

THE DETERMINANT OF SELF-EFFICACY AND ITS IMPLICATIONS ON ENTREPRENEURIAL INTENTIONS

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ABSTRACT

Entrepreneurship studies have made great contributions in recent decades, both as a specialized domain for research and as an important topic of the role of education in diffusion and adoption across universities in the world. The diversity of entrepreneurship education research has debunked the myth about creating entrepreneurs is innate. So that a new thought emerged that "entrepreneurship can be" taught. Currently, a fundamental question arises about entrepreneurship for educators, it is no longer a problem that it can be taught but how entrepreneurship can be best taught. In recognition of this new thinking, the number of universities offering courses in entrepreneurship has increased to over 1,600. Typically focusing on a specific area of functional expertise, such as accounting or finance, entrepreneurship education includes not only the scope of business management but also the process of identifying opportunities as well as the influx of businesses that are unique to the entrepreneurial domain. This paper emphasizes the common thread of the importance of improving students' cognitive aspects, namely emotional intelligence, and intelligence in facing challenges; secondly, entrepreneurship education has opportunities for improvement by focusing more on the social-cognitive, psycho-social, and ethical dimensions, and third, entrepreneurship learning provides the highest level of experience for students to increase their interest in entrepreneurship. In this paper, it is necessary to improve the indicators of facilities and infrastructure in entrepreneurship learning by building an entrepreneurial incubator and other equipment.

Keywords: Entrepreneurship Learning, Emotional Intelligence, Challenges, Self-Efficacy, Entrepreneurial Intentions.

INTRODUCTION

Entrepreneurship education is unique not only in its subject matter, but also in its pedagogical approach so it becomes an important and innovative test technique for many people, such as the use of simulations, interdisciplinary, educational models, and the use of structured practices in the classroom (Greene et al., 2004). All of them are designed to cultivate an expert entrepreneur who has a successful "mindset" (Krueger, 2007). However, research on the relationship between educational entrepreneurship and interest in entrepreneurship generally supports this relationship (Bae et al., 2014; Lorz et

al., 2011; Peterman and Kennedy, 2003). However, research on the direct effects of entrepreneurial learning on one's entrepreneurial interest found few consistent results (Lorz et al., 2011; Peterman and Kennedy, 2003). Some studies have found that individuals exposed to entrepreneurship education have a higher intention to identify opportunities and start a business (DeTienne and Chandler, 2004; Kolvereid and Moen, 1997; Turker and Selçuk, 2009), while some others indicate that a person has higher levels of intention. less likely to start a business after completing an entrepreneurship course (Mentoor and Friedrich, 2007; Oosterbeek yet al., 2010).

This study reconceptualizes TPB in which cognitive social capital (Bandura, 1989; Davidsonsson and Honig, 2003; Liñán and Santos, 2007) is equated and combined with TPB. The social cognitive theory argues that individual behavior, in this case, entrepreneurial intentions, is informed not only through self-generated internal means, but also externally through observation and engagement with others in social contexts (Bandura, 1989), and has found expression in models of entrepreneurial intention through the concept of self-efficacy (Krueger et al., 2000). That the teaching of entrepreneurship should focus more on the social dimensions of entrepreneurship (Shapero and Sokol, 1982) and theories of planned behavior (Ajzen, 1987, 1991). Doing so can alter self-efficacy and entrepreneurial intentions (Fayolle, 2005). In addition to following the social dimension, this study follows recommendations for future research by Fayolle and Liñán (2014), in which the authors recommend examining the role of variables that, at a personal level, are capable of influencing an individual's entrepreneurial intentions.

Several studies have shown that psychological factors play an important role in developing alternative models for the entrepreneurial process (Gelard and Emamisaheh, 2014). However, there is still little research dedicated to exploring how individual differences in intelligence, emotional intelligence and challenged intelligence affect entrepreneurial intentions. In this context, the aim of this study is to empirically investigate the effects of entrepreneurial learning, emotional intelligence, and challenge intelligence on self-efficacy and their simultaneous impact on entrepreneurial intentions. By proposing and testing a conceptual model, this study attempts to understand some of the antecedents of entrepreneurial intention. The proposed model combines the drivers of entrepreneurial intention, based on the theory of planned behavior (Ajzen, 1991) with perceived control behavior or in Bandura's term social dimension known as self-efficacy, and adds three other individual-level influences in assessing a person's intention to become an entrepreneur. The three variables, namely entrepreneurial learning, emotional intelligence, and intelligence in facing challenges are included as variables that directly and indirectly affect entrepreneurial interest (through the mediation of self-efficacy variables). Thus, the contribution of Bandura's social dimension, both internally formed, namely psychological factors of emotional intelligence and intelligence in facing challenges and externally through entrepreneurial learning, directly or indirectly affects an interest in entrepreneurship.

