

**THE EFFECT OF SELF-EFFICACY, FAMILY ENVIRONMENT AND
ENTREPRENEURSHIP EDUCATION ON ENTREPRENEURIAL
INTENTIONS
(Study on Students of the Islamic University of Malang)**

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Abstract

This research aims to determine the effect of self-efficacy, family environment and entrepreneurship education on entrepreneurial intentions. This type of research is quantitative. Methods of data collection using the distribution of questionnaires. This research carried out at Islamic University of Malang while objects of this research are students of the Islamic University of Malang. The populations were undergraduate students at the Islamic University of Malang with a total population of 13.898 students, and the number of samples was determined by Slovin formula which obtain 100 respondents then processed using the SPSS V.28 application for windows. Based on the results of the partial test, it shows that the self-efficacy variable has a positive and significant effect on Entrepreneurial Intentions, the Family Environment variable has a positive and significant impact on Entrepreneurial Intentions and Entrepreneurship Education has a positive and significant impact on Entrepreneurial Intentions. Based on the Simultaneous test, the variables of Self-Efficacy, Family Environment and Entrepreneurship Education have a positive and significant effect on Entrepreneurial Intentions.

Keywords: *Entrepreneurship Education, Entrepreneurial Intentions, Family Environment, Self-Efficacy*

1. INTRODUCTION

The advancement of science and technology cannot be excluded from the advancement of business. Even developing and developed countries must brace themselves for rapid industrial expansion in this open era. Furthermore, several countries are currently dealing with the Covid-19 (Coronavirus Disease-19) pandemic, which has an influence on nearly all sectors, particularly the economic sector. Unemployment is one of the most complicated economic challenges in emerging countries. Unemployment remains a big issue in emerging countries, particularly in Indonesia. The Open Unemployment Rate (TPT) in August 2021 was 6.49% (BPS, 2021). This percentage rate varies year to year depending on Indonesia's economic situation. COVID-19 affects 21.32 million persons (10.32% of the working-age population). Consisting of unemployment due to covid-19 (1,82 million people), non-work force (BAK) due to covid-19 (700.000 people), temporary unable to work due to covid-19 (1,39 million people), and working population who suffered a reduction in working hours due to covid-19 (17,41 million people).

One of the reasons for a country's high unemployment rate, especially in Indonesia, is the impression that it is easier to obtain work in the formal sector as an employee than to create their own jobs (Simatupang, 2021). Jobs in the formal sector include government administration, health care, education, transportation and warehousing, industrial businesses, and so on, while the rest are informal laborers. Self-employed or freelance workers are examples of informal laborers (Central Bureau of Statistics). According to data from the Central Statistics Agency or BPS, which can be accessible on the bps.go.id website as of August 2021, the population working in formal activities has increased by 1.02 percentage points compared to August 2020, particularly on the status of workers/employees (BPS, 2021). Meanwhile, the number of informal employees has declined since August 2020. Another source of unemployment in Indonesia is an increase in the labor-to-employment ratio, which occurs year after year. A new phenomenon that is occurring now is the heated competition between fresh graduates and experienced, which adds to the complexity of the imbalance. Even undergraduate and postgraduate students have a difficult time finding work because the number of accessible positions is limited and they lack the necessary skills.

Based on data from the Central Statistics Agency which can be accessed on the bps.go.id web as of August 2021, the trend of job search in February 2017 was 6.67%. Until August 2020 the trend of job search increased rapidly by 8.75%. In August 2021 the percentage of job seekers was 7.25, meaning that there was a decrease in the job search rate of 1.5%. Despite the decline, the percentage level is still high compared to 2017.

According to the open unemployment rate, which takes into account the level of education attained, graduates of vocational high schools (SMK) have the highest percentage of unemployment, which reaches 8.49%. The percentage of people who have graduated from a university is also rather high, reaching at 5.73%. Since graduates of universities have acquired more advanced competences and skills according to their various disciplines of science, obtaining employment ought to be a simpler task for them. A greater number of people may be interested in starting their own businesses if they have the opportunity to participate in internships, as well as take classes on the subject.

