

**THE ROLE OF SELF-EFFICACY AS A MEDIATOR IN DETERMINING THE FACTORS INFLUENCING ENTREPRENEURIAL INTENTION**Fitri Apriliani<sup>1✉</sup>, Agus Wahyudin<sup>2</sup>, Sandy Arief<sup>3</sup>DOI: <https://doi.org/10.15294/jeec.v14i2.32050><sup>1</sup> Master of Economic Education, Faculty of Economics and Business, Universitas Negeri Semarang, Indonesia<sup>2</sup> Department of Accounting, Faculty of Economics and Business, Universitas Negeri Semarang, Indonesia<sup>3</sup> Department of Accounting Education, Faculty of Economics and Business, Universitas Negeri Semarang, Indonesia**History Article**

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**Abstract**

This study has the objective to test the connection among entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation through self-efficacy. The population in this study consisted of 1,227 students from the Faculty of Economics and Business at Semarang State University, class of 2020. The sample size was determined using the Slovin formula, resulting in 155 respondents. The sampling technique used was *proportionate random sampling*. Data collection was conducted utilizing a questionnaire that had been validated for validity and reliability. Data analysis techniques included descriptive analysis, inferential analysis, and the Sobel test. The outcomes of the study reveal that (1) entrepreneurial knowledge, family environment, subjective norms, entrepreneurial motivation, and self-efficacy have a positive and significant influence on entrepreneurial intention; (2) entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation have a positive and significant influence on self-efficacy; (3) self-efficacy mediates the influence of entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation on entrepreneurial intention. This study is expected to contribute to the development of knowledge and test *the Theory of Planned Behavior* and *Social Cognitive Theory* related to entrepreneurial intention among university students.

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✉ Correspondence address:  
Gunungpati, Semarang City, Central Java, Indonesia 50229  
E-mail: [aprilianifitri@students.unnes.ac.id](mailto:aprilianifitri@students.unnes.ac.id)

## INTRODUCTION

Intention is an indication of how hard someone tries or how much effort is made to display a behavior (Ajzen, 2005) . Entrepreneurship according to Takdir et al. (2016) is someone who has an idea about a product or service and then turns it into a business. Intention or the desire to engage in entrepreneurship is a representation of planned actions to engage in entrepreneurial behavior (Daniel & Handoyo, 2021) . A person's intention, when balanced by self-confidence, has a positive impact on the emergence of new entrepreneurs, thereby creating opportunities or jobs. Therefore, entrepreneurial intention is an important topic to cultivate, including in the world of higher education.

The resilience of a country's economy can be measured by the number of entrepreneurs in that country (Maryani & Yuniarsih, 2022) . This is in line by the view that a large number of entrepreneurs is very important for realizing national development towards a prosperous society. The Minister of Cooperatives and Small and Medium Enterprises (Menkop-UKM), Teten Masduki, emphasized that by 2045, at the age of 100 years, Indonesia will become one of the four major economic powers in the world after the United States, China, and India. Currently, all development processes being carried out by the government are being prepared as a path toward a prosperous Indonesia in 2045. He also revealed that one of the conditions for Indonesia to become a developed nation by 2045 is an increasing ratio of entrepreneurs or business owners, as stated in the National Entrepreneurship Development Plan ( . Therefore, the Minister of Cooperatives and Small and Medium Enterprises (Menkop-UKM) has set a target of creating 1 million new entrepreneurs by 2024, equivalent to 3.95% of Indonesia's total population. This effort is supported by the issuance of Presidential Regulation No. 2 of 2022 on the Development of National Entrepreneurship .

The World Bank has also set the ideal benchmark for the number of entrepreneurs in a country at 4% of the country's population. On the other hand, reality reveals that the number of entrepreneurs in Indonesia still lags behind other countries. Data compiled by the Indonesian Central Statistics Agency (BPS) 2022 reveals that the number of entrepreneurs in Indonesia is 3.4% of the total Indonesian population. Meanwhile, the number of entrepreneurs in neighboring countries such as Singapore has a ratio of 8.76% of the total population, followed by Malaysia at 4.74%, Thailand at 4.26%, and even in developed countries, the figure has reached 10-12%.

According to data compiled by the Indonesian Central Statistics Agency (BPS) website , the majority of micro and small-scale industrial entrepreneurs are dominated by individuals by an educational background of elementary school (SD) or below, accounting for 52.66%. Meanwhile, graduates by other educational levels, such as junior high school, contribute 20.95%, senior high school contribute 22.78%, while university graduates only contribute 3.6%. Data by a *tracer study* of students by businesses at the Faculty of Economics and Business (FEB) of Semarang State University reveals a relatively smaller number compared to by other FEB students. Data reveals that the number of FEB students by businesses at Diponegoro University is 166 students, students

by entrepreneurial activities at Sebelas Maret University is 158 students, while at Semarang State University it is only 143 students. This reveals that entrepreneurial participation among university graduates remains low compared to graduates by other educational levels.