Using an instrument that has been tested for validity and reliability, the results presented validate the role of self-efficacy in explaining the interest in entrepreneurship among UPI students. The findings are also expected to support the establishment of instruments for learning entrepreneurship, emotional intelligence and intelligence to face the challenge of bridging the indirect influence of these variables that affect entrepreneurial interest. The systematics of this paper are as follows. Building on this introduction, further literature review: proposed revised conceptual framework and hypotheses. The empirical methodology is then set up and the results are explained. The implications of these results are then developed, with a brief conclusion.

Self-Efficacy Relationship With Entrepreneurial Intention

Self-confidence can also influence entrepreneurial intentions (Lee, Wong, Der Foo, & Leung, 2011). In previous studies, self-efficacy has been proposed as a critical antecedent of entrepreneurial intention and behavior (Lee et al., 2011; Pihie, 2009). Chen, Greene, and Crick (1998) provide empirical evidence that entrepreneurial self-efficacy is positively related to students' intention to start a business. Evidence to strengthen the relationship between entrepreneurial intention and self-efficacy is provided by the study of Zhao, Seibert, and Hills (2005), which investigated the mediating role of self-efficacy in the development of students' intentions to become entrepreneurs. The first hypothesis that is built is Self-efficacy has a positive effect on entrepreneurial interest. The Relationship between Entrepreneurship Learning and Entrepreneurial Intentions

The development of students' interest in entering the business world is strongly influenced by the quality of entrepreneurship learning.). According to Bandura (Ormrod, 2008) self-efficacy will develop gradually and continuously as abilities increase and related experiences increase. Increased abilities and increased experiences are obtained through the learning process. Entrepreneurship learning has a positive impact on various entrepreneurship proxies, including entrepreneurial intentions, and various competencies related to entrepreneurship. Students who have an experiential background in entrepreneurship learning will have better entrepreneurial intentions when compared to students who do not receive entrepreneurship teaching (Charney et al., 2000; Peterman & Kennedy, 2003; and Souitaris et al., 2007). Erich J. Schwarz, et al, (2009), the results of his research concluded that the attitude and the college environment proved to be an important factor as a predictor of entrepreneurial intention. According to Frank et al (Dinis et al. (2013), that earlier formal entrepreneurship education will affect students' attitudes and influence them to determine future career directions in entrepreneurship. Parvaneh Degreed and KoroshEmami Saleh (2011) the results of their research show that if a university provides adequate knowledge and inspiration for entrepreneurship, the possibility of choosing an entrepreneurial career can increase among students. Furthermore A,Ima (2013) explained that the courage to form entrepreneurship can be encouraged by teachers in schools, by providing practical and interesting entrepreneurship subjects so that they can arouse In line with Astuti (2018), it also shows that entrepreneurship learning has a positive influence on entrepreneurial interest.

Entrepreneurship learning is widely believed to be an important factor in shaping one's entrepreneurial intentions (Do Paço et al., 2011; Turker and Seluk, 2009).

Research on the direct effect of entrepreneurial learning on one's entrepreneurial intentions found consistently small results (Lorz et al., 2011; Peterman and Kennedy, 2003). Some studies have found that individuals exposed to entrepreneurship education have a higher intention to identify new opportunities and start a business (DeTienne and Chandler, 2004; Kolvereid and Moen, 1997; Turker and Selçuk, 2009), while some others state that a person has higher levels of entrepreneurship. lower intentions to start a business after completing an entrepreneurship course (Mentoor and Friedrich, 2007; Oosterbeek et al., 2010). There has been a rapid growth in the number of entrepreneurship courses and programs in recent decades (Walter and Block, 2016). Experts agree that entrepreneurial learning affects an individual's future intention to start a business (Galloway and Brown, 2002; Kolvereid and Mon, 1997; Wu and Wu, 2008). Kuehn (2008) argues, that learning activities related to entrepreneurship are believed to affect students' entrepreneurial intentions. This is also supported by a longitudinal study conducted by Henry et al. (2004), from which significant differences in entrepreneurial intentions have been found between students who have taken entrepreneurship courses and those who have not (Fayolle and Degeorge, 2006; Kolvereid and Moen, 1997). Based on the explanation, the second hypothesis is built as follows Entrepreneurship learning has a positive effect on entrepreneurial intentions.

