

# The Effect of Risk Tolerance, Entrepreneurship Motivation and Self Efficacy on Entrepreneur Intention of University Students

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## The Effect of Risk Tolerance, Entrepreneurship Motivation and Self Efficacy on Entrepreneur Intention of University Students

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**Abstract:** This study's objective is to examine and gather empirical information on the relationships between college students' entrepreneurial goals and their motivation, self-efficacy, and risk tolerance. Management students in semesters 6 and 8 participated in this study as respondents. In this case study, 85 management students were selected as a sample. Based on the purposive sampling technique. Multiple linear regression analysis approaches are used to test the hypothesis in this case study. The findings indicated that entrepreneurial desire, self-efficacy, and risk tolerance all had an impact on entrepreneurial intention whereas risk tolerance had no impact. This research demonstrates that entrepreneurial intention is simultaneously influenced by entrepreneurial motivation, self-efficacy, and risk tolerance.

**Keywords:** entrepreneurship motivation, self-efficacy, risk tolerance, entrepreneurial intention, students.

**Abstrak:** Tujuan penelitian ini adalah untuk menguji dan mengumpulkan informasi empiris tentang hubungan antara tujuan kewirausahaan mahasiswa dan motivasi, self-efficacy, dan toleransi risiko mereka. Mahasiswa manajemen semester 6 dan 8 berpartisipasi dalam penelitian ini sebagai responden. Dalam studi kasus ini dipilih 85 mahasiswa manajemen sebagai sampel. Berdasarkan teknik purposive sampling. Pendekatan analisis regresi linier berganda digunakan untuk menguji hipotesis dalam studi kasus ini. Temuan menunjukkan bahwa keinginan kewirausahaan, self-efficacy, dan toleransi risiko semuanya berdampak pada niat kewirausahaan sedangkan toleransi risiko tidak berdampak. Penelitian ini menunjukkan bahwa niat kewirausahaan secara simultan dipengaruhi oleh motivasi kewirausahaan, self-efficacy, dan toleransi risiko.

**Kata kunci:** motivasi kewirausahaan, self-efficacy, toleransi terhadap resiko, minat berwirausaha, mahasiswa

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### INTRODUCTION

Entrepreneurship is one part of the backbone of the economy in every country. Becoming an entrepreneur is one of the most important factors in a country's economy, when a country is in a weak condition or has not been able to provide jobs to the community, entrepreneurs can provide a source of income and become an alternative for earning income

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(Rahmah, 2017: 75). In the sense that entrepreneurs can help the country provide employment. According to Wijaya in Erri Nugraha Deri (2016: 986) states that the current phenomenon is that young people, including students, to exclusively labor in the formal economy, whether it be private or public. Contrary to expectations, the number of employment accessible in Indonesia today does not match what students wish to work only in the official sector. This situation contributed to the high number of unemployed. The number of open unemployed in Indonesia as of August 2020 was 128.45 million people. 6.27 million persons, or 64.24 percent of all unemployed people, lack a degree ([www.bps.go.id](http://www.bps.go.id)). Seeing this phenomenon, students who are seen as educated beings should be able to participate in opening up jobs instead of being job seekers in the formal sector.

Research conducted by (Ningsih, 2017: 28) states that the formation of entrepreneurship is often associated with educational institutions. Educational institutions are considered to have a responsibility to give birth to new entrepreneurs. Thus, many higher education institutions or universities incorporate entrepreneurship into their curriculum, including their extracurricular programs. Based on research conducted by (Budianto, 2019: 97) that the entrepreneurship programs implemented include establishing UKM Entrepreneurship, providing business capital to students, making business plans to seize opportunities, and creating entrepreneurial groups. As is the case at SBM ITB which designed a course called Integrated Business Experience, which requires students to establish a company with a loan from a bank ([www.itb.ac.id](http://www.itb.ac.id)).

In addition, according to information on the Indonesian Ministry of Religion website, the ministry, which is in charge of the Islamic Religious Colleges, even included an entrepreneurship policy in the creation of the PTKI curriculum. Graduates from PTKI are required to understand entrepreneurship ([www.diktis.kemenag.go.id](http://www.diktis.kemenag.go.id)). However, several studies state that entrepreneurship education does not really affect the formation of students to become entrepreneurs, because entrepreneurship education is not always synonymous with forming someone to do business (Febriyanto, 2013: 59). Research conducted by (Sulistyawati, 2017: 1002) reveals that the formation of entrepreneurship is actually more influenced by internal individual factors including their character and motivation, in order to be able to form a tendency to open new businesses. The Junior Achievement Young Entrepreneurship Student Mini-company (SMC) program, which is based in the Netherlands, was the subject of research by Oosterbeek, et al. (2010: 447), where this

program is held in European countries, which states that education or the entrepreneurship program has no influence on students' intentions to become entrepreneur. According to this research, the entrepreneurship education program does not mean it is ineffective, but rather makes students more realistic (Safrida et al., 2023; Sadikin et al., 2023). Students who feel that they have low competence in the field of entrepreneurship feel less enthusiastic, which ultimately has no intention of becoming an entrepreneur. Conversely, students who feel they have competence and skills in that field are more enthusiastic about participating in the program and have the intention of becoming entrepreneurs (Oosterbeek, p. 2010: 448). The same phenomenon was also discussed by Wijaya (2019: 253) who found that even though there were many programs and efforts made by universities, in reality there were still many students who were still afraid to get involved in the world of entrepreneurship.

