

## EFFECT OF SELF-EFFICACY AND FAMILY ENVIRONMENT ON BUSINESS INTENSION

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### ABSTRACT

Self-efficacy and family support are some of the factors that foster student entrepreneurial intentions. With the high self-efficacy and support from the family environment, students are expected to have entrepreneurial intentions after graduating from college. The formulation of the problem of this research is about the self-efficacy (X1) and family environment (X2) on entrepreneurship intentions (Y) in students of economic education at STKIP PGRI Tulungagung. The data collection method uses a questionnaire. This method is used to obtain data on self-efficacy (X1), family environment (X2) and entrepreneurial intentions (Y). The instrument used consists of questions with available answers consisting of 5 (five) choices with a score = answer strongly agree score 5, answer agree score 4, doubt answer score 3, answer disagree score 2, answer strongly disagree score 1, the sum of each variable is 20 questions so that the lowest value is 20 and the highest value is 100. To find out the relationship between variables X and Y use the evaluation formula when the product is rough. From the analysis of the data, it was proven that a large t-test on self-efficacy (X1) was obtained  $t \text{ count } (6,066) > t \text{ table } (1,987)$  and a significance value of  $0,000 < 0.05$  which was significant. So arithmetic  $> t \text{ table}$  can be concluded that the self-efficacy variable has a significant effect on entrepreneurial intentions which means that  $H_0$  is rejected and  $H_a$  is accepted. While the test on the family environment (X2) shows a value  $(5,010) > t \text{ table } (1,987)$  and a significance value of  $0,000 < 0.05$  means significant. So arithmetic  $> t \text{ table}$  can be summed up as a variable family environment rate significantly towards entrepreneurial intention.

### Keywords:

Self Efficacy, Family Environment, Intention of Entrepreneurship.

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## INTRODUCTION

A large number of unemployed is one of the main problems in Indonesia. The increasing number of unemployment became a public spotlight. The fact is that the highest number of unemployed is educated which they should have the opportunity to get jobs according to their abilities, or even be able to become entrepreneurs.

University is expected to prepare a better future by developing intellectuals and skills of students. University also has a role to create human resources who have an entrepreneurial spirit and attitude by creating jobs. The option for being an entrepreneur has an opportunity to generate more income compared to be an employee. Also, being an entrepreneur can absorb labor and reduce unemployment. Taxes generated from entrepreneurs can also increase the economy's growth in Indonesia. According to Darmawan (2016) entrepreneur is a person who has reliability, comparative advantage, and contribution in decreasing the number of unemployment.

STKIP PGRI Tulungagung is expected to be able to produce young entrepreneurs, especially for students majoring in economic education who are expected to be able to produce education experts and economic experts who can contribute to improving the welfare of the nation. One of the spirits of STKIP PGRI Tulungagung is to educate students and prepare them to become entrepreneurs and make entrepreneurship education a part of the curriculum provided in each department. But in fact, students' intention to become entrepreneurs is relatively low. College graduates are still reluctant to enter the world of entrepreneurship. This is proof that there are still many students who are willing to wait long to get a job.

When someone has the willingness to become an entrepreneur, it means that someone can create jobs and absorb labor. Being an entrepreneur is not a simple thing. One of several driving factors entrepreneurial intentions is self-efficacy. According to Ghuftron and Risnawita as quoted by Maulida & Nurkhin (2017, p.501) that self-efficacy is one of the most influential aspects of self-knowledge in human life. Self-efficacy also affects individuals in determining actions to achieve a goal.

In addition to self-efficacy, the environment also plays a role in fostering entrepreneurship intentions especially the family environment. The family is the main pillar of one's belief in doing something. According to Khairani as quoted by Anggraeni & Harnanik (2015, p.42) explains that the family environment is the first education received by a child.

The role of the family is very important in developing the attitudes, talents, and interests of each individual. Motivation and support from the family including attention both physically and psychologically strongly support the development of each individual. Likewise, family support for individuals to become an entrepreneur can foster entrepreneurial intentions. According to Yanto as quoted by Santi, Hamzah, & Rahmawati (2017, p.63) entrepreneurial intentions is the ability to be courageous in fulfilling the necessities of life, developing business, or assisting any business with the strength of oneself. Before someone starts as an entrepreneur, it takes a strong commitment to start it.

Not everyone has the intention to become an entrepreneur. Based on interviews with economic education students at STKIP PGRI Tulungagung, it was found that students still did not intend to become entre-

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preneurs. Students prefer to become employees after graduating and assume that being employees is more practical and enjoyable than being an entrepreneur. Students still tend to depend on job vacancies. Students also stated that they still had difficulty finding ideas to start entrepreneurship. Also, the main reason for not being interested in entrepreneurship is because of limited capital and a lack of confidence in success.