The Indonesian government has undertaken a number of initiatives to address the issue of unemployment. Even so, unemployment is a problem that demands increased attention each year. Entrepreneurship is one approach for industrialized countries to enhance innovation and technical advancement, create jobs, and lead to economic growth and prosperity.

Entrepreneurship is frequently connected with the ability to stimulate economic growth and overcome the problem of unemployment; yet, entrepreneurship can also be used to build a strong economy in a country. Individuals, agencies, and organizations cannot deny success in the sphere of entrepreneurship because there are currently numerous entrepreneurs and businesses (Simatupang, 2021).

It is also vital in Indonesia to begin encouraging people to become entrepreneurs at an early age. As a result, the government and academic world require more information about the various elements that influence entrepreneurial intentions in varied cultural contexts from industrialized countries (Ozaralli & Rivenburgh, 2016).

The low entrepreneurial intention in Indonesia is closely tied to the tiny number of entrepreneurs. Simatupang (2021) defines entrepreneurial intentions as "ideas, concepts,

creativity that develop from within a person to conduct activities that are capable of opening up business chances in fulfilling life in the now and in the future."

According to data from the BPP HIPMI survey (Zuraya, 2016), 83% of student respondents wish to work. Only 4% of people who desire to be entrepreneurs. Likewise, students at the Islamic University of Malang are busy preparing to take several tests organized by government agencies or private companies after graduating and having a bachelor's degree. This implies that student enthusiasm in becoming entrepreneurs is limited.

The findings of sending questionnaires to 100 students from various disciplines revealed that entrepreneurial intent remained low. After graduating from college, only 22 students (22%) chose entrepreneurship, while 78 students (78%) chose to work as an employee. This is due to the fact that students are still reliant on current jobs.

Students' self-efficacy will produce the best results if they believe in themselves and their ability to be entrepreneurs. Regrettably, not all students have strong entrepreneurial self-efficacy; the findings of distributing questionnaires and conducting interviews with students suggest that most students are less confident that they can thrive as entrepreneurs. Students are concerned about the possibility of failure that cannot be overcome later. Whereas, entrepreneurial self-efficacy can be used to assess a person's intentions toward a belief. Opening a business necessitates faith in one's own abilities and the ability of the business to prosper. Self-efficacy will help one's entrepreneurial objectives. It is rare that a person will have entrepreneurial goals if he is not confident in his ability. Entrepreneurship intents begin before students decide to become entrepreneurs, and students are then dedicated to their decisions (Boldureanu et al., 2020). Owned intents can also serve as a bridge for pupils to take additional actions. If a student has high self-efficacy for entrepreneurship, the likelihood of entrepreneurship increases.

The familial environment can have an impact on entrepreneurial goals in addition to self-confidence. The elements that affect a person's entrepreneurial ambitions, according to Ajzen (2005) in (Simatupang, 2021), include personality, perception, motivation, attitude, family, friends, neighbors, subjective norms, and perceived behavioral control. The closest and most significant environment for people is their family, which consists of their parents, brothers, and other close relatives. The family environment is the first and primary media that shapes behavior in a child's development (Semiawan, 2021). Children's growth and development is significantly influenced by the home environment, especially the parents. Parents also play a part in their children's future planning, which may indirectly affect their desire to pursue a career path that includes starting their own business. An individual is more likely to be interested in and choose an entrepreneurial job the more his or her family supports him or her in doing so. Conversely, if someone in the family setting is forbidden from or does not receive support for being an entrepreneur, it will be difficult for them to follow through on their intentions.

In addition, based on observations and interviews from several students, they feel that the entrepreneurship education obtained in one semester is not enough and is only superficial. The practice of entrepreneurship is mostly done just to get grades in courses. In addition, only a small proportion of students continue their entrepreneurship practice after the entrepreneurship course has been completed. Students who do not continue their business activities are mostly still afraid to go directly into the field of entrepreneurship because they feel they do not have the skills to manage a business, divide their time, are limited in capital,

and do not have experience. The important capital of an entrepreneur is the will, ability, strong determination, hard work and being able to see the opportunities and opportunities for entrepreneurship.