Based on this, entrepreneurship education programs seem to have to consider the factors that influence students' intentions to be involved in entrepreneurship education programs so that they run effectively (Ichsan et al., 2023). Entrepreneurial intention or entrepreneurial intention in students may not appear instantly, but needs a process, once there is an intention, it is hoped that actual behavior will occur (Amanda, 2020: 198). However, even though the university has encouraged students' intentions to become entrepreneurs, these intentions are also influenced by other factors. According to a number of publications, there are internal elements that affect people's intentions to become entrepreneurs, namely personality and entrepreneurial motivation (Koranti, 2013: 1861).

Entrepreneurial intention itself arises as a result of motivational factors. Growing entrepreneurial motivation among students is not an easy thing. In fact, there are not a few that the passion or goal of the student profession is not to become an entrepreneur but only to work in the formal sector. Efforts such as creating interesting concepts for entrepreneurship courses and entrepreneurship programs are expected to motivate students (Nugroho et al., 2023). This is analogous to the fuel that drives the engine, which is the role of motivation in entrepreneurship and students who behave actively in entrepreneurship is the result of adequate entrepreneurial motivation (Filantrovi, 2018: 172). Universities must understand the different ways that students are motivated to start their own businesses, to adjust what has been presented (entrepreneurship programs and courses) with things that motivate students to develop their intention to become an entrepreneur. Based on research conducted by (D.H Utama, 2020: 16) entrepreneurial motivation is one of the factors that

supports the growth of business intentions.

Several more research on college students' intentions to start businesses provide light on the impact of several factors that affect those aspirations, namely self-efficacy and risk tolerance (Britianu, 2008: 76). In the process of entrepreneurial intention, of course, students cannot escape self-efficacy (Rembulan et al., 2023). A motivation that will affect one's decision of activities, goals, perseverance, and performance in various circumstances can be developed through self-efficacy. Anyone who dares to take risks and has high self-efficacy is what distinguishes him from ordinary entrepreneurs (Budiman, 2013: 34). Bandura in Rika Septiani (2020: 88) states that self-efficacy is a belief in oneself regarding the ability to shape the behavior of becoming an entrepreneur. However, not a few students have the confidence to become entrepreneurs. Research conducted by Erri Nugraha Deri (2013: 998) in a tracer study report states that students in the management department of FEB Unud, students who are entrepreneurs are only around 24.3%, these results are small, due to a lack of confidence in students' abilities to become entrepreneurs. Universities not only encourage students to become entrepreneurs through programs but also foster self-confidence in students, commonly known as self-efficacy. Students' level of self-efficacy plays a significant role in deciding whether they are interested in starting their own businesses after completing their education (Yadav, 2017: 6). Confidence in one's abilities in entrepreneurship will be related to the intensity of one's readiness to show entrepreneurial behavior (Saraswati, 2019: 166).

Apart from entrepreneurial motivation or self-efficacy, risk tolerance also helps in the process of entrepreneurial intention. Tolerance for risk is closely related to making decisions about something, one of which is deciding to become an entrepreneur. Reliable entrepreneurs need to have good risk tolerance. In fact, students, as educated people, do not dare to take risks to become entrepreneurs and create jobs (Adriyani, 2019: 14). Therefore, it is very important for universities to understand the extent of their tolerance for the risks that students will take to pursue their entrepreneurial intentions. Robert D. Hisrich (2008: 112) states that entrepreneurial intention is related to behavior that includes initiative and the ability to manage resources, both human and natural, in various situations to gain profits and take risks.

The obstacle that is often faced in fostering entrepreneurial intentions in students is that how to foster entrepreneurial motivation among students and what factors influence

entrepreneurial intentions or entrepreneurial intentions to start an entrepreneurial career after these students obtain a bachelor's degree remain questions and require further study (Sirine, 2011: 128). Apart from that, the existence of the COVID-19 pandemic forced students to reduce their activities and interactions in carrying out entrepreneurial activities through programs promoted by the university. The current situation requires students to gain entrepreneurial knowledge from courses that are planned for online learning. Meanwhile, entrepreneurship itself requires intense practice and monitoring from a lecturer.

