

Factors Determining the Success of *ASNAF* Entrepreneurs through the *ASNAF* Entrepreneurship Program

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Abstract: With regard to the discussions on poverty, public and private agencies must play their roles to encounter poverty issues. In 2016, Malaysia's poverty rate was at 0.4 percent, which was the lowest percentage in Southeast Asia. At present, Malaysia is at the final stage of the program of poverty alleviation through selected initiatives. However, to ensure that the programs are successful, the government needs to get the support from other agencies, such as *Zakat* institutions. In 2016, Lembaga *Zakat* Selangor provided at least RM10,854,282 through the economic development program. Although the statistic of *ASNAF* entrepreneurs is yearly showing an increase in number, the issue that needs to be highlighted is on how many of them have become successful entrepreneurs and have exited from being the poor and needy *ASNAF* to become *Zakat* contributors. Such highlight is important because not every *ASNAF* who gets involved with the entrepreneurship program will be successful since there are a lot of factors that need to be considered, such as capital, monitoring, skills, and others. In light with this, this study attempted to unravel the contributing factors to *ASNAF* entrepreneurs' success that is achieved through the *ASNAF* entrepreneurship program. A quantitative approach was used to collect primary data, which were the input acquired from the target respondents. The primary outcome of this study can assist the Malaysian government in identifying the best mechanism to solve the issue of poverty and reducing the expenditure of the Malaysian government.

1. Introduction

In any society, many problems whether in the forms of crime, behavioral, family disorder, health problem, and academic failure are often caused by poverty, of which issue is common across the majority of developing countries (Moore, et al., 2009; Pagani, et al., 1999). In Malaysia, the government and private agencies have implemented various programs to alleviate poverty, such as entrepreneurship programs, capital assistance,

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business monitoring, and others. One of the agencies that play a role in helping the government monitor the issue of poverty in Malaysia is *Zakat* institutions.

Zakat institutions have developed a lot of programs to help the Muslim society, especially those who are entitled to receive the *Zakat* funds. The program is controlled by the *Zakat* institutions in every state. This is because the supervision and responsibility of the *Zakat* administration in Malaysia is the charge of the State Council of Islamic Religion (Majlis Agama Islam Negeri) of each state. Presently, throughout Malaysia, a total of fourteen *Zakat* institutions have been established. Among all the *Zakat* institutions, Lembaga *Zakat* Selangor (LZS) has been recognized as the most established *Zakat* institution that pioneered the introduction of a systematic entrepreneurial program, of which initiative has been followed by other *Zakat* institutions in Malaysia (Balwi and Halim, 2008). Based on the record, Lembaga *Zakat* Selangor has developed a lot of programs, such as the economic development program, to help the eight *ASNAF* groups, especially the poor and the needy. The data from the *Zakat* Selangor Board indicate that the economic development program has created 54 *ASNAF* entrepreneurs in 2013, 148 in 2014, 173 in 2015, 178 in 2016, and 180 in 2017. Although the statistic of *ASNAF* entrepreneurs is showing a yearly increase, the issue that needs to be highlighted is on how many of them have become successful entrepreneurs and have exited from being *ASNAF* to become *Zakat* contributors.

To abolish poverty, the *Zakat* entrepreneurship program by Lembaga *Zakat* Selangor focuses on the magnitude of the effectiveness of the program in boosting up the economy of the poor and the Faqr (Makhtar and Wahab, 2010). Such an effort is made because getting involved in entrepreneurship is encouraged by Islam among its believers. Obeying Allah and following what He orders as mentioned in both the Quran and Hadith, are part of the commands that a Muslim entrepreneur should adhere to. A Muslim's strength depends on his relationship with Allah (Hablu min Allah), all traits in an individual that are considered honorable (Mahmudah) that enable him to attain Al-Falah, and the good relationship with one another among human beings (Hablumin naas) (Muhammad Syukri Salleh, 2013). According to Ahmad and Adibah (2010), *ASNAF* who are lacking in spiritual knowledge tend to not have the required honorable traits, which condition commonly results in the failure of their business. As Muslims, it is compulsory for all actions to be according to Aqidah and Syariah.

Very few past studies focus on *ASNAF* perspectives, such as how some of them had become successful in their business and exited from being *ASNAF* to become *Zakat* contributors. Hence, there could be several hidden elements, which have not yet been discovered. The entrepreneurship programs can be a success if the number of *ASNAF* who

exited from being *ASNAF* increased and become future *Zakat* contributors, and not merely through the number of applications and profit generated by the *ASNAF* entrepreneurs.