Relationship between Emotional Intelligence and Entrepreneurial Intention

Someone who has an entrepreneurial spirit must be able to use his emotional potential optimally. This is where the important role of emotions for business people. Emotions will also motivate a person, and make a person real and alive. According to Bandura (1977), self-efficacy is influenced by four main sources of information: performance achievement, representative experience, persuasion, and assessment of one's own physiological state, such as emotional arousal. The fact that emotional intelligence can affect self-efficacy in entrepreneurship has been investigated by Salvador (2008), who found that several dimensions of emotional intelligence have a significant positive relationship with self-efficacy. Emotional intelligence is one of the factors that affect self-efficacy (Chiu, 2009), emotional intelligence is a trait as proposed by Petrides (2011). Knowledge of individual emotional intelligence is very important. Even Goleman (2007) says that the emotional intelligence factor influences 80% of a person's success in life. Sarkhosh and Rezaee (2014) mention in their research report that there is a positive relationship between emotional intelligence and self-efficacy. The findings are in line with research results (Lackeus, 2014; Leutner, Ahmetoglu, Akhtar & Chamorro-Premuzic, 2014; Ngah& Salleh, 2015; Zampetakis, Beldekis&Moustakis, 2009); Mortan et al. (2014); Davis and Peake (2014); Degree and Emamisaleh (2014)[Hassan and Omar (2016); Archana and Kumari (2018) and Kanonuhwa et al.(2018) contribute that emotional intelligence abilities affect entrepreneurial intentions. Based on the explanation, the third hypothesis is built as follows Emotional intelligence has a positive effect on entrepreneurial intentions.

The Relationship of Intelligence Facing Challenges with Entrepreneurial Intentions

An individual who has the intelligence to face obstacles is thought to be easier to carry out his profession as an entrepreneur because he has the ability to turn obstacles into opportunities (Stoltz, 2000). This is in line with the results of Sohib's research (2013); Fradani (2017); Siregar, D. A., & Nizma, et al. (2016) and Wulandari et al (2013) stated the same thing that the adversity quotient has a positive and significant influence on entrepreneurial intentions. Based on the explanation, the fourth hypothesis is built as follows Intelligence in facing challenges has a positive effect on entrepreneurial intentions.

Entrepreneurship Learning Relationship with Self-Efficacy

Niu (2010) states that self-efficacy is the result of the interaction of the external environment and adjustment mechanisms and personal abilities, experiences and education. Peterman and Kennedy (2003) applied self-efficacy theory and found a positive influence of entrepreneurship education programs on perceived ability and feasibility of starting a business. Such education usually provides knowledge, skills and competencies related to entrepreneurship (Galloway and Brown, 2002; Wilson et al., 2007), which can lead to changes in a person's psychological status, making them more confident toward entrepreneurship (Do Paço et al., 2007). al., 2011). This shows that through various entrepreneurship courses, a person tends to feel high self-efficacy. A student who is interested in entrepreneurship will tend to have better self-efficacy, be more confident in his ability to master the situation when entrepreneurship, and have a high sense of optimism that entrepreneurship can produce something that is beneficial for both himself and his environment. Based on the explanation, the fifth hypothesis is built as follows Entrepreneurship learning has a positive effect on self-efficacy.