From this phenomenon, it can be said that most universities prepare their students as workers in the industrial sector rather than entrepreneurship and creating jobs. This is the reason that later became the main issue in this study to examine entrepreneurial intentions among students. The title of this research is "The Effect of Self-Efficacy and Family Environment on Student Entrepreneurial Intention of STKIP PGRI Tulungagung".

## RESEARCH PURPOSES

1. To determine the effect of self-efficacy on students' entrepreneurial intentions of STKIP PGRI Tulungagung.

2. To determine the effect of the family environment on students' entrepreneurial intentions of STKIP PGRI Tulungagung.

3. To analyze the effect of self-efficacy and family environment on students' entrepreneurial intentions of STKIP PGRI Tulungagung.

## LITERATURE REVIEW

### a. Self-efficacy

Confidence is the important thing to start any activity in social life or on the other word commonly called self-efficacy. According to Bandura as cited by Lodjo (2013, p.59) self-efficacy is a matter of an individual's perceived ability to cope with a particular situation in connection with an assessment of the ability to perform an action that has

to do with a specific task or particular situation.

Then Bandura explained as cited by Permana et al (2016, p.51) that self-efficacy in each individual will differ from one to another based on three aspects which are:

### 1) Magnitude

This aspect is related to the difficulty level of a task. The assignments given to individuals are arranged according to the level of difficulty. The differences in individual self-efficacy may be limited to easy tasks. While the difficult tasks are following the perceived limits of the ability to meet the behavioral demands required at each level.

### 2) Area of Tasks (Generality)

This aspect is related to the areas of assignment where people are confident in their abilities. In measuring one's self-efficacy in carrying out tasks, it is determined from several aspects. The aspects that become a reference in measuring self-efficacy include social resources, academic competence, self-regulation in learning, utilizing free time and extracurricular activities, self-efficacy in self-regulation and the expectations of others.

### 3) Stability, Confidence, Strength

This aspect is related to the level of strength of an individual's beliefs or expectations regarding abilities. To determine the level of strength of one's self-efficacy, it is necessary to use a measurement using the self-efficacy scale. This self-efficacy scale is useful to illustrate the difference in strength from one's self-efficacy with others in carrying out a task.

### b. Family environment

According to Hasbullah as cited by Yana & Nurjanah (2014, p.18) stated that the family environment is the first educational environment because children get first education and guidance is from the family environment.

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According to Slameto as cited by Anggraeni & Harnanik (2015, p.47) family environment indicators are:

- 1) The way parents educate
- 2) Relationships among family members
- 3) Home atmosphere
- 4) The economics condition of a family
- 5) Definition of parents
- 6) Cultural background, learning, and motivation.

According to Wasty Soemanto (2013) as cited by Eka et al (2014, p.03) that indicators of family environment in encouraging entrepreneurial interest are when a close and harmonious relationship is created between family members where each family member responds to each other, so that it emerges mental preparation for entrepreneurship, the interest to build a family into a mini-company, and how to treat and service to parents.

c. Intention of Entrepreneurship.

According to Wijaya and Budiman as cited by Yohanna & Wijiyono (2016, p.32) that entrepreneurial intentions are the tendency of individual desires to take entrepreneurial action by creating new products through business opportunities and risk-taking. While Hisrich, Peter, and Sherperd as cited by Yohanna & Wijiyono (2016, p.32) said that entrepreneurial intentions are motivational factors that influence individuals to pursue entrepreneurial results. In achieving the objectives of forming a business, entrepreneurial intentions are defined as the process of finding information that can be used in its formation.

Factors that influence entrepreneurial intentions according to Indarti as cited by Maulida & Nurkhin (2017, p.503) include:

- 1) Personality factors: the need for achievement and self-efficacy

- 2) Environmental Factors: seen in three contextual elements: access to capital, information, and social networks
- 3) Demographic factors: gender, age, educational background, and work experience.

## RESEARCH METHODS

The type of research used is quantitative research with correlational types. This research is design by a non-experimental research design.

The population in this study was 89 students majoring in economic education at STKIP PGRI Tulungagung. The sample is the entire population, so this study is a population study.