Based on the Decree of the Chancellor of the Islamic University of Malang Number: 753/L.16/U.XI/AK/2015 concerning the determination of entrepreneurship courses in the curriculum of the undergraduate study program level-1 (S1) stipulates: Requires entrepreneurship courses in the 2016 curriculum structure in all of the undergraduate study program level-1 (S1) at the Islamic University of Malang, Grouping entrepreneurship courses in the Creative Behavior Course (MPB) group with a minimum load of 2 (two) credits, and held in the second semester, The results and or products of student entrepreneurship as implementation of entrepreneurship theory is coordinated with the Center for Business Development (P2B).

The Islamic University of Malang is one of the universities in Indonesia which is expected to be able to produce graduates who have good intellectuals and skills in their respective fields of expertise. By providing entrepreneurship courses in the curriculum, students are expected to be able to form entrepreneurial characters and increase knowledge about business, so that students can seek opportunities in entrepreneurship. Entrepreneurship education is taught in the form of theory and practice for one semester. Entrepreneurship education is an educational program that shapes the mindset, attitudes and behavior of students to become entrepreneurs so that students choose entrepreneurship as a career choice.

If a student has a low entrepreneurial intention, it is very unfortunate because the entrepreneurial intention is one of the factors to make him an entrepreneur. Entrepreneurial intentions that are balanced with self-efficacy, encouragement from the family environment and entrepreneurship education that have been received are expected to have a positive impact on the birth of new entrepreneurs so that they can create jobs. On the basis of the thoughts and phenomena above, this study aims to find out the effect of self-efficacy, family environment and entrepreneurship education on entrepreneurial intentions.

2. LITERATURE REVIEW

2.1. Self Efficacy

According to Bandura, 1982, 1986 in (Fourqoniah & Aransya, 2020), self-efficacy refers to an individual's assessment of their ability to execute effort. In the late 1997's, A Bandura & Freeman (1997) confirmed that Self-Efficacy is a trait that enables a person to have strong belief in his competence to complete tasks and achieve goals by using the right skills, resources, and expertise.

Self-efficacy is one's perception of how well one can function in certain situations. Self-efficacy relates to the belief that oneself has the ability to perform the expected actions (Alwisol, 2006). Self-efficacy is an individual's belief in his ability that each individual has the ability to organize and complete certain tasks. Every individual has been equipped with potential, therefore each individual must be sure of their abilities.

Bandura (1986) reveals that self-efficacy consists of three dimensions, namely a) Level which refers to the level of difficulty of the task that the individual believes will be able to overcome it. The level of self-efficacy of each individual will be different from one another. The level of difficulty of a task, whether it is difficult or easy will determine self-efficacy;

b) Strength which refers to the degree of individual stability towards the beliefs they have. This stability will determine the individual's resilience and tenacity in an effort; and c) Generality which refers to the variety of situations in which an assessment of self-efficacy can be established. This dimension is a concept in which a person's self-efficacy is not limited to specific situations.

2.2. Family Environment

The familial environment is a factor that influences the mindset of individuals and their decision to become entrepreneurs. According to Semiawan (2021), the family environment is the first and most significant factor in the formation of a child's behavior. Children's growth and development is largely shaped by the home environment, especially the parents. Parents also serve as guides for their children's futures, which might indirectly impact their desire in choosing a career, including as an entrepreneur. Further, according to Soemanto (2008), parents or families are the cornerstone for the preparation of children to become effective employees in the future.

According to Yusuf (2008), in the family there will be social interaction in which a child first learns to pay attention to the desires of others, to work together, and to help each other. Here, children learn to play a role as social beings with certain norms and skills in relation to other people.

Buchari (2013) indicates that parents who work alone and operate their own firm have an effect on their children, who tend to become entrepreneurs as well. This circumstance frequently inspires children. Children whose parents are entrepreneurs or who live in an entrepreneurial home setting will receive early education in order to establish attitudes and views of confidence in entrepreneurial ability.