Relationship between Emotional Intelligence and Self-Efficacy

Self-efficacy is a motivational construct that has been shown to influence behavior in several ways. Personal expectations determine the onset of behavior, how much effort will be expended, and how long will be maintained in the face of obstacles and unpleasant experiences (Bandura, 1977). According to Bandura (1977), self-efficacy is influenced by four main sources of information: performance achievement, vicarious experience, persuasion, and assessment of one's physiological state, such as emotional arousal. Ahmetoglu et al. (2011) conclude that there are several individual differences in personality and abilities that affect the entrepreneurial process, and suggest that emotional intelligence is an important contributor to entrepreneurship. For those who consider entrepreneurship it is important to have confidence in their own abilities and have high self-efficacy. The fact that emotional intelligence can affect the perception of entrepreneurial self-efficacy has been proven by Salvador (2008), Chiu, (2009), and Sarkhosh and Rezaee (2014) who state that there is a positive relationship between emotional intelligence and self-efficacy. Based on the explanation, the sixth hypothesis was built as follows Emotional intelligence has a positive effect on self-efficacy.

The Relationship of Intelligence Facing Challenges with Self-Efficacy

Stoltz (2003) says that Adversity Quotient (AQ) is the intelligence to overcome difficulties, is a factor that can determine how, so or not, and the extent to which attitudes, abilities, and individual performance manifest in the world. People who have a high adversity quotient will be better able to realize their goals than people who have a lower adversity quotient. Adversity Quotient is an assessment that measures how a person in dealing with problems can be empowered into opportunities (Stoltz, 2003). This life according to Stoltz (2003) can be likened to climbing a mountain, satisfaction is achieved through tireless efforts to keep climbing, although sometimes the steps taken will feel slow and painful. To be able to achieve success, in addition to high enthusiasm, high self-efficacy is also needed to be able to reach the top of the mountain or success. Furthermore, Bandura (1997) (Risalatuna, 2013) states that individuals who have high self-efficacy are when the individual feels confident that they are able to deal effectively with the events and situations they face, are diligent in completing tasks, believe in their ability to work. the self that they have, views difficulties as challenges rather than threats and likes to seek new situations, sets themselves challenging goals and increases a strong commitment to themselves, puts a strong effort into what they do and increases effort when faced with failure, focuses on tasks and think of strategies for dealing with adversity, recover quickly after failure, and deal with stressors or threats with the belief that they can control them. Thus, intelligence in facing challenges has a positive relationship with self-efficacy. This is in accordance with the results of Legaspi's research (2013); Behjat&Chowdury,(2012); Abbas and Siddiq (2012). Based on the explanation, the seventh hypothesis was built as follows Intelligence in facing challenges has a positive effect on self-efficacy.

Based on the explanation from State of The Art, the Effect of Entrepreneurship Learning, Emotional Intelligence and Intelligence in Facing Challenges on Self-Efficacy, the model proposed in this study is described in Figure 1.

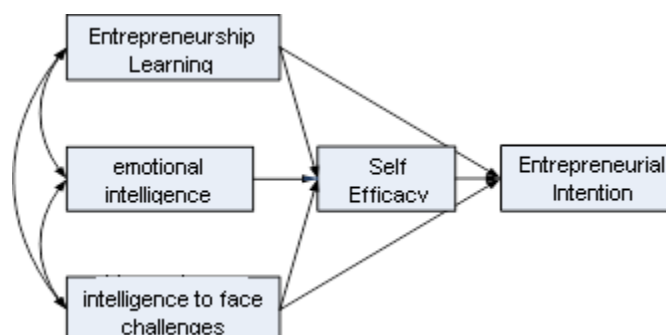


FIGURE 1. PROPOSED RESEARCH MODEL

RESEARCH METHODS

Research Methods and samples

Considering the research objectives used, the methodology used for this research is a positivist approach, the research design adopted is quantitative. In the context of the study of entrepreneurial interests, the positivist paradigm adopted through the use of a quantitative approach has been used by most researchers (Liñán and Fayolle, 2015). The population consists of students who are Accounting Education students throughout Indonesia who have attended entrepreneurship courses consisting of students from UPI Bandung, UM Malang, Unimed Medan, UNY Yogyakarta, UNS Surakarta, UNM Makassar and Unesa Surabaya, so the use of student samples is very suitable to study interests. entrepreneurship. Such a sample was chosen specifically because we are primarily interested in the entrepreneurial interest of accounting education students considering that they have career options apart from being a professional teacher as well as the possibility of becoming entrepreneurs.

