

The Effect of Entrepreneurial Motivation and Family Environment through Self-Efficacy on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office

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Abstract: This study examines the effect of entrepreneurial motivation and family environment through self-efficacy on interest in entrepreneurship. The population in this study were students who received scholarships from the Bank Indonesia Jember Representative Office as many as 225 students. The sampling technique in this study used purposive sampling in accordance with the criteria determined by the researcher, the number of samples in this study was 103 students. This research includes explanatory research. This research method uses path analysis and sobel test. The results showed that entrepreneurial motivation, family environment, and self-efficacy had a significant influence on entrepreneurial interest. Entrepreneurial motivation and family environment have a significant influence on self-efficacy. Entrepreneurial motivation and family environment have a significant effect on entrepreneurial interest through self-efficacy.

Keywords: Entrepreneurial Motivation, Family Environment, Self-Efficacy, Entrepreneurial Interest

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I. Introduction

The COVID-19 pandemic is being experienced by almost all countries in the world. This of course has an impact on the global economy. Several countries also experienced a recession, including Indonesia. Many companies ended up having to go out of business and there were massive layoffs. This has an impact on increasing unemployment in Indonesia. According to a report from the Central Statistics Agency in August 2020, the open unemployment rate in Indonesia increased by 1.84% compared to August 2019. Unemployment is one of the employment problems that continues to be a concern in Indonesia.

Entrepreneurship is one solution to encourage economic growth. According to Hutagalung, et al. (2017:332), entrepreneurship is the driving force of the economy. This happened because more people who are entrepreneurship, the potential for the availability of jobs will be wider and more workers will be absorbed. According to a report from the Central Statistics Agency in August 2020, the percentage of the population working according to their main job status as laborers or employees was 36.37%. This percentage is the largest percentage when compared to the percentage of the working population according to other main employment statuses in Indonesia. Meanwhile, the population who work as entrepreneurs is 20.38%. This data shows that the Indonesian population who work as entrepreneurs still does not dominate.

According to Agusmiati and Wahyudin (2018: 880-881), to form humans who are entrepreneurial and at the same time capable of doing entrepreneurship, what must be planted first is the interest in entrepreneurship itself, so it is important to foster interest in entrepreneurship from an early age. Interest in entrepreneurship is not innate from birth, interest in entrepreneurship arises because of the knowledge and information about entrepreneurship which is then continued for direct participation so they have experience and there is an interest in practicing directly.

Students are important agents of change in shaping the character of the nation in the future. Without the role of students as initial movers, it will be difficult to change the mindset of the existing community.

Bank Indonesia scholarship recipients are selected students. During the scholarship acceptance period, these students are encouraged to actively participate in work programs in the scholarship recipient community under the auspices of Bank Indonesia. The vision of the Bank Indonesia scholarship program is to facilitate the development of intellectual capital and make a positive contribution to the transformation process of Indonesian society in a sustainable manner so as to produce graduates who are superior and competitive. In line with this vision, the Bank Indonesia Scholarship program aims to motivate the younger generation to excel in pursuing

higher education and to optimize the potential of students to produce independent and productive human resources.

Efforts are being made to realize the expected human resources, Bank Indonesia provides a work program that will be followed by students receiving this scholarship. This work program consists of four areas. One of them is the field of entrepreneurship. The implementation of entrepreneurial activity is a form of external entrepreneurship motivation to encourage Bank Indonesia scholarship recipients to have an interest in entrepreneurship, so they will become independent and productive individuals. Anand and Meftahudin (2020: 95) revealed that students who have high motivation, the higher their interest in entrepreneurship. Without motivation in the field of entrepreneurship, students will not be moved to carry out entrepreneurial activities. This explanation is strengthened on the research by Alifia and Dwiridotjahjono (2019) which shows that entrepreneurial motivation has a positive effect on entrepreneurial interest in the Beton Hamlet, Tritunggal Village, Babat District, Lamongan Regency.