2. Literature Review

The review of past studies in this section briefly presents the entrepreneurship concept, *ASNAF* entrepreneurship program, and some factors that are commonly discussed by previous studies.

2.1. The concept of entrepreneurs

Entrepreneurs can be described as the people who develop, plan, organize, and manage existing resources used in the business activities with any type of risks involved to make a profit. Kiggundu (2002) describes entrepreneurs as individuals who have business skills, such as negotiation, networking, and leadership. Negotiation skill refers to how they negotiate with other parties in the exchange of goods and services, of which the exchange terms are undetermined. Networking skill can be divided into personal network and business network. Business networking refers to the alliance's framework formed amongst businesses, which is geared towards achieving goals that are mutually beneficial. On the other hand, personal networking refers to how they build relationship among entrepreneurs, suppliers, investors or others. Finally, leadership skill refers to how they share vision and mission of a common goal and how they apply the leadership style characteristics to make sure that the organization will become successful. Hence, from the discussion on entrepreneurs, it can be concluded that an entrepreneur is a person who has a combination of various abilities and is encouraged to create a new business activity or expand existing business activities that aims for the goal, which is to maximize profit.

2.2 *ASNAF* Entrepreneurship Program

According to Muhamat, et al., (2013), the *ASNAF* entrepreneurship program can be described as a program that aims at assisting the *ASNAF* in engaging in the market as to enable them to release themselves from their current *ASNAF* condition, and subsequently become potential *Zakat* contributors in the future. Hence, Lembaga *Zakat* Selangor has established a program called *Zakat* Entrepreneurship program, which focuses on helping the *ASNAF* to be involved in business activities and at the same time encourages the productive *ASNAF* to generate their own income. In line with this effort, Lembaga *Zakat* Selangor through the distribution activities has provided at least RM10, 854,282 through the economic development program, including business capital assistance (Lembaga *Zakat* Selangor, 2016). From the fund, the institution provides a lot of initiatives through this program, such as capital assistance, monitoring activities, training, seminar, workshop and many other activities. Continuous training, workshop, monitoring and many more activities can help *ASNAF* entrepreneurs to be successful in their business activities

(Ismail, et al., 2020). Without such assistance, it could be very hard for *ASNAF* to be successful since they lack the experience in doing business activities.

Hence, the success of *ASNAF* entrepreneurs depends on various factors, including internal factors, such as personality characteristics, and external factors and environments, such as capital resources, equities, and third-party assistance, such as government and non-governmental organizations (NGO). A study by Martinelli (1994) stated that the success of entrepreneurs is based on two important factors: internal and external. Internal factors refer to individual aspects, while external factors refer to the structure aspect and business environment. Individual aspects are developed through the experience of human life. With the hardship of life, they explore how to become successful in their life and free from hardship.

From the external factors' perspective, Martinelli (1994) believes that the cultural aspect and support from the institution could encourage the development of successful entrepreneurs. This is because the institution can provide advice and training, disseminate information, share knowledge, capital assistance and other assistance that influence the development of entrepreneurs. Furthermore, Yaacob, et al. (2015) argued that knowledge about business, attitude, motivation, and capital assistance significantly influence the success of entrepreneurs. Halim et al. (2012) mention that to become successful entrepreneurs must have characteristics, such as possessing a unique marketing strategy, a high level of entrepreneurship orientation, and willingness to be risk takers in expanding their business.

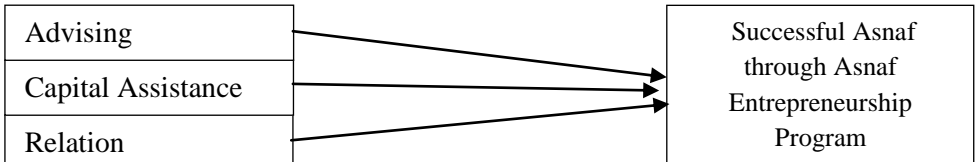
Finally, based on the previous discussion, there are many elements or factors that contribute to entrepreneurs' success commonly focused by past studies. Hence, to discuss the success of *ASNAF* entrepreneurs in this study, three elements were applied where two elements are commonly discussed, such as capital assistance (Afif et al., 2013; Megginson et al., 2000; Ahmad, 1999) and collaboration (Baron and Markman, 2013; Kurattko and Hodgets, 2004; Mitchell et al., 2008), and one element lacking in previous studies is the focus on the advisory program (Martinelli, 1994).

