

## Economics and Business Quarterly Reviews

Nur, N., Njotoprajitno, R. S., & Hadianto, B. (2023). Gender, Entrepreneurial Education, Self-Efficacy, Internal Control Locus, and Entrepreneurial Intention Based on the Perspective of Students. *Economics and Business Quarterly Reviews*, 6(2), 121-130.

ISSN 2775-9237

DOI: 10.31014/ajor.1992.06.02.513

The online version of this article can be found at: https://www.asianinstituteofresearch.org/

Published by:

The Asian Institute of Research

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### The Asian Institute of Research Economics and Business Quarterly Reviews

Vol.6, No.2, 2023: 121-130 ISSN 2775-9237

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# Gender, Entrepreneurial Education, Self-Efficacy, Internal Control Locus, and Entrepreneurial Intention Based on the Perspective of Students

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#### Abstract

This study investigates and analyzes the effect of gender, entrepreneurial education, self-efficacy, and internal control locus on entrepreneurial intention. Moreover, to achieve this goal, this study uses undergraduate students in the management and accounting departments of the business faculty of Maranatha Christian University as population and samples. This study sets the criterion based on the purposive sampling method because not all students already take entrepreneurial courses. Therefore, active students taking these courses onward deserve to be the samples. Based on this circumstance, this study surveyed their perception by distributing the questionnaire and effectively got 191 complete responses. Because of hypothesis verification, this study keeps employing a structural equation based on covariance to analyze and check the data related to constructs. Finally, this study concludes gender gap exists: male students have higher intentions to start a business than females. The more educated the students with entrepreneurial concepts, the more intent to start the venture. Students with higher self-efficacy and internal locus control tend to have higher intentions to begin a business.

Keywords: Entrepreneurial Education, Gender, Intention to Start a Business, Internal Control Locus, Self-Efficacy

#### 1. Introduction

Entrepreneurship becomes the engine of developing the economic state (Hsiao et al., 2016). It is due to its role in creating jobs, cutting poverty, and growing the economy (Gherghina et al., 2020). Preferably, if people are employed, the economic problems: decreased social welfare, reduced government taxes because of no business, and non-optimal utilization of production factors, can be reduced. Besides, social issues like fraud, theft, robbery, and suicide can be diminished. Politically, public trust in the government also elevates when unemployment lessens (Sukirno, 2019).

Regarding the great consequence to the national economy, the intention of higher education students to be businesspersons is needed (Anjum et al., 2021). According to the planned behavior theory, this intention becomes the groundwork for somebody to behave and indicates how persistent and much-arranged effort is to realize the behavior (Ajzen, 1991). Based on the entrepreneurial context, this intention becomes a strategic phase smoothing the purposes, commitments, and interactions to build a new venture (Bird, 1988).

Furthermore, the students must arrange business plans to realize their entrepreneurial intention (Contreras-Barraza et al., 2021). These plans cover the business activities: marketing, production or operation, finance, and placing personnel (Abdullah, 2020). Additionally, Abdullah (2020) describes that these plans have several functions, for example, getting credit from banks, obtaining investor funds, winning enormous tenders, and acquiring qualified employees.

The research on the relationship between gender and entrepreneurial intention still shows controversial results. For instance, Mardisentosa and Khusaini (2019), Hertanto and Slamet (2020), Liu et al. (2022), and Mahlaole and Malebana (2022) report no gender gap based on this intention. However, Yordanova and Tarrazon (2010), Wongnaa and Seyram (2014), Malebana and Swanepoel (2015), Osiri et al. (2020), Hoang et al. (2021), and Vercruysse (2022) argue that males have more propensity to be businesspeople than females.

Equally, the association between entrepreneurial education and intention still provides contentious results. For illustration, Wongnaa and Seyram (2014), Sang and Lin (2019), Osiri et al. (2020), Hoang et al. (2021), Jiatong et al. (2021), Lv et al. (2021), Liu et al. (2022), and Saoula et al. (2023) demonstrate that students equipped with the entrepreneurial concepts from learning tend to be a businessperson. However, Yanti (2019) and Hertanto and Slamet (2020) exhibit no evidence.

Likewise, the research checking the relationship between entrepreneurial self-efficacy and intention is still inconsistent. For example, Hermawan et al. (2016), Saraih et al. (2018), Shahab et al. (2019), Hou et al. (2019), Yanti (2019), Shah et al. (2020), Elnadi and Gheith (2021), Hoang et al. (2021), Jiatong et al. (2021), Ndofirepi (2022), and Saoula et al. (2023) declare students with high entrepreneurial self-efficacy tend to have the higher ambition to be a businessperson. Unfortunately, Baraba (2021) demonstrates no association between this self-efficacy and the intention to start the business.