Based on previous research, there are inconsistent outcomes, such as those found in the study conducted by Agusmiati & Wahyudin (2019) ; Bahri et al. (2023) ; Maftuhah & Suratman (2017) ; Atiningsih & Kristanto (2020) ; (Setyaki, 2023) ; Herdiansyah (2020) ; Pratana & Margunani (2019) ; Daniel & Handoyo (2021) ; Willy et al. (2019) ; Nurmalasari & Latifah (2022) reveal that entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation influence entrepreneurial intention. Conversely, studies conducted by ; Iswandari (2017) ; Wardani & Nugraha (2021) ; Daniel & Handoyo (2021) ; Chei & Nordin, (2020) ; Dinc & Budic (2016) ; Chei & Nordin, (2020) reveal that entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation do not influence entrepreneurial intention.

The inconsistency of entrepreneurial intention determinants requires the introduction of mediating variables. Another variable that influences entrepreneurial intention is self-efficacy. Research conducted by Oktaviana & Umami (2018) , , Afrianty (2019) , Setyawati & Geraldo (2021) , (Mahbubah & Kurniawan, 2022) reveals a positive connection among self-efficacy and entrepreneurial intention. Related studies on entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation influencing self-efficacy include those conducted by ; Rahayu et al. (2021) ; Lestari & Sukirman (2020) ; Doanh & Bernat (2019) ; Santos & Liguori (2020) ; Pham et al. (2023) ; Kurniawan et al. (2016) ; Prahara & Budiyan (2018) ; Nengseh & Kurniawan (2021) . Based on the research gaps and phenomena described above, the researcher is interested in conducting a study titled "The Role of Self-Efficacy as a Mediator in Determining Factors Influencing Entrepreneurial Intentions."

## METHODS

This research is quantitative research by a non-experimental design. The population in this study were students of the Faculty of Economics and Business, Semarang State University, class of 2020. The sample in this study consisted of 155 students. The sampling technique used was *proportional random sampling*. This study consists of three variables, namely the dependent variable, independent variables, and the mediating variable. The dependent variable in this study is entrepreneurial intention, while the independent variables are entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation. The mediating variable in this study is self-efficacy. Data collection techniques used a questionnaire via Google Forms by a 5-point Likert scale ranging by very positive to very negative. Data validity techniques included validity tests and reliability tests. Data analysis used descriptive statistical analysis, inferential analysis, and the Sobel test.

## RESULT AND DISCUSSION

### Result

#### *Direct Effect*

**Table 1.** Result of Multiple Linear Regression Test by entrepreneurial intention as the dependent variable

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
<b>1</b> (Constant)	14.057	2.953		4,760	.000
Entrepreneurship Knowledge	.117	.056	.125	2,091	.038
Family Environment	.175	.065	.187	2,684	.008
Subjective Norm	.222	.061	.237	3.65	.
Entrepreneurial Motivation	.207	.058	.232	3,541	.001
Self-efficacy	.212	.070	.225	3.048	.003
<b>a. Dependent Variable: Entrepreneurial Intensity</b>					

Source: Primary data processed, 2024

Based on the result of the multiple linear regression test model 1 as revealn in Table 1, the regression equation Y was obtained =  $0.125X_1 + 0.287X_2 + 0.237X_3 + 0.232X_4 + 225X_5 + e_1$ . Based on Table 1, the result of the direct effect test of Model 1 can be seen. The first hypothesis, that states that entrepreneurial knowledge has a positive effect on entrepreneurial intention, is accepted. Hypothesis 2, that states that family environment has a positive influence on entrepreneurial intention, is accepted. Hypothesis 3, that states that subjective norms have a positive influence on entrepreneurial intention, is accepted. Hypothesis 4, that states that entrepreneurial motivation has a positive influence on entrepreneurial intention, is accepted. Hypothesis 5, that states that self-efficacy has a positive influence on entrepreneurial intention, is accepted

The second result is the direct effect test of Model 2 by self-efficacy as the dependent variable.