According to Yusuf (2008) there are three indicators that influence a person's development in the family environment, namely: a) Family function; b) Attitudes and treatment of parents towards children; as well as c) Economic status.

2.3. Entrepreneurship Education

Nowadays, entrepreneurship education is a requirement. Today's world demands that people learn entrepreneurship in order to grasp a variety of practical skills. Individuals' acquired skills will have a positive impact on both themselves and their environment. Entrepreneurial competencies can also be acquired through entrepreneurship education. Humans are capable of developing their potential through education.

In a technical sense, education is a process in which the community purposefully converts its cultural heritage, namely knowledge, values, and skills, from generation after generation through educational institutions (schools, universities, or other organizations) (Siswoyo, 2011).

Entrepreneurship Education is an educational program that emphasizes the entrepreneurial aspect as a crucial component in debriefing students' competencies (Saroni, 2012). A further claim made by Lestari & Wijaya (2012) is that "entrepreneurship education can influence students' perspective, attitudes, and behavior to become true entrepreneurs so as to direct them to select entrepreneurship as a career choice."

It is possible to conclude that entrepreneurship education is an intentional endeavor to give someone information, insight, and training in order to pique their interest in pursuing

an entrepreneurial profession. Families, communities, and governments all share responsibility for entrepreneurship education. People are offered education in entrepreneurship to provide them the tools they need to build their skills. This needs to be updated to reflect modern scientific and technical advancements. As for the measure of entrepreneurship education variable based on Munib (2004) which includes a) Curriculum; b) Quality of Educators; and c) Teaching and Learning Facilities.

2.4. Entrepreneurial Intention

Entrepreneurial Intention is a reliable predictor of entrepreneurship in entrepreneurial activity and the formation of entrepreneurial behavior, where the level of a person's entrepreneurial intention leads him to behave as an entrepreneur (Simatupang, 2021).

Several supportive variables contribute to one's desire. Everyone wants to succeed, but not everyone is able to achieve their ambition (intention) to become an entrepreneur. Someone who intends to create a business will have greater readiness and advancement than someone who does not intend to start a business (Simatupang, 2021)

According to Ozaralli & Rivenburgh (2016), the ambition to start a new business and the decision to become an entrepreneur and develop a new firm is a deliberate and conscious decision that requires time, adequate planning, and process. high level of intelligence.

3. RESEARCH METHOD

This research uses Quantitative research methods. According to Sugiyono (2017) Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing hypotheses that have been set.

The research was conducted at the Islamic University of Malang, Jl. MT Haryono No. 193, Dinoyo, Kec. Lowokwaru, Malang City, East Java. The objects of this research are students of the Islamic University of Malang, while the time of the research was carried out in November 2021-May 2022.

3.1. Variables and Measurements

1) Independent Variable

According to Sugiyono (2017) Independent variables or independent variables are variables that affect or are the cause of changes or the emergence of dependent/bound variables. The independent variables in this study are:

X1 = Self Efficacy

X2 = Family Environment

X3 = Entrepreneurship Education

2) Dependent Variable

According to Sugiyono (2017) The dependent variable or the dependent variable is the variable that is influenced or that becomes the result, because of the independent/independent variable. The dependent variables in this study are:

Y = Entrepreneurial Intention

The population in this study were undergraduate students at the Islamic University of Malang with a total population of 13.898 students. The researcher obtains the sample using purposive sampling technique, while the criteria determined by the researcher were:

- 1) Active students of the Islamic University of Malang in all majors
- 2) Undergraduate students of the Islamic University of Malang in all majors
- 3) Have obtained entrepreneurship courses
- 4) Male or female at least 18 years old

The researcher utilized the Slovin formula to determine the sample size, and the result was 100 respondents. The data collection techniques using questionnaires. Meanwhile, data analysis techniques are using:

1. Validity test

According to Sugiyono (2017) Validity shows the degree of accuracy between the data that actually occurs on the object and the data collected by researchers to find the validity of an item, we correlate the item score with the total of these items.

2. Reliability Test

According to Ghazali (2019), reliability is related to the degree of data consistency and stability of data or findings. Cronbach's alpha is used to test the reliability of the research instrument.