Data collection techniques in this study used a questionnaire that was used to collect data on social media variables on Instagram, peer relationships and consumptive behavior. Measurement of independent variables with a questionnaire using a Likert scale with a rating scale (score) 1 to 5, with variations of answers for each question item is "strongly agree (SS)", "agree (S)", "doubtful (RR) )", "Disagree (TS)", and "strongly disagree (STS)".

Data analysis techniques using the Multiple Regression Test. Multiple Regression is used to test two independent variables (X1 and X2), and one dependent variable (Y) with the help of SPSS for Windows 16.0.

## RESEARCH RESULT

Data on self-efficacy, family environment, and students' entrepreneurial intentions of STKIP PGRI Tulungagung were obtained from the questionnaire processing collected. The questionnaire contained 20 statements and each student statement item chose one answer among the 5 answer choices. From the data that has been collected shows that the self-efficacy of stu-

dents STKIP PGRI Tulungagung in a good category.

The normality test results based on the Normal P-P plot can be concluded that the independent variable data in this study fulfills the linearity requirements and passes the test because the data spread around the diagonal line and follows the direction of the diagonal line. The statistical test that can be used to test residual normality is the Kolmogorov-Smirnov non-parametric statistical test. For more details can be seen in Table 4.10 below:

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		89
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	6.34297766
Most Extreme Differences	Absolute	.078
	Positive	.048
	Negative	-.078
Kolmogorov-Smirnov Z		.740
Asymp. Sig. (2-tailed)		.645

a. Test distribution is Normal.

Sources : Data processed, 2018

The Kolmogorov-Smirnov value generated to test the suitability of data distribution with a certain distribution of 0.740 and Asymp values. Sig. (2-tailed) or probability value resulting from the null hypothesis test state that there is no difference between the normal data distribution of 0.646 greater than 0.05. Table 4.11

Self-Efficacy Linearity Test (X1) Against Entrepreneurial Intentions (Y) .

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
INTENTION *	Between Groups	(Combined)	8021.778	33	243.084	4.398	.000
		Linearity	6006.350	1	6006.350	108.676	.000
		Deviation from Linearity	2015.428	32	62.982	1.140	.329
	Within Groups		3039.750	55	55.268		
	Total		11061.528	88			

Sources: Data processed, 2018

In that table, it is known that the significance value at linearity is 0,000. It is significantly less than 0.05 (0.000 < 0.05), it concluded that between self-efficacy variables and students' entrepreneurial intention there is a linear relationship.

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	Constant	5.548	5.610		.989	.325		
	Self efficatoon	.528	.087	.495	6.066	.000	.560	1.787
	Family support	.387	.077	.409	5.010	.000	.560	1.787

Sources: Data processed, 2018 .

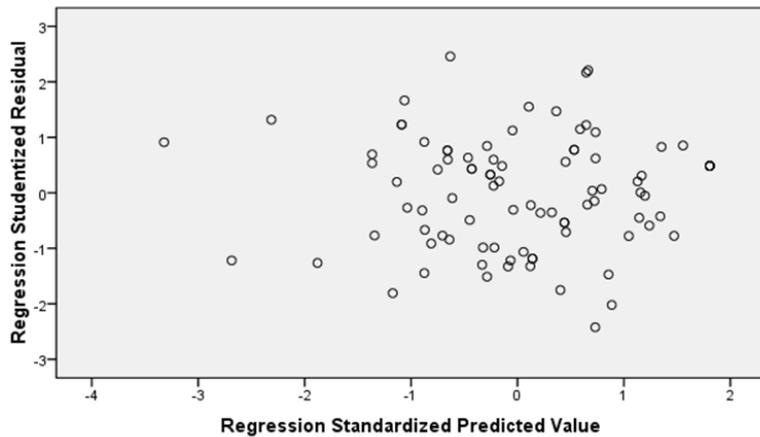
In that table can be seen that the magnitude of VIF (1,787; 01,787) is below 10 and Tolerance (0.560; 0.560) above 0.1. It can be concluded that the regression model does not have multicollinearity problems among the independent variables in the regression model.

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\*Dependent variable: intention to become entrepreneurs.

Scatterplot

Dependent Variable: INTENSI BERWIRSAUSAHA



Sources: Data processed, 2018.

The scatterplot chart illustrated that the points spread randomly both above and below the number 0 on the Y-axis. It concluded that there was no heteroscedasticity in the regression model.

**Table 4.14**  
 Partially T count ( T-test)

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.548	5.610		.989	.325		
EFIKASI DIRI	.528	.087	.495	6.066	.000	.560	1.787
LINGKUNGAN KELUARGA	.387	.077	.409	5.010	.000	.560	1.787

a. Dependent Variable:

Sources: Data processed, 2018

From the analysis of the data above shows:

- a. For the partial coefficient of self-efficacy on entrepreneurial intentions, the value of t-value (6.066) > t-table (1.987) and significant value of 0.000

<0.05 then Ho is rejected and Ho is accepted.