In addition, these students come from a variety of diverse family backgrounds. Their parents' occupations are also diverse. Alma (2019: 8) reveals that the work of parents is often seen that there is an influence from parents who work alone and have their own business, and their children tend to become entrepreneurs as well. This situation often inspires children from childhood. Lestari and Sukirman (2020: 626) also revealed that better the family environment in introducing the world of entrepreneurship to children, the higher impact for children to enter the world of entrepreneurship. This explanation is reinforced on the research by Mugiyatun and Khafid (2020) which shows the results of the family environment affects the entrepreneurial interest of class XII Accounting students at SMKN 2 Semarang.

Self-efficacy can affect a person's interest in something that is believed. According to Agusmiati and Wahyudin (2018: 883), self-efficacy contributes greatly to entrepreneurial interests and individual actions in various ways. Lestari and Sukirman (2020: 627) reveal that the stronger the self-confidence that they are able to undergo and face challenges in entrepreneurship, the stronger the perception of individual control over their business or business. This explanation is strengthened by the research of Ayyubi, et al. (2018) which shows that self-efficacy has a positive effect on the entrepreneurship interest of private university students in Jember.

According to Nurmalia and Setyaningsih (2020: 50), a person's high motivation will be followed by high self-efficacy. Individuals who have the ability to motivate themselves will be very helpful in increasing confidence in their abilities. Individuals who have low motivation will be able to discourage them from doing a job which results in a lower level of confidence in themselves. Similarly, when students cannot motivate themselves to become entrepreneurs, they will not have strong confidence in their abilities to carry out entrepreneurial activities. This explanation is reinforced on the research by Munawar and Suryana (2020) which shows the results that the entrepreneurial motivation variable has a positive effect on the entrepreneurial interest of SMKN students in Purwakarta.

According to Indriyani and Subowo (2019:480), the family environment is very influential on a person's self-confidence. The higher moral support or material support from the family, it will have a positive impact on a person's self-efficacy. If students get support from the family environment for entrepreneurship, the students will have confidence in their own abilities to be entrepreneurship. This explanation is reinforced on the research by Lestari and Sukirman (2020) which shows that the family environment has a positive and significant effect on the self-efficacy of class XI students majoring in accounting and finance at SMKN 1 Pati. Based on several studies conducted by Munawar and Suryana (2020), Indriyani and Subowo (2019), and Kurniawan, et al. (2016), self-efficacy is a variable that is able to mediate independent variables in research on entrepreneurial interest.

This research certainly has a research gap of the variables to be studied. The research conducted by Lestari and Sukirman (2020) shows the results that the family environment has a positive and significant influence on entrepreneurship interest in class XI students majoring in accounting and finance at SMKN 1 Pati. However, the research conducted by Indriyani and Subowo (2019) showed that the family environment had no positive and significant influence on the entrepreneurial interest of students in Accounting Economics Education, State University of Semarang.

The research conducted by Alifia and Dwiridotjahjono (2019) showed that entrepreneurial motivation had a positive and significant effect on the entrepreneurial interest of the people of Beton Village, Tritunggal Village, Babat District, Lamongan Regency. However, the other research conducted by Munawar and Suryana (2020) shows that entrepreneurial motivation does not affect the entrepreneurial interest of SMKN students in Purwakarta. The existence of different research results or research gaps is an interesting thing, this certainly provides new knowledge for researchers to research further and contribute to knowledge.

The results of different studies and the existence of emerging phenomena encourage researchers to want to know the influence of entrepreneurial motivation and family environment through self-efficacy on the entrepreneurial interest of students receiving scholarships from the Bank Indonesia Jember Representative Office. Based on the background that has been described, this research is entitled "The Influence of

Entrepreneurial Motivation and Family Environment through Self-Efficacy on Entrepreneurial Interests in Students Recipients of Scholarship Recipients of Bank Indonesia Jember Representative Office".