We developed a survey by collecting primary data directly from students. Based on Saunders et al. (2009), surveys are a popular search strategy because they allow the collection of large amounts of data from a sizable population in an economical way. A descriptive questionnaire survey is considered the most appropriate research approach to collect information for this research purpose. Therefore, data collection was carried out by means of a personal survey (questionnaire) which was applied to students at these seven higher education accounting educational institutions. Since this study aims to assess the role of entrepreneurial learning, emotional intelligence, intelligence in facing challenges, and self-efficacy in developing an interest in entrepreneurship, the greatest attention is devoted to explaining conceptualization through questionnaires used in selecting reliable and valid actions. In this context, the questionnaire is administered directly and the answers are returned directly to the researcher. All explanations are needed to ensure that the concepts used are not misinterpreted by the participants. In accordance with ethical considerations, in this study, ethical authorization was obtained from the Chair of the University Accounting Education Study Program before distributing the research questionnaire.

Due to financial and time constraints, non-probability sampling was used in selecting the type of sample for this study. The respondents we chose had to be registered as students in the Accounting education study program at the seven universities. A total of 233 students were selected using the Isaac & Michael formula from 560 students as the population of this study.

MEASUREMENT

The structure of the questionnaire was developed from several questions related to the student's ability to perceive the concept model. Numeric scale was used to measure all variables. In the literature, there are several definitions of entrepreneurial learning. Entrepreneurship learning referred to in this study is the student's perception obtained after the respondents participated in the entrepreneurship teaching and learning process. The description of this variable was obtained based on the questionnaire scores of students' perceptions of the entrepreneurial learning they received. The higher a person's score on entrepreneurship learning, the higher the level of his perception of entrepreneurship learning. Previous studies mostly measure entrepreneurial learning using dummy variables (Basu and Virick, 2008; Wu and Wu, 2008). In this study, the entrepreneurship learning variable refers to Suherman (2010), which consists of indicators: learning objectives, learning materials, learning methods, facilities, and infrastructure, learning evaluation, and lecturer abilities.

Emotional intelligence referred to in this study is the student's perception of the emotional intelligence they have during the teaching and learning process. The description of this variable was obtained based on the questionnaire scores of students' perceptions of their emotional intelligence. The higher a person's score, the higher his level of perception of emotional intelligence. The emotional intelligence variable (X₂) refers to Goleman (2005), which consists of indicators: self-awareness, self-control, motivation, empathy, and social skills.

Intelligence facing challenges referred to in this study is students' perception of intelligence in facing the challenges they have while attending lectures at their respective campuses. The description of this variable is obtained based on the questionnaire scores of students' perceptions of intelligence in facing the challenges they have. The higher a person's score, the higher his level of perception of intelligence in facing challenges. The intelligence variable facing challenges (X₃) refers to Stolz (2000), which consists of indicators: control, origin, ownership, reach and endurance.

The self-efficacy referred to in this study is the student's perception of confidence in facing the level of difficulty in becoming an entrepreneur. The description of this variable was obtained based on the questionnaire scores of students' perceptions of their self-efficacy. The higher a person's score, the higher his level of perception of self-efficacy. The self-efficacy variable (X₄) refers to Chen et al. (1998), and Zhao et al., (2005). indicators: magnitude (level of difficulty), generality (wide area of behavior), strength (level of strength).

The entrepreneurial intention referred to in this study is the student's perception of interest in becoming an entrepreneur. The description of this variable is obtained based on the questionnaire scores of student's perceptions of their entrepreneurial interests. The

higher a person's score, the higher his level of perception of entrepreneurial intentions. Entrepreneurial intention variable (Y) refers to Feinstein and Ajzen (1988), the indicators are a. Persistence in trying business, (GMU) and b. Many business plans. (BRU).

CONTROL VARIABLE

Three demographic variables (age, gender, age, and parental background) were included in the study to control for the potential confounding effect of the respondent's profile. These variables were also considered in previous research on entrepreneurial interest (Mazzarol et al., 1999; Matthews and Moser, 1996; Schiller and Crewson, 1997); Reynolds et al., (2000); Fatoki, 2014); Zulfikar and Sobandi.(2020); Palmer et al(2019); (Magadlela, Kolawole, & Chimucheka, 2019).

ANALYSIS AND RESULTS

Variable Description Analysis

Before performing hypothesis testing, we explain the empirical conditions on the variables studied.