3. Methodology

The current study was carried out on *ASNAF* who are involved with the *ASNAF* Entrepreneurship Program by Lembaga *Zakat* Selangor. The research instruments used in this study were structured questionnaires, which were administered to the respondents in order to collect the data for the current study. The first section of the questionnaires comprises respondent's profile. The second section measures the variables related to the study. The item in the second section of both questionnaires uses a five-point Likert scale (1 represents "strongly disagree" and 5 represents "strongly agree"). The probability

simple random sampling was employed to identify the respondents. The G-power software was used to calculate the sample size of the respondents. Thus, the required sample size was 77 (Gefen, Straub, and Boudreau, 2000). Therefore, the collected data were 150 respondents who accounted for 50% response rate and considered as satisfactory (Sekaran and Bougie, 2016). Using Partial Least Square, the analysis was bifurcated into two stages: measurement and structural model. The measurement model comprised the assessment of the measures in terms of reliability and validity. Whereas the structural model using 500 re-samples was applied. This was done for the purpose of testing the hypothesized relationships between exogenous and endogenous variables. Figure 1 illustrates the link between the exogenous and endogenous variables.

Figure 1: Research Framework



The dependent variable of the current study was the conceptual framework of the successful *ASNAF* entrepreneurs. The dependent variable can be associated with three explanatory variables, which are capital assistance, advisor program, and collaboration with another agency. Therefore, the following hypotheses were developed for the present study:

- H1: There is a positive relationship between advising from *Zakat* institution and successful *ASNAF* entrepreneur.
- H2: There is a positive relationship between capital assistance from *Zakat* institution and successful *ASNAF* entrepreneur.
- H3: There is a positive relationship between relation with another agency and successful *ASNAF* entrepreneur.

4. Findings

4.1. Descriptive Statistics.

The demographic profile of the respondents in this study is shown in Table 1. Out of the 150 respondents, 129 respondents, which is equivalent to 86 percent, were males. With regard to the age of the respondents, 58 percent of the 150 respondents were between 40 to 59 years old. Meanwhile, 29 percent and 13 percent from the total respondents were between 25 to 39 years old and 60 years old and above, respectively. For the educational level, it shows that the entrepreneurs come from various education levels. The dominant

level is the secondary school level that is 126 out of 150 respondents, which is equivalent to 84 percent followed by the other levels, such as diploma (8 %), degree (4 %), and none (4%). Table 1 also shows that 75 respondents (50%) have monthly income between RM2,001 to RM3,000. This is followed by 60 percent and 6percent of the respondents with monthly income between RM3,001 to RM4,000 and RM4,001 and above, respectively. The remaining respondents' (4 %) income level is below RM2,000. The type of business that has the largest group of respondents is the food and services, which represents 78 percent of the sample. Eight percent of the respondents run their business in the trading industry, followed by fisheries and agricultural, of which both industries represent 6 percent. The type of business with the least respondents is the livestock industry, represented by 9 percent of the sample. Finally, 135 respondents (90%) had succeeded in upgrading their status from *ASNAF* to *Zakat* payers for more than 3 years. Meanwhile, 15 respondents (6%) had succeeded in upgrading themselves from their *ASNAF* status for less than 2 years.

Table 1: Respondent’s Profile (N=150)

Characteristics	Frequency	Percent	Characteristics	Frequency	Percent
Gender			Income		
Male	129	86	Below RM 2000	6	4
Female	21	4	RM 2001 – RM 3000	75	50
Age			RM 3001 – RM 4000	60	40
25-39 Years	43	29	RM 4001 and above	9	6
40 - 59	87	58	Business Category		
60 and above	20	13	Food and Services	117	78
Education Level			Trading	12	8
Secondary School	126	84	Fisheries	9	6
Diploma	12	8	Agricultural	9	6
Degree	6	4	Livestock	3	2
None	6	4	Period exit from ASNAF		
			Less than 2 years	15	10
			More than 3 years	135	90

4.2. Partial Least Square – Structural Equation Modeling (Measurement Model)

The confirmatory factor analysis (CFA) was carried out to determine the discriminant validity, reliability, and convergent validity measures. Hair, Black, Babin, and Anderson (2010) suggest that factor loadings should be used to assess discriminant validity. On the other hand, Composite Reliability (CR) and Average Variance Extracted (AVE) could be used to assess convergent validity. As shown in Table 2, most item loadings are higher than 0.5 (significant at $p < 0.01$), and all Average Variance Extracted (AVE) exceed 0.5

(Bagozzi andamp; Yi, 1988) while for all the variables, their Composite Reliability (CR) are more than 0.7 (Gefen, Straub and Boudreau, 2000).