Based on the background that has been described, the formulation of the research problem is formulated as follows:

- a. Does entrepreneurial motivation affect the entrepreneurial interest of Scholarship Recipients at Bank Indonesia Jember Representative Office?
- b. Does the family environment affect the entrepreneurial interest of Scholarship Recipients at Bank Indonesia Jember Representative Office?
- c. Does self-efficacy affect the entrepreneurial interest of Scholarship Recipients at Bank Indonesia Jember Representative Office?
- d. Does entrepreneurial motivation affect the self-efficacy of Scholarship Recipients at Bank Indonesia Jember Representative Office?
- e. Does the family environment affect the self-efficacy of Scholarship Recipients at Bank Indonesia Jember Representative Office?
- f. Does entrepreneurial motivation affect the entrepreneurial interest of Scholarship Recipients at Bank Indonesia Jember Representative Office through self-efficacy?
- g. Does the family environment affect the entrepreneurial interest of Scholarship Recipients at Bank Indonesia Jember Representative Office through self-efficacy?

II. Literature Review

2.1. Entrepreneurial Motivation

According to Alma (2019: 89), motivation is the willingness to do something, while the motive is a need, desire, urge, or impulse. A person's motivation depends on the strength of his motives. Motives with enormous power will determine a person's behavior. This strong motive is often reduced when it has achieved satisfaction or because of failure. According to Alifia and Dwiridotjahjono (2019:142), entrepreneurial motivation is a psychological impulse that arises from within and outside the individual to do something independently, with the impulse that arises, the individual will be able to determine what business he is involved in as well as to determine future goals and expectations.

According to Hutagalung, et al. (2017), indicators of entrepreneurial motivation are autonomy, hope, profit, and freedom.

2.2. Family Environment

According to Hasbullah (2008:38), the family environment is the first and foremost educational environment for children, because it is in this family that children first receive education and guidance, and are said to be the main environment because most of a child's life is in the family.

According to Anand and Meftahudin (2020:91), the family environment can be interpreted as the first environment for individuals to be able to develop, interact, and get education through family members consisting of father, mother, and siblings. The family environment has a very big role in preparing children to become entrepreneurs in the future.

According to Hutagalung, et al. (2017), family environment indicators are parents' work, family support, family attention, communication with family, and parental guidance.

2.3. Self Efficacy

According to Alwisol (2016:303) based on Albert Bandura's personality theory, self-efficacy is one's own perception of how well one can function in certain situations. Efficacy is a self-assessment, whether you can do good or bad actions, right or wrong, can or can not do what is required.

People with high feelings of self-efficacy are more likely to exert themselves when trying a new task. They are also more likely to be persistent and not give up easily when faced with challenges (Omrod, 2008:22). According to Lestari and Sukirman (2020), the indicators of self-efficacy are magnitude, generally, and strength.

2.4. Entrepreneurial Interest

According to Omrod (2008:102), interest is the perception that an activity causes curiosity and interest, usually accompanied by positive cognitive and affective involvement. According to Suryana (2014:12), entrepreneurship is a job or career that must be flexible and imaginative, able to plan, take risks, decisions, and actions to achieve goals.

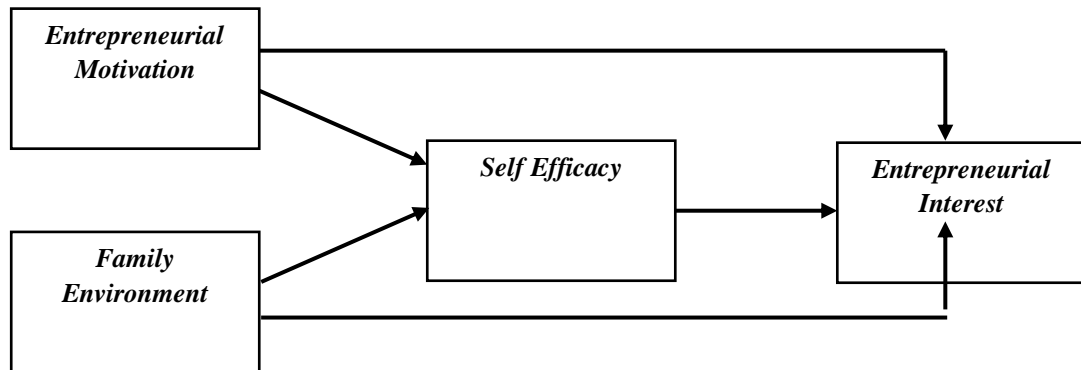
According to Kurniawan, et al. (2016: 104), interest in entrepreneurship is a feeling of liking something which then he wants to know more about it and will prove it by doing activities to improve his work (increasing income) and encourage individuals to focus their attention, and have feelings of pleasure and desire to be