TABLE.1RESPONDENTS' RESPONSES TO THE VARIABLES UNDER STUDY

Entrepreneurship Learning Variable Indicator	Item	Total		%	Condition
		Ideal	Achieved		
Learning objectives	3	3495	2698	77,2	High
Learning materials	3	3495	2622	75,02	High
Learning methods	2	2330	1713	73,52	High
Infrastructure	3	3495	2400	68,67	High
Evaluation	2	2330	1683	72,23	High
Teacher	3	3495	2710	77,54	High
Total		18640	13826	74,17	High
Emotional Intelligence Variable Indicator					
Self-awareness	2	2330	1536	65,92	Medium
Self-control	2	2330	1491	63,99	Medium
Motivation	2	2330	1453	62,36	Medium
Empathy	2	2330	1518	65,15	Medium
Social skills	1	1165	646	55,45	Medium
Total		10485	6644	63,37	Medium
Indicator Variable Intelligence Faces Challenges					
Control	3	3495	2306	66	Medium

Origin	3	3495	2331	66,7	Medium
Ownership	3	3495	2669	76,4	High
Reach	2	2330	1299	55,8	Medium
Endurance	3	3495	1921	55	Medium
Total		16310	10526	64,5	Medium
Efficacy Variable Indicator					
Level	2	466	2330	1652	70,9
Strenght	2	466	2330	1744	74,8
Generality	2	518	2330	1570	67,4
Total			6990	4966	71
Entrepreneurial Intention Variable Indicator					
Persistently trying	4	932	4660	3521	75,56
The number of business plans	3	698	3495	2736	78,28
Total			8155	6257	76,73

Source: processed data, 2021

Based on table 1, using descriptive analysis, it appears that the condition of entrepreneurship learning is in high condition, emotional intelligence is in moderate condition, intelligence in facing challenges is in moderate condition, self-efficacy is in high condition and entrepreneurial intention is in high condition. Furthermore, by using inferential analysis, the influence of Entrepreneurship Learning (X_1), Emotional Intelligence (X_2) Intelligence in Facing Challenges (X_3) and Self-Efficacy (X_4) on Entrepreneurial Intentions (Y) is presented in table 2 as follows.

TABLE. 2 RESULTS OF CALCULATION OF THE EFFECT OF ENTREPRENEURSHIP LEARNING (X_1), EMOTIONAL INTELLIGENCE (X_2) INTELLIGENCE IN FACING CHALLENGES (X_3) AND SELF-EFFICACY (X_4) ON ENTREPRENEURIAL INTENTIONS (Y)

Variable Effect	Path coefficient	t_{count}	Sig	criteria
Entrepreneurship Learning(X_1)	,124	2,148	,033	rejectH0
Emotional Intelligence (X_2)	,091	1,613	,108	rejectH1
Intelligence to Face Challenges (X_3)	,090	1,461	,146	rejectH1
Self Efficacy (X_4)	,503	8,521	,000	reject H0

Source: processed data

Based on the regression calculations and table 2. the structural equation

$$Y=0.124X_1+0.091X_2+0.090X_3+0.503X_4$$

The results of the recalculation obtained an image of the model of the influence of entrepreneurial learning (X_1) and self-efficacy (X_4) on entrepreneurial intentions (Y). Presented in Figure 1 as follows:

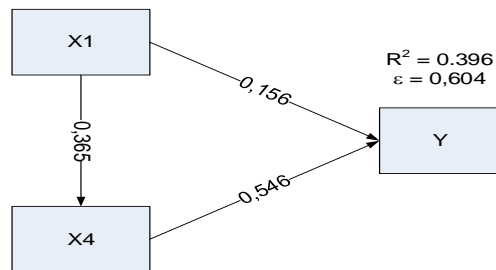


FIGURE 2 RESEARCH EMPIRICAL MODEL

The following are the results of the different test of entrepreneurial intentions from the aspect of gender and age

TABLE 3 FREE SAMPLE TEST OF ENTREPRENEURIAL INTENTION FROM GENDER

Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Intensi	Equal variances assumed	,174	,677	,007	218	,994	,006	,784	-1,540	1,551
	Equal variances not assumed			,007	59,939	,994	,006	,757	-1,509	1,520
Free Sample Test of Entrepreneurial Intention of Age										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Intensi	Equal variances assumed	,000	,998	1,475	231	,142	1,050	,712	-,353	2,452
	Equal variances not assumed			1,494	74,523	,139	1,050	,703	-,350	2,450