3. Normality test

According to Ghazali (2019) the normality test is used to measure data with ordinal, interval and ratio scales.

4. Multicollinearity Test

According to Ghazali (2019), measuring validity can be done by means of correlation between the score of the question items with the total score of the construct or variable.

5. Heteroscedasticity Test

According to Ghazali (2019), Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one observation residual to another observation.

6. Multiple Linear Regression Analysis

Multiple linear regression analysis is an analysis used by researchers to predict how the condition (up and down) of the dependent variable will be if two or more independent variables as predictor factors are manipulated (increase and decrease) in value (Sugiyono, 2017).

7. Coefficient of Determination

According to Ghazali (2019) the coefficient of determination (R^2) essentially measures how far the model's ability to explain variations in the dependent variable is. The value of the coefficient of determination is between zero and 1 (one).

8. T Test

This test was conducted to determine the partial effect of the independent variables on the dependent variable used. To find out the independent variable that has the most influence on the dependent variable, it can be done by comparing tstatistic with ttable.

9. F Test

The F test is basically carried out to determine the significant relationship between all independent variables and the dependent variable, whether the independent variables simultaneously have an influence on the dependent variable.

4. RESULT AND DISCUSSION

4.1. Validity Test

Based on the results of the validity test of the variables of Self-Efficacy, Family Environment, Entrepreneurship Education and Entrepreneurial Intentions, all statements have a value of r statistic $> r$ table. So, it can be concluded that each question item in this study is declared valid.

4.2. Reliability Test

The value of the Cronbach Alpha variable obtained is 0.936. The data shows that the value has met the requirements used based on the measured Cronbach's Alpha > 0.60 , then all variables can be said to be reliable.

4.3. Normality Test

Normality test aims to test whether the data is normally distributed or not. In this normality test using the PP Plot method, it can be seen that the points spread around the line and follow the diagonal line, so the residual value has met the assumption of normality.

To further ensure that the model is normally distributed, it can be tested in another way, namely using non-parametric Kolmogorov-Smirnov statistics by comparing Asymp. Sig with $= 0.05$. The basis of decision making for this normality test is, if the significant value $> = 0.05$ then the data is normally distributed. Asymp Value. Sig in this study is 0.101. Then $0.101 > = 0.05$ which means that the data used in this study is normally distributed.

4.4. Multicollinearity Test

Variable multicollinearity occurs when the tolerance value is > 0.10 or the VIF value is < 10.00 . Based on the results of the multicollinearity test above, it can be seen that the tolerance value for the Self-Efficacy variable (X_1) = 0.564 with a VIF value of 1.774, the Family Environment variable (X_2) = 0.544 with a VIF value of 1.837, and Entrepreneurship Education (X_3) = 0.610 with a VIF value of 1.640. Thus, it is concluded that all independent variables do not assume multicollinearity.

4.5. Heteroscedasticity Test

Based on the heteroscedasticity test, the significance value of the self-efficacy variable (X_1) is 0.604, the Family Environment variable (X_2) is 0.151 and the Entrepreneurship Education variable (X_3) is 0.087. If the p -value > 0.05 , it can be concluded that there is no assumption of heteroscedasticity.

4.6. Multiple Linear Regression Analysis

Based on these data, the constant value (a) is (- 3.922), the value (b) Self-Efficacy is 0.849, the value (b) Family Environment is 0.171, and the value (b) Entrepreneurship Education is 0.146. So that the multiple linear regression equation can be obtained as follows:

$$Y = (-3.922) + 0.849 + 0.171 + 0.146 + 0.05$$

4.7. Coefficient of Determination

Based on the test results, it is known that the R square value or correlation coefficient of Self Efficacy (X1), Family Environment (X2) and Entrepreneurship Education (X3) with Entrepreneurial Intention (Y) simultaneously is 0.672.

Therefore, it can be concluded that Self-Efficacy (X1), Family Environment (X2) and Entrepreneurship Education (X3) have a simultaneous effect on Entrepreneurial Intentions (Y) by 67.2% and the remaining 32.8% is influenced by other factors not included in the study. this.