involved in activities. taking risks to run your own business/business by taking advantage of existing business opportunities to create new businesses.

According to Adam, et al. (2020), indicators of entrepreneurial interest are feelings of pleasure, interest, attention, and involvement.

2.5. Conceptual Framework

The conceptual framework is a general description for the flow of searching or researching the influence of entrepreneurship motivation on entrepreneurial interests directly or indirectly through self-efficacy, the influence of the family environment on entrepreneurial interests directly or indirectly through self-efficacy, and the influence of self-efficacy on entrepreneurial interests. Then the conceptual framework can be formulated as follows:



2.6. Hypothesis

The hypothesis in this study is as follows:

a. The Effect of Entrepreneurial Motivation on Entrepreneurial Interest

H1 : There is an effect of Entrepreneurial Motivation on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office.

b. The Effect of Family Environment on Entrepreneurial Interest

H2 : There is an effect of Family Environment on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office.

c. The Effect of Self-Efficacy on Entrepreneurial Interest

H3 : There is an effect of Self-Efficacy on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office.

d. The Effect of Entrepreneurial Motivation on Self-Efficacy

H4 : There is an effect of Entrepreneurial Motivation on the Self-Efficacy of Scholarship Recipients at Bank Indonesia Jember Representative Office.

e. The Effect of Family Environment on Self-Efficacy

H5 : There is an effect of the Family Environment on the Self-Efficacy of Scholarship Recipients at Bank Indonesia Jember Representative Office.

III. Method

This research is included in the category of explanatory research. This study uses a quantitative approach. Quantitative data was measured using statistics.

The population in this study were students who received scholarships from the Bank Indonesia Jember Representative Office for the 2019-2020, totaling 225 students. The sample in this study amounted to 103 students. The sampling technique in this research is purposive sampling, with predetermined criteria. The sample criteria are students who took part in the entrepreneurship program and students who receive a scholarship of at least 6 months.

The independent variables in this study are entrepreneurial motivation (X1) and family environment (X2), the dependent variable in this study is entrepreneurial interest (Y), and the intervening variable in this study is self-efficacy (Z).

Data collection methods in this study used questionnaires, interviews, and literature studies. The data analysis technique used is path analysis and sobel test.

IV. Results And Discussion

4.1. The Effect of Entrepreneurial Motivation on Entrepreneurial Interest

Based on the results of this study, it is known that entrepreneurial motivation has a significant effect on the entrepreneurial interest of students receiving scholarships from the Bank Indonesia Representative Office Jember. This is based on the t-test on the regression equation, the value of t-count > t-table ($10.372 > 1.984$), then H_0 is rejected and H_a is accepted. A positive t-count value means that increasing entrepreneurial motivation will also increase interest in entrepreneurship. The first hypothesis which states "there is an effect of Entrepreneurial Motivation on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office" means that it is accepted.

4.2. The Effect of Family Environment on Entrepreneurial Interest

Based on the results of this study, it is known that the family environment has a significant effect on the entrepreneurial interest of students receiving scholarships from the Bank Indonesia Jember Representative Office. This is based on the t-test on the regression equation, the value of t-count > t-table ($6.476 > 1.984$), then H_0 is rejected and H_a is accepted. A positive t-count value means that the increase in the family environment will also increase the interest in entrepreneurship. The second hypothesis which states "there is an effect of Family Environment on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office" means that it is accepted.