Table 2: Discriminant Validity

Construct	Items	Loading	^aAVE	^bCR
Advising	AD1	0.842	0.608	0.939
	AD10	0.800		
	AD2	0.815		
	AD3	0.622		
	AD4	0.802		
	AD5	0.818		
	AD6	0.747		
	AD7	0.738		
	AD8	0.816		
Capital Assistance	CA1	0.655	0.508	0.753
	CA3	0.644		
	CA5	0.522		
	CA6	0.644		
	CA7	0.607		
Relation	RA1	0.920	0.645	0.913
	RA3	0.904		
	RA4	0.893		
	RA5	0.621		
	RA6	0.539		
	RA7	0.856		
Success	SR1	0.673	0.529	0.789
	SR3	0.622		
	SR5	0.748		
	SR6	0.600		
	SR7	0.621		

Note: CA2, CA4, RA2, SR2 and SR4 has been deleted due to low loading. ^aAVE = (summation of squared factor loadings)/(summation of squared factor loadings)(summation of error variances). ^bComposite reliability = (square of the summation of the factor loadings)/[(square of the summation of the factor loadings) + (square of the summation of the error variances)].

In addition, as recommended by Henseler, Ringle, and Sarstedt (2015), in the current study, for the validation of discriminant validity, the Heterotrait Monotrait (HTMT) was used as the discriminant criterion. According to Henseler et al. (2015) discriminant validity has been achieved if the correlation value between constructs is less than one. Nonetheless, in line with the suggestion of Clark and Watson (1995) and Kline (2011) to

indicate a difference that is much clearer between the constructs, the decision was made to follow a more conservative threshold of 0.85. The estimates of the correlation for the evaluations of HTMT are shown in Table 3. The correlation value between the examined constructs was less than 0.85. Therefore, through the assessment of HTMT, the result confirms that the required discriminant validity level was met.

Table 3: Heterotrait Monotrait (HTMT)

Constructs	AD	CA	RA	SR
Advising (AD)				
Capital Assistance (CA)	0.541			
Relation (RA)	0.449	0.121		
Success (SR)	0.552	0.846	0.159	

4.3. Partial Least Square – Structural Equation Modeling (Structural Model)

To explain the variance, the R-squared (R^2) of the endogenous variable was used. The R-squared (R^2) value above 0.6 is considered as high, while between the range of 0.30 to 0.60 is considered as moderate, and less than 0.30 is considered as low (Sandin, Sanchez-Arribas, Chorot, and Valiente, 2015). The generated R^2 values as shown in Figure 2 indicate that all the exogenous variables (HC, CC, SC, SO) are capable to explain 41.8% of the success rate of ASNAF.