Research related to student motivation and intentions towards entrepreneurship, including its relation to entrepreneurship education programs, has been carried out by many other researchers. However, under the context of Islamic higher education in Indonesia, taking a look at what motivates entrepreneurs, self-efficacy, and risk tolerance in entrepreneurship intentions, there are still very few who conduct this research.

## **METHOD**

Active college students enrolled in the Management study program make up the population of this survey. The method used by researchers in selecting research samples is purposive sampling with a judgment-based technique. In this study, researchers obtained and used an instrument in the form of a research questionnaire. Primary data collection in this study was done by distributing questionnaires via Google Form to active students taking the Management study program. Secondary data collection in this study is to collect data from literature, books, and internet websites. The "Likert Scale" was the measurement tool employed in this investigation. An approach was utilized to transform ordinal data into intervals with the aid of a Likert scale, specifically to provide a tiered assessment, as follows: Number 1: Disagree vehemently (STS). Number 2: Concur (TS). Number 3: Neutral (N). Number 4: I concur (S). Number 5: Definitely concur (SS).

## **RESULTS AND DISCUSSION**

### **Results**

Based on gender, as many as 31 or 36.5% of respondents consisted of men, and as many as 54 or 63.5% of respondents consisted of women. based on semester level shows that 31 or 36.5% consist of respondents who are in semester 6 and as many as 54 or 63.5% consist of respondents who are in semester 8. have never run a business; 43, or 50.6%, are the number of respondents who have run a business; and 22, or 25.9%, are the number of respondents who are currently running a business. Based on the length of business, it reveals

that 44 is the average business length for respondents as a whole, or 51.8%, and have a business duration of 1-2 years; in addition, 25 or 24.4% of respondents have 0 years of business, which indicates that respondents have not run a business; as many as 19 or 22.6% of respondents have a business length of 3-4 years; and as many as 2 or 1.2% of respondents have a business period of > 5 years.

Respondents responded with an average of 54.74% strongly agreeing due to variable entrepreneurship motivation. The statement strongly agrees with number 1 regarding the desire of students to be more independent, with a percentage of 84.7%. Besides that, there is a percentage of 74.1% in statements about students wanting to have their own business. variable self-efficacy, with the majority of respondents answering an average of 57.66% strongly agreeing. The statement that was most chosen was 65.9% in statement number 65.9%, that students believed they could start a business. Apart from that, it was compiled with another statement, which was that 60.0% of students believed that one day they would be successful in starting a business. On the risk tolerance variable, the majority of respondents answered "strongly agree" as much as 56.94%, and another statement is at number 5, where the majority of respondents answered strongly agree with a percentage of 69.4%, which stated that students are always careful in making business-related decisions. entrepreneurial intention variable, the majority of respondents answered "strongly agree" as much as 52.7%, and the other most selected statement was at number 6, where the majority of respondents answered strongly agree with a percentage of 63.5%, which stated that students intend to do entrepreneurship after graduating from university. Apart from that, number 4 answered that they agreed with a percentage of 58.8%, which is related to the intention of students in the future to start their own business.

By examining the values of the Tolerance and Variance Inflation Factor (VIF) and the strength of the correlation between the independent and dependent variables, one may comprehend the multicollinearity issue. There is no multicollinearity if the tolerance value is greater than 0.10 and the VIF value is less than 10.00. Entrepreneurship motivation was one of the independent variables considered in this study, self-efficacy, and risk tolerance. The tolerance value of the 3 independent variables, namely entrepreneurship motivation, shows a number above 0.10 with a value of 0.659; self-efficacy shows a number below 10.00 with a value of 0.969; and risk tolerance shows a number above 0.10 with a value of 0.661. In addition, the values of the three independent variables show values below 10.00.

Entrepreneurship motivation shows a score below 10.00 with a score of 1.518; self-efficacy shows a score below 10.00 with a score of 1.031; and risk tolerance shows a score below 10.00 with a value of 1.513. It was concluded from the three values above obtained, namely tolerance and VIF, that the regression equation model has no multicollinearity problems and the results of these data can be used in research.

The results of the Glejser test show that in the regression analysis there are no symptoms of heteroscedasticity. These results unambiguously demonstrate that none of the variables are statistically significant independent variables that influence the dependent variable's RES2 value or absolute residual, with the entrepreneurship motivation variable having a significant value (p-value) of 0.589, self-efficacy having a value of 0.454, and risk tolerance having a value of 0.286. Hence, based on the influencing variables, it can be argued that a workable regression model can be utilized to predict entrepreneurial inclination, namely entrepreneurship motivation, self-efficacy, and risk tolerance.