4.3. The Effect of Self-Efficacy on Entrepreneurial Interest

Based on the results of this study, it is known that self-efficacy has a significant effect on the entrepreneurial interest of students receiving scholarships from the Bank Indonesia Jember Representative Office. This is based on the t-test on the regression equation, the value of t-count > t-table ($8.773 > 1.984$), then H_0 is rejected and H_a is accepted. A positive t-count value means that increasing self-efficacy will also increase interest in entrepreneurship. The third hypothesis which states "there is an effect of Self-Efficacy on Entrepreneurial Interest of Scholarship Recipients at Bank Indonesia Jember Representative Office" means that it is accepted.

4.4. The Effect of Entrepreneurial Motivation on Self-Efficacy

Based on the results of this study, it is known that entrepreneurial motivation has a significant effect on the self-efficacy of students receiving scholarships from the Bank Indonesia Jember Representative Office. This is based on the t-test on the regression equation, the value of t-count > t-table ($8.956 > 1.984$), then H_0 is rejected and H_a is accepted. The positive t-count value means that the increase in entrepreneurial motivation will also increase self-efficacy. The fourth hypothesis which states "there is an effect of Entrepreneurial Motivation on the Self-Efficacy of Scholarship Recipients at Bank Indonesia Jember Representative Office" means that it is accepted.

4.5. The Effect of Family Environment on Self-Efficacy

Based on the results of this study, it is known that the family environment has a significant effect on the self-efficacy of scholarship recipients at the Jember Bank Indonesia Representative Office. This is based on the t-test on the regression equation, the value of t-count > t-table ($2.376 > 1.984$), then H_0 is rejected and H_a is accepted. A positive t-count value means that an increase in the family environment will also increase self-efficacy. The fifth hypothesis which states "there is an effect of the Family Environment on the Self-Efficacy of Scholarship Recipients at Bank Indonesia Jember Representative Office" means that it is accepted.

4.6. The Effect of Entrepreneurial Motivation on Entrepreneurial Interest through Self-Efficacy

Based on the results of the research in the sobel test, it shows that the intervening variable has a significant value of $0.0 < 0.05$ so it can be concluded that self-efficacy has a significant effect in mediating the influence of entrepreneurial motivation on interest in entrepreneurship. This shows that entrepreneurial motivation indirectly has a significant effect on the entrepreneurial interest of students receiving scholarships from the Bank Indonesia Jember Representative Office through self-efficacy.

4.7. The Effect of Family Environment on Entrepreneurial Interest through Self-Efficacy

Based on the results of the research in the Sobel test, it shows that the intervening variable has a significant value of $0.021 < 0.05$ so it can be concluded that self-efficacy has a significant effect in mediating the influence of the family environment on entrepreneurial interest. This shows that the family environment indirectly has a significant effect on the entrepreneurial interest of students receiving scholarships from the Bank Indonesia Jember Representative Office through self-efficacy.

V. Conclusion

This study shows the following results:

Entrepreneurial motivation has a significant effect on entrepreneurial interest of scholarship recipients at Bank Indonesia Jember Representative Office.

The family environment has a significant effect on entrepreneurial interest of scholarship recipients at Bank Indonesia Jember Representative Office.

Self-efficacy has a significant effect on entrepreneurial interest of scholarship recipients at Bank Indonesia Jember Representative Office.

Entrepreneurial motivation has a significant effect on self-efficacy of scholarship recipients at Bank Indonesia Jember Representative Office.

The family environment has a significant effect on self-efficacy of scholarship recipients at Bank Indonesia Jember Representative Office.

Entrepreneurial motivation has a significant effect on entrepreneurial interest through the self-efficacy of scholarship recipients at Bank Indonesia Jember Representative Office.

The family environment has a significant effect on entrepreneurial interest through the self-efficacy of scholarship recipients at Bank Indonesia Jember Representative Office.

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