Management*. Prentice-Hall of India
- Sutanto, Eddy M., & Stiawan, Budhi. (2000). Peranan Gaya Kepemimpinan yang Efektif dalam Upaya Meningkatkan Semangat dan Kegairahan Kerja Karyawan di Toserba Sinar Mas Sidoarjo. *Jurnal Manajemen dan Kewirausahaan*, 2(2), 29-43. Retrieved from Journal of Padjajaran University.
- Subair, Muhammad. (tt). *Pemimpin Perusahaan Yang Tangguh*. [Online]. <http://qalammag.wordpress.com/artikel/arti>
- Setyono. (2011). *Jenis-Jenis Resiko Dalam Bisnis*, [Online]. <http://tdabandung.com/jenis-jenis-resiko-dalam-bisnis.html>. [28 November 2011]