Multiple linear regression analysis aims to analyze and determine the effect of three or utilizing the SPSS software, additional independent variables (X1, X2, X3, n) on the linked variable (Y) (Sunyoto, 2015: 89). Furthermore, the strength of the association between the dependent and independent variables is assessed using this methodology. Entrepreneurial motivation, self-efficacy, and risk tolerance are employed as independent variables in this study, whereas entrepreneurial intention is the dependent variable. The following findings were obtained from this study's use of SPSS 28 and multiple linear regression analysis: The constant value (a) represents a high level of entrepreneurial intention (Y). This demonstrates that the value of entrepreneurial intention is 4.078 if the variables entrepreneurship motivation, self-efficacy, and risk tolerance are taken into consideration as constants. The regression coefficient of entrepreneurship motivation (X1) is 0.183, it asserts that there is a relationship between entrepreneurial motivation and intention (Y). The self-efficacy regression coefficient (X2) is 0.734, indicating that entrepreneurial intention and motivation are influenced by one another (Y). This. The risk tolerance regression coefficient (X3) is 0.159, indicating a relationship between entrepreneurial intention and willingness to start a business (Y), and the better the risk tolerance students have, the greater their entrepreneurial intention will be, assuming that other variables are not examined in this study. If you look at the sig values on the three variables, namely, entrepreneurial motivation of 0.000 and self-efficacy of 0.000, which



means it is significant because it is below 0.05, However, the risk tolerance is 0.159, this indicates that although it is higher than 0.05, it is not significant.

### Discussion

With a significance level of 0, the f-test findings had an f-value of 0.000. The regression model suggests that the factors entrepreneurial motivation (X1), self-efficacy (X2), and risk tolerance (X3) have an impact on entrepreneurial intention based on a significance level that is lower than 0.05 (Y). Based on the calculations in the analysis of variance table (ANOVA), the f-count value in model 1 is 85,032, the significance level is 5%, and the values of  $df_1 = 3$  and  $df_2 = 81$  give the value of the F table of 0.213. Based on these findings, the f-count value (85.032) is higher than the f-count value (0.213), and the entrepreneurial intention is significantly influenced by the three independent variables of entrepreneurship motivation, self-efficacy, and risk tolerance. This leads to the conclusion that H4 is that entrepreneurial intention is simultaneously influenced by entrepreneurial desire (X1), self-efficacy (X2), and risk tolerance (X3) (Y). H0 is disallowed, while H4 is approved. The findings of this investigation are corroborated by work by Feilany and Lilian (2016: 324), which shows that entrepreneurial motivation and other variables simultaneously influence entrepreneurial intention. Apart from that, it is also supported by research from Akbar and Yudhaningrum (2020: 88), it claims that self-efficacy and risk tolerance have an equal impact on an individual's decision to start a business.

A significance level of 0.000 is indicated by the t-statistical test findings for the entrepreneurship motivation variable. The fact that the significant level of the entrepreneurship motivation variable is smaller than 0.05 suggests that the entrepreneurship motivation variable has an impact on entrepreneurial intention. The question of whether H1 is accepted and H0 is rejected can then be asked. The findings of this study are consistent with those of Indriyani Ratih's (2017: 86) study, which found that entrepreneurial desire significantly affects entrepreneurial intention. Kim-soon, Ahmad, and Ibrahim (2014: 66) conducted a second study that yielded similar findings: entrepreneurial motivation significantly enhances entrepreneurial intention.

The significance threshold for the self-efficacy variable is 0.000. The fact that the self-efficacy variable's significance level is smaller than 0.05 suggests that it has an impact on entrepreneurial intention. If H2 is approved and H0 is refused, the question can then be asked. The findings of this study are consistent with those of earlier studies, demonstrating

that self-efficacy affects entrepreneurial ambitions, or what is commonly known as entrepreneurial intention. Further research by Peng et al. (2015) that demonstrates that self-efficacy significantly enhances entrepreneurial intention also supports this claim. The significance level for the risk tolerance variable is 0.081. As the risk tolerance variable's significance level is greater than 0.05, it may be concluded that it has no impact on the intention to start a business. Thus, it can be claimed that H0 is accepted whereas H3 is denied. This implies that student entrepreneurial inclinations are not influenced by risk tolerance (Ekawati, 2017: 89). The findings of this study are consistent with those of earlier studies, which found no relationship between risk appetite and entrepreneurial intent. R squared corrected to 0.750, or 75%. This demonstrates that the entrepreneurial motivation, self-efficacy, and risk tolerance variables may all be used to explain the entrepreneurial intention variable. Also, the residual value of 0.250 or 25%, explains additional factors that the authors did not look at.

### **CONCLUSION**

Based on the research results, the following conclusions are obtained:  
1 Entrepreneurial intention is affected by entrepreneurial motivation. Self-efficacy affects one's intention to start a business. Risk aversion has no impact on one's intention to start a business.

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