4.8. T Test

The self-efficacy variable (X1) obtained a t-statistic value of 7.595, which is greater than the t-table, namely 1.988 ($7.595 > 1.988$) with a significance level of 0.001 which means that the value is smaller than the significance value used, namely 0.05 ($0.001 < 0.050$). Hence, it can be concluded that the first hypothesis is accepted.

The family environment variable (X2) obtained a t-statistic value of 2.211 which is greater than the t-table, namely 1.988 ($2.211 > 1.988$) with a significance level of 0.029 which means that the value is smaller than the significance value used, namely 0.05 ($0.029 < 0.050$). Thus, it can be concluded that the second hypothesis is accepted.

The entrepreneurship education variable (X3) has a t-statistic value of 2.175, which is greater than the t-table, which is 1.988 ($2.175 > 1.988$) with a significance level of 0.032, which means that the value is smaller than the significance value used, which is 0.05 ($0.032 < 0.050$). So. it can be concluded that the third hypothesis is accepted.

4.9. F Test

Based on the f test, the value of F statistic is 65.620 which is greater than the F table, namely 2.70 ($65.620 > 2.70$) with a significance level of 0.001 which means that the value is smaller than the significance value used, namely 0.05 ($0.001 < 0.050$). Hence, it can be concluded that the fourth hypothesis is accepted.

5. CONCLUSION

5.1. Conclusion

This research aims to determine the effect of self-efficacy, family environment and entrepreneurship education on entrepreneurial intentions. Based on the findings, several conclusions can be drawn which as follows:

1. Based on the results of tests that have been carried out previously, partially indicate that the self-efficacy variable has a significant effect on entrepreneurial intentions. This is evidenced by the significance level of $0.001 < 0.050$ and also $t_{\text{statistic}} > t_{\text{table}}$ ($7.595 > 1.988$) which means H_a is accepted and H_o is rejected.
2. Based on the results of tests that have been carried out previously, partially indicate that the family environment variable has a significant effect on entrepreneurial intentions. This is evidenced by the significance level of $0.029 < 0.050$ and also $t_{\text{statistic}} > t_{\text{table}}$ ($2.211 > 1.988$) which means H_a is accepted and H_o is rejected.
3. Based on the results of tests that have been carried out previously, partially indicate that the entrepreneurship education variable has a significant effect on entrepreneurial

intentions. This is evidenced by the significance level of $0.032 < 0.050$ and also $t_{\text{statistic}} > t_{\text{table}}$ ($2.175 > 1.988$) which means H_a is accepted and H_o is rejected.

4. Based on the results of tests that have been carried out previously, it simultaneously shows that the variables of self-efficacy, family environment and entrepreneurship education have a significant effect on entrepreneurial intentions. This is evidenced by the significance level of $0.001 < 0.050$ and also $F_{\text{statistic}} > F_{\text{table}}$ ($65.620 > 2.70$) which means H_a is accepted and H_o is rejected. Based on the determination test (r^2), it is known that the three independent variables affect the dependent variable by 67.2% and the remaining 32.8% is influenced by other factors not examined in this study.

5.2. Suggestion

On the basis of findings and conclusion above, following suggestion may be taken into account:

1. After graduating from college, students are expected not only to be oriented to looking for work but also to try to create jobs (entrepreneurship). This can be seen in the indicators that most influence entrepreneurial intentions, namely the individual's belief that they are able to strive for entrepreneurship in the present or in the future.
2. Parents have a significant role in determining a child's career, so parents are expected to motivate and support a child to determine his main career choice as an entrepreneur. This can be seen in the indicators that most influence the entrepreneurial intention, namely the functioning of the family, especially parents, which can encourage a child to determine his career choice as an entrepreneur.
3. In the college environment, it is necessary to increase and train students so that interest in entrepreneurship can increase. This can be seen in the indicator that most influences entrepreneurial intentions are the quality of educators who can motivate students to become entrepreneurs. In addition, the universities must also try to encourage students to take advantage of facilities such as the entrepreneurship lab as a means to get directly involved in the world of entrepreneurship.

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