Figure 2: Path Coefficient Model

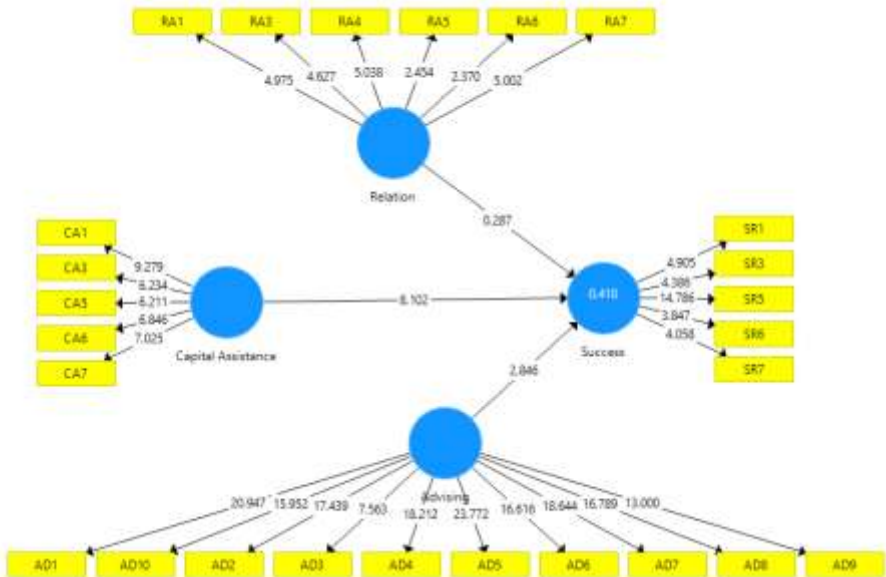


Table 4 presents the hypothesis testing results and outlines the paths for all hypotheses in terms of their coefficients and observed t-statistics as well as significance levels. Based on the studies conducted by past researchers (Hair, et al., 2014; Henseler, Ringle and Sinkovics, 2009), to ensure the level of significance in a one-tailed test, the acceptable t-values are 1.28 (10 % significance level at $p < 0.10$), 1.645 (5 % significance level at $p < 0.05$), and 2.33 (1 % significance level at $p < 0.01$). The results of this study show that two out of three hypotheses tested in this study demonstrate a significant positive relationship with the endogenous variable. From the perspective of *ASNAF*'s success rate as the endogenous variable, advising ($\beta = 0.235$, $t = 2.846$, $p < 0.05$) and capital assistance ($\beta = 0.511$, $t = 8.102$, $p < 0.05$) show significant positive relationships with the success rate of *ASNAF* entrepreneurs. Therefore, H1 (advising has a positive significant influence on *ASNAF*'s success rate) and H2 (capital assistance has a positive significant influence on *ASNAF*'s success rate) are supported. However, relation ($\beta = 0.021$, $t = 0.287$, not significant) has no significant influence on *ASNAF*'s success rate. Hence, H3 (relation has a positive significant influence on *ASNAF*'s success rate) was rejected.

Table 4: Path Coefficient and Hypothesis Testing

Hypothesis	Relationship	Std Beta	T Values	P Values	LL	UL	Decision
H1	Advising -> Success	0.235	2.846	0.002	-0.390	-0.106	Supported
H2	Capital Assistance -> Success	0.511	8.102	0.000	-0.612	-0.419	Supported
H3	Relation -> Success	0.021	0.287	0.387	-0.092	0.147	Not Supported

5. Discussion and Conclusion

This study mainly focuses on identifying the factors that contribute to the success of *ASNAF* entrepreneurs and their graduation from the *ASNAF* category to becoming *Zakat* contributors through the *ASNAF* entrepreneurship program. To achieve these goals, this study developed three main hypotheses related to the relationship between three main factors (advising, capital assistance, and relation) and successful *ASNAF* entrepreneurs through the *ASNAF* entrepreneurship program. The findings indicate that the two hypotheses tested are supported at a significant level, $p > 0.001$. The finding synchronizes with the findings of most previous studies that mention advising and capital assistance are important factors that contribute to the success of *ASNAF* entrepreneurs (Afif et al., 2013; Hassan and Noor, 2015). Firstly, those *ASNAF* who are involved in the *ASNAF* entrepreneurship program and are successful in their business do have a proper advising by the LZS. The effectiveness of advising can be done more systematically by not only giving the advice on how to handle the business, but also including various aspects of advice, such as marketing, financial, production, and other aspects. The combination of

various aspects of advising can help the *ASNAF* entrepreneurs to sustain in their business. Secondly, capital assistance also has a positive significant effect that influences the success of *ASNAF* entrepreneurs through the *ASNAF* entrepreneurship program. Lack of capital assistance is one of the limitations to *ASNAF* entrepreneurs to improve their business nature. Capital assistance does not only refer to monetary aspect, but also include other aspects, such as providing necessary equipment.

To ensure this program achieves its objective aside from only giving capital assistance and advising *ASNAF* entrepreneurs, LZS can organize a lot of activities to help *ASNAF* to be successful in their business. The kind of activities can include motivational seminars to inject some motivation and spirit to ensure that *ASNAF* entrepreneurs build their confidence in business activities. At the same time, seminars on digitalization also need to be provided to *ASNAF* entrepreneurs. This is important to help *ASNAF* entrepreneurs to become more competitive in doing their business. They can fully utilize their social media platform, such as Facebook, Instagram, WhatsApp, and other social networking sites.

Lastly, to ensure that the business of *ASNAF* can be executed smoothly, LZS needs to conduct visits from time to time. Monitoring should be done periodically to ensure that the capital injection received is well utilized. LZS can also conduct a comprehensive expo that covers a number of industries, such as food and beverages, services, livestock and others, which will be a marketing support by LZS to help their *ASNAF*. By doing this, *ASNAF* entrepreneurs will broaden the scope of their business. Other than that, in this current era, LZS can also use their social media platform to advertise products and services provided by *ASNAF* entrepreneurs. *ASNAF* entrepreneurs and LZS need to be more creative in doing business so that they will be more competitive.

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