Source: data processed 2020

TABLE 4 FREE SAMPLE TEST OF ENTREPRENEURIAL INTENTION FROM FAMILY BACKGROUND

Independent Samples Test										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Intensi	Equal variances assumed	1,574	,211	1,104	231	,271	,654	,592	-,513	1,821
	Equal variances not assumed			1,080	175,717	,281	,654	,606	-,541	1,849

Source: data processed 2020

DISCUSSION

The purpose of this study was to develop a conceptual model to examine how learning entrepreneurship, emotional intelligence, intelligence in facing challenges and one's self-efficacy are associated with the development of interest in entrepreneurship. Through the TPB Theory, we propose that entrepreneurial learning, emotional intelligence, intelligence to face the challenges of forming one's entrepreneurial interest through self-efficacy towards entrepreneurial interests. We find support for all of these mediating effects that help deepen understanding of the psychological processes through which entrepreneurial learning, emotional intelligence and challenge intelligence will influence future entrepreneurial tendencies (Collins et al., 2004; Wu and Wu, 2008). Our findings thus have several contributions to the existing literature.

The entrepreneurial intention variable is explained in terms of its influence by entrepreneurship learning of 0.124 in moderate conditions, meaning the higher the entrepreneurial learning, the more positive the entrepreneurial intention. The results of hypothesis testing support the TPB theory of Ajzen and support the research results of Charney et al., 2000; Peterman & Kennedy, 2003; and Souitaris et al., 2007), but this is different from the research of Mentoor& Friedrich, (2007); Oosterbeek et al., 2012 and Indarti&Rostiani, (2008); Erich J. Schwarz, et al, (2009); Parvaneh Degreed and KoroshEmami Saleh (2011); Astuti (2018); Do Paço et al., 2011; Turker and Selçuk, 2009; (Lorz et al., 2011; Peterman and Kennedy, 2003; DeTienne and Chandler, 2004; Kolvereid and Moen, 1997; Turker and Selçuk, 2009; Galloway and Brown, 2002; Kolvereid and Mon, 1997; Wu and Wu, 2008) . Kuehn (2008); Henry et al. (2004); Fayolle and Degeorge, 2006; and the results of research by Kolvereid and Moen, 1997. However, it is different from the results of research by Mentoor and Friedrich, 2007; Oosterbeek et al., 2010.

The entrepreneurial intention is explained by the influence path by emotional intelligence of 0.091 in a weak condition, meaning that the higher the emotional intelligence, the more positive the entrepreneurial intention. The results of hypothesis testing contradict the research results of Ahmetoglu, Leutner&Premuzic, 2011; Khatoon, 2013; Lackeus, 2014; Leutner, Ahmetoglu, Akhtar & Chamorro-Premuzic, 2014; Ngah& Salleh, 2015; Zampetakis, Beldekos&Moustakis, 2009); Mortan et al. (2014); Davis and Peake (2014); Degree and Emamisaheh (2014)[Hassan and Omar (2016); Archana and Kumari (2018) and Kanonuhwa et al.(2018) and Sarkhosh and Rezaee (2014).

The entrepreneurial intention is explained by the path of influence by intelligence in facing challenges of 0.090 in a weak condition, meaning that the higher the intelligence in facing challenges, the more positive the entrepreneurial intention. Therefore, the results of hypothesis testing contradict the TPB theory and the results of Sohib's research, 2013; Fredonia, 2017; Siregar, D.A.,&Nizma C.,2017 ; Handaru, et al, 2015; Julita, et al 2018; Sri Mulyani, 2013 Firmansyah, et al. 2016 and Wulandari et al, 2013.

Empirically, hypothesis testing shows that self-efficacy has a positive and significant effect on entrepreneurial intentions. This means that the higher the self-efficacy, the more positive the entrepreneurial intention. The proof of this hypothesis supports the TPB theory from Ajzen which states that self-efficacy as part of the personal aspect can increase one's entrepreneurial intentions. Self-efficacy is proposed as a critical antecedent of entrepreneurial intentions and behavior (Lee et al., 2011; Pihie, 2009). The results of hypothesis testing support the research results of Chen, Greene, and Crick, 1998; Zhao, Seibert, and Hills, 2005 and the study of Lee, Wong, Der Foo, & Leung, 2011; Data analysis of the influence of intelligence facing challenges to entrepreneurial intentions of 0.090 in a weak condition. However, the higher the intelligence in facing challenges, the more positive the entrepreneurial intention.