**Table 2.** Result of Multiple Linear Regression by self-efficacy as the dependent variable

Model	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
<b>1</b> (Constant)	3.409	3.448		.989	.324
Entrepreneurship Knowledge	.175	.064	.178	2,740	.007
Family Environment	.271	.073	.274	3,709	.000
Subjective Norm	.267	.068	.270	3,942	.000
Entrepreneurial Motivation	.200	.067	.212	3,009	.003
<b>a. Dependent Variable: Self-Efficacy</b>					

Source: Primary data processed, 2024

Based on the result of the multiple linear regression test model 2 as revealn in Table 2, the regression equation  $Y = 0.178X_1 + 0.274X_2 + 0.270X_3 + 0.212X_4 + e_2$ . Based on Table 2, the outcomes of the direct effect test of model 2 can be seen. The first hypothesis, that entrepreneurial knowledge has a positive effect on self-efficacy, is accepted. Hypothesis 2, that states that family environment has a positive effect on self-efficacy, is accepted. Hypothesis 3, that states that subjective norms have a positive effect on self-efficacy, is accepted. Hypothesis 4, that states that entrepreneurial motivation has a positive effect on self-efficacy, is accepted.

### *Indirect Effect Test*

**Table 3.** Sobel Test outcomes by Self-Efficacy as a Mediating Variable

Variables	Sobel Statistic	Sig
EK -> SE -> EI	2.103	0.035
FE -> SE -> EI	2.441	0.014
SN -> SE -> EI	2.498	0.012
EM -> SE -> EI	2.254	0.024

Source: Primary data processed, 2024

### **Discussion**

The result of the study reveals that the direct influence of entrepreneurial knowledge on students' entrepreneurial intentions has a significant positive effect. This study explains that entrepreneurial knowledge is knowledge related to entrepreneurship acquired by students and serves as a factor in the formation of a student's entrepreneurial intentions. Entrepreneurial knowledge is acquired by students through both theoretical and practical courses such as entrepreneurship, as well as through the presence of an honesty canteen serving as a business incubator to enhance entrepreneurial activities among students in the Faculty of Economics and Business at the State University of Semarang (UNNES). Entrepreneurial knowledge can also be obtained through discussions by lecturers or peers. Engaging in discussions by others can spark ideas and innovations related to the businesses they plan to undertake.

The result of the study reveal that the family environment has a significant positive influence on students' entrepreneurial intentions. The outcomes of this study explain that the family environment is the first environment that is directly related to and influences the people inside of it. The family background of each individual is not necessarily the same. some have a family background as entrepreneurs or business owners, while others do not. Entrepreneurial intent will form if the family exerts a positive influence on that intent, as the attitudes and activities of family members influence one another, both directly and indirectly. . A supportive family background, harmonious family conditions, adequate attention, and good family connections serve as a foundation for individuals to face the challenging world of entrepreneurship. Therefore, the better or more supportive the family environment, the stronger the entrepreneurial intent of students.

The result of the study reveal that subjective norms have a significant positive effect on students' entrepreneurial intentions. These outcomes explain that subjective norms are individuals' perceptions of how social environments such as relatives, close friends, and role models influence individuals to engage in certain behaviors or not. Subjective norms can also be defined as perceptions or beliefs about other people's expectations of oneself, that serve as a reference for determining whether someone will exhibit a certain behavior or not. The presence of role models who inspire one to become an entrepreneur, the love and support by close relatives, and positive responses by the surrounding environment toward entrepreneurship serve as the foundation for someone to take steps toward becoming a successful entrepreneur. The better the subjective norms toward entrepreneurial activities, the higher the intention of an individual to engage in activities related to entrepreneurship.

The result of the study reveals that entrepreneurial motivation has a significant positive effect on students' entrepreneurial intentions. These outcomes suggest that entrepreneurial motivation is a driving force or underlying factor that prompts an individual to engage in certain actions, thereby fostering the intention to become an entrepreneur or undertake entrepreneurial activities. The presence of a driving force or motivation, such as dreams or hopes for the future, the desire to increase one's current situation, or the ambition to become successful, can shape a strong intention to become an entrepreneur. Therefore, the higher the entrepreneurial motivation possessed by students, the higher their entrepreneurial intention will be.

The result of the study reveals that self-efficacy has a significant positive effect on students' entrepreneurial intentions. The outcomes of this study explain that self-efficacy is a belief that exists in a person to perform an action so that they can achieve the success they desire. Confidence in one's abilities will make a person more persistent and determined to achieve success. Conversely, someone who lacks confidence in their abilities will become a barrier to achieving their desired goals, feeling anxious that they are incapable of achieving their dreams. This condition is important for students to achieve success, including in building the business they desire. The higher the self-efficacy, the higher the entrepreneurial intention of students.