- b. For the family environment partial coefficient on entrepreneurial intentions, the value of count (5.010) > table (1.987) and a significance value of 0.000 <0.05 then Ho is rejected and Ho is accepted.

**Tabel 4.15**  
 F-Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7520.992	2	3760.496	91.343	.000 <sup>a</sup>
	Residual	3540.536	86	41.169		
	Total	11061.528	88			
a. Predictors: (Constant), LINGKUNGAN KELUARGA, EFIKASI DIRI						
b. Dependent Variable: INTENSI BERWIRSAUSAHA						

Source: Data processed, 2018.

From the Anova table above shows the value of F-value (91,343) > F-table (3,10) and the significance level of 0,000 <0.05, then Ho is rejected and Ho is accepted. This shows that there are significant differences related to self-efficacy variables and family environment towards entrepreneurial intentions in STKIP PGRI Tulungagung students.

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**Tabel 4.16  
 Multiple Regression**

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.548	5.610		.989	.325		
EFIKASI DIRI	.528	.087	.495	6.066	.000	.560	1.787
LINGKUNGAN KELUARGA	.387	.077	.409	5.010	.000	.560	1.787

a. Dependent Variable: INTENSI BERWIRSAUSAHA

Source: Data processed, 2018.

Based on the results of the multiple linear regression analysis in table 4.15, a linear regression equation can be obtained as follows:

$$Y = 5.548 + 0.528 X_1 + 0.387 X_2$$

From the equation of the multiple linear lines above it can be explained that:

- 1) a is a constant value of 5,548 expressed as an independent variable (self-efficacy and family environment), where if the coefficients at X1 and X2 are 0 (zero), then the value of the independent variable (entrepreneurial intention) is 5,548.
- 2) b1 = 0.528 is the regression coefficient of the self-efficacy independent variable (X1). The higher each increase of X1 by one point, it will affect the entrepreneurial intention variable (Y) of 0.528 assuming the other variables are constant.
- 3) b2 = 0.387 is the regression coefficient of the

Family Environment independent variable (X2). The higher each increase in X2 by one point, it will affect the entrepreneurial intention variable (Y) of 0.387 assuming the other variables are constant.

**Tabel 4.17 Coeffisien Determination**

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbir Watson
1	.825 <sup>a</sup>	.680	.672	6.416	1.950

a. Predictors: (Constant), DUKUNGAN KELUARGA, EFIKASI DIRI

b. Dependent Variable: INTENSI BERWIRSAUSAHA

Sources: Data processed, 2018

T table shows the correlation index for (Y \* X1X2) is 0.825, if the value of R is matched with interpretation in the correlation coefficient interpretation table, then the relationship between variables X1, X2 and Y can be very strong. While the determination index for X1 and X2 against Y is based on the adjusted R square value of 0.672. So it can be concluded that the ability of self-efficacy variables and family environment to explain entrepreneurial intentions is 67.2%. While the remaining 32.8% is influenced by other variables outside this study.

**CONCLUSION.**

1. Self-efficacy significantly influences the students' entrepreneurial intention of STKIP PGRI Tulungagung. Data analysis showed that t-value = 6,066 > t-table = 1,987 with a significant value of 0,000 < 0.05. It concluded Ho was rejected and Ha was accepted.

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2. The family environment significantly influences the students' entrepreneurial intentions of STKIP PGRI Tulungagung students. Data analysis showed,  $t\text{-value} = 5.010 > t\text{-table} = 1.987$  with a significant value of  $0.000 < 0.05$ . It concluded  $H_0$  was rejected and  $H_a$  was accepted.
3. Simultaneously there is a significant influence between self-efficacy and family environment to the students' entrepreneurial intention of STKIP PGRI Tulungagung students. From the analysis of the data it shows that  $F\text{-value} = 91,343 > F\text{-table} 3,10$  with a significance value of  $0,000 < 0.05$ . It concluded  $H_0$  is rejected and  $H_a$  is accepted.

### SUGGESTION

1. Graduates should not be oriented towards merely being employees, but rather trying to build their own business in order to reduce unemployment.
2. Parents are expected to always support and motivate their children to become entrepreneurs. Parents have an important role in fostering children's interest in entrepreneurship.
3. The university are expected to provide entrepreneurial understanding and training.

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