Based on hypothesis testing after trimming, it appears that the variables of emotional intelligence and intelligence facing challenges are excluded from the model. Based on this explanation, the empirical model of this research is described in Figure 3 as follows:

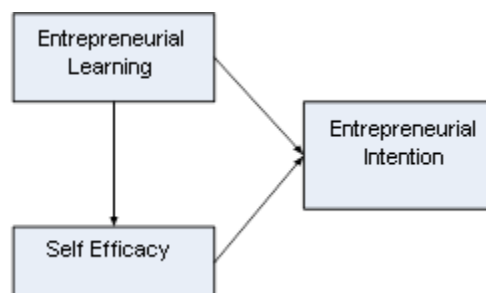


FIGURE 3 EMPIRICAL RESEARCH MODEL

Differences in Entrepreneurial Intentions from Aspects of Gender, Age and Family Background

The final objective of this research is to examine differences in gender, age, and family background to differences in the level of the entrepreneurial intention of students. The analytical tool used is a different test (Test F). The test criteria if the significance value of $F < 0.05$, then there are differences in the level of the entrepreneurial intention of students seen from differences in gender, age, and family background. Several previous studies have shown that demographic factors such as gender, age, education and work experience affect a person's desire to become an entrepreneur (Mazzarol et al., 1999; Tkachev and Kolvereid, 1999).

The results of the free sample test analysis showed that the t-test results obtained a p-value of 0.89, thus at a significant level of 0.05 H_0 was accepted meaning that there was no significant difference in students' entrepreneurial intentions based on gender. The results of this study contradict Crant (1996); (Wijaya 2007); Mazzarol et al., (1999), Kolvereid (1996), and Matthews and Moser (1996). The absence of differences in intentions seen from gender indicates that in the learning process, the creativity of both male and female students is relatively the same.

The results of the free sample test analysis showed that the t-test results obtained a p-value of 0.211, thus at a significant level of 0.05 H_0 , accepted means that there is no significant difference in the entrepreneurial intentions of students based on gender, both students who come from business families and family students. who are not in business? This means that there is no significant difference in the entrepreneurial intentions of students from entrepreneurial and non-entrepreneurial families. The results of the ANOVA test analysis of the t-test results obtained a p-value of 0.154, thus at a significant level of 0.05 H_0 was accepted meaning that there was no significant difference in students' entrepreneurial intentions based on age. This shows that the age of students in the learning process has relatively the same tendency in terms of age. Learning age shows that students are still dependent on their parents.

CONCLUSION

This paper emphasizes the common thread of the importance of improving students' cognitive aspects, namely emotional intelligence, and intelligence in facing challenges; secondly, entrepreneurship education has opportunities for improvement by focusing more on the social-cognitive, psycho-social, and ethical dimensions (Be'chard and Gre'goire, 2005); and third, entrepreneurship learning provides the highest level of experience for students to increase their interest in entrepreneurship. In this paper, it is necessary to improve the indicators of facilities and infrastructure in entrepreneurship learning by building an entrepreneurial incubator and other equipment.

Emotional intelligence needs to be improved, especially on low indicators, namely social skills. This can be done through the role of entrepreneurship lecturers in particular and other lecturers in general through student creativity week-based activities, student involvement in student organizations and other interactions, because social skills are a means to support business. Intelligence in facing challenges needs to be improved, especially low indicators, namely endurance through HOTS (High Order Thinking Skills) based learning, this basis is believed to be able to provide internalization for students to be able to survive, have determination and speed in solving problems.

Self-efficacy needs to be improved, especially generality indicators. through the ability of lecturers to teach contextually, so that students believe in generalizing their experiences and learning abilities into various other situations/tasks. Interest in entrepreneurship needs to be increased, especially indicators of persistence in trying a business, through learning project models in entrepreneurship courses. So that students have the enthusiasm to try the business they are interested in (either trading or manufacturing services).

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