Research outcomes reveal that entrepreneurial knowledge has a significant positive impact on students' self-efficacy. Entrepreneurial knowledge serves as a foundation for individuals to identify opportunities, markets, and challenges encountered in building their businesses (Olivia & Nuringsih, 2022) . Students by good entrepreneurial knowledge will enhance their self-efficacy. Self-efficacy also determines how confident someone is that they possess the knowledge, skills, and abilities to overcome difficulties (Hutasuhut, 2018) . Therefore, the better the knowledge possessed by students, the better their confidence or self-efficacy in entrepreneurship.

The result of the study reveals that entrepreneurial knowledge has a significant positive effect on students' entrepreneurial intentions. The family environment is an important factor in encouraging entrepreneurial spirit, as children generally look to their parents as role models in life. The family environment has a major influence on the growth

and development of children. A good family environment supports an individual's self-confidence or self-efficacy in determining their future career, including entrepreneurship. Thus, the better the family environment of students, the higher their self-efficacy will be in entering the challenging world of entrepreneurship.

The result of the study reveal that subjective norms have a significant positive effect on students' self-efficacy. If someone has a positive and supportive perception of entrepreneurship, this will encourage self-confidence to engage in entrepreneurship. An individual will develop a desire toward an object or behavior if influenced by those around them to engage in it or if they believe that their environment or the people around them support what they are doing.

The result of the study reveals that entrepreneurial motivation has a significant positive effect on students' self-efficacy. Entrepreneurial motivation is a reason that drives a person to take action, including in this case, something related to entrepreneurship such as seeing opportunities and running a business, creating new product innovations, becoming an entrepreneur, and so on. The motivation possessed by students can foster self-efficacy or confidence to become an entrepreneur.

The result of the indirect effect reveals that self-efficacy is able to mediate the influence among entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation on entrepreneurial intention. The analysis outcomes reveal that by sufficient knowledge, a supportive family environment that encourages students to engage in entrepreneurship, positive subjective norms, and high motivation for entrepreneurship, self-efficacy or self-confidence among students increases. This, in turn, fosters their intention to enter the business world and become entrepreneurs in the future.

The result of this study is in line by *the Theory of Planned Behavior* (TPB) proposed by Ajzen (1991), that explains that a person's intention to behave is shaped by three factors, namely *behavioral beliefs, normative beliefs, and control beliefs*, as reflected in this study in the variables of entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation. Additionally, this study is consistent by *the Social Cognitive Theory* (SCT) of *the*, developed by Albert Bandura (1997). This theory explains the connection among, and behavior, that is closely tied to an individual's self-efficacy.

The outcomes of this study are consistent by previous studies conducted by Kusumaningrum et al. (2022); Bahri et al. (2023) indicating that entrepreneurial knowledge influences entrepreneurial intention. Research conducted by Mugiyatun & Khafid (2020) ; Risakotta & Sapulette (2023) ; Setyaki (2023) reveals that family environment influences entrepreneurial intention. Research conducted by Herdiansyah (2020) reveals that subjective norms influence entrepreneurial intention. Research conducted by Daniel & Handoyo (2021) ; Elfandi *et al.* (2021) reveals that entrepreneurial motivation influences entrepreneurial intention. Research conducted by Atiningsih & Kristanto (2020) ; Rahayu et al. (2021) reveals that entrepreneurial knowledge influences self-efficacy. Research conducted by Atiningsih & Kristanto (2020) ; Lestari & Sukirman (2020) reveals that family environment influences self-efficacy. Research

conducted by Doanh & Bernat (2019) ; Santos & Liguori (2020) ; Pham et al. (2023) reveals that subjective norms influence self-efficacy. Research conducted by ; Prahara & Budiayani (2018) ; Nengseh & Kurniawan (2021) reveals that entrepreneurial motivation influences self-efficacy.

## CONCLUSION

This study was conducted to test and analyze the role of self-efficacy in mediating the connection among entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation on the entrepreneurial intention of students at the Faculty of Economics and Business, State University of Semarang. Based on the outcomes of the study, the following conclusions were drawn: (1) entrepreneurial knowledge, family environment, subjective norms, entrepreneurial motivation, and self-efficacy directly influence entrepreneurial intention; (2) entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation directly influence self-efficacy; (3) Self-efficacy can mediate the determinants of entrepreneurial intention.

Based on the research outcomes, it is important for students to increase their knowledge related to entrepreneurship outside of lectures, such as participating in mentoring or seminars related to entrepreneurship, reading books on entrepreneurship, or through other sources. Then, families are expected to be able to give good support, take the time to discuss by each other, and respect every decision made by family members. For lecturers, they can encourage their students to become resilient individuals, give appreciation and inspiration to their students, and encourage them to become competent, independent, responsible, and honest entrepreneurs.

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