The influence of personality, self-efficacy and locus of control on perceived performance of small and medium scale businesses

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Url	https://scholar.google.com/scholar?q=+intitle:"The influence of personality, self-efficacy and locus of control on perceived performance of small and medium scale businesses"
Citation	3
Publish Year	2010
Journal Name	Jurnal Bisnis dan Ekonomi 17 (2), 144-160, 2010
Authors	R Purnomo, S Lestari
Abstract	
Title	The influence of personality, self-efficacy and locus of control on perceived performance of small and medium scale businesses