Similarly, the studies investigating the association between internal control locus (ILC) and entrepreneurial intention still provide debatable results. For illustration, Che Embi et al. (2019) declare a negative impact of ILC on the choice to start a venture. On the other hand, Hussain et al. (2014), Hermawan et al. (2016), Farrukh et al. (2018), and Tentama and Abdulsalam (2020) display a positive relationship between ILC and intention. Meanwhile, Yanti (2019), Ndofirepi (2020), and Auna (2021) exhibit that the internal control locus does not affect this intention.

By mentioning the varying results based on previous research, this study intends to prove the influence of gender, entrepreneurial education, self-efficacy, and internal control locus on entrepreneurial intention by utilizing the perspectives of undergraduate students in the management and accounting departments at Maranatha Christian University. This circumstance is relevant because these departments promise their students to be a businessperson as one of the graduate profiles in their curriculum.

#### 2. Literature Review and Hypothesis Development

#### 2.1. The association between gender entrepreneurial intention

Gender is a part of other social systems like status, age, and ethnicity, and it becomes a vital factor in the roles, rights, responsibilities, and relationships between males and females. Besides, this matter is related to appearance, attitude, and personality (Wade et al., 2020). It can be associated with entrepreneurial intention (Hoang et al., 2021; Malebana & Swanepoel, 2015; Osiri et al., 2020; Vercruysse, 2022; Wongnaa & Seyram, 2014; Yordanova

& Tarrazon, 2010). In their study employing university students, Yordanova and Tarrazon (2010) exhibit that female has a lower tendency to be businesspersons than males. By utilizing polytechnique students, Wongna and Seyram (2014) demonstrate that men are likelier to become entrepreneurs than women. In their study using students in higher educational institutions, Malebana and Swanepoel (2015) and Osiri et al. (2020) declare that males have more intention to be an entrepreneur than females. In line with them, Vercruysse (2022) confirms that female students tend less to open ventures than males. Using as the control variable, Hoang et al. (2021) declare gender positively affects entrepreneurial intention. Based on these proofs, the first hypothesis is expressed like this:

H<sub>1</sub>: Males have a positive influence on entrepreneurial intention.

#### 2.2. The association between entrepreneurial education and intention

Entrepreneurial edification equips students with related knowledge, skills, and attitudes (Jiatong et al., 2021), delivered through training (Sang & Lin, 2019) and teaching (Samuel & Rahman, 2018). With this enlightenment, higher educational institutions, through their lecturer, can enhance their awareness to become wishful businesspeople (Garavan & O'Cinneide, 1994). In their study utilizing students in higher education institutions, Wongna and Seyram (2014), Sang and Lin (2019), Ndofirepi (2020), Hoang et al. (2021), and Jiatong et al. (2021) demonstrate the more educated the students with entrepreneurial courses, the more focused they open and start a business. For students following the entrepreneurial class, Osiri et al. (2020) affirm that the related education positively affects their entrepreneurial intention. The study by Lv et al. (2021) utilizes (1) teaching, (2) practice supports, and business plan competition to measure entrepreneurial education and confirms a positive tendency of these three measurements on intention to create a business. Aligning with them, Liu et al. (2022) and Saoula et al. (2023) support this propensity. Based on these facts, the second hypothesis is announced like this:

H<sub>2</sub>: Entrepreneurial education has a positive impact on its intention.

#### 2.3. The association between entrepreneurial self-efficacy and intention

Self-efficacy denotes an individual ability and confidence to execute an expected particular task (Islam, 2019). In the entrepreneurial context, this *self-efficacy* determines how individuals behave as businesspersons (Newman et al., 2019). Persons with high self-efficacy enthusiastically focus more on taking advantage of and recognizing business opportunities; thus, they perform better in the market (Kazumi & Kawai, 2017). In their study, Hermawan et al. (2016), Saraih et al. (2018), Shahab et al. (2019), Hou et al. (2019), and Yanti (2019) document that this efficacy positively affects the plan to run a business. Correspondingly, Shah et al. (2020), Elnadi and Gheith (2021), Hoang et al. (2021), Jiatong et al. (2021), Ndofirepi (2022), and Saoula et al. (2023) confirm the same evidence. Based on this evidence, the third hypothesis is proclaimed like this:

H<sub>3</sub>: Entrepreneurial self-efficacy has a positive impact on its intention.

#### 2.4. The association between internal control locus and entrepreneurial intention

A control locus describes the personal conception of the reasons for events (Farrukh et al., 2018). The internal control locus believes everything will happen because of human efforts, not based on the fortunate. These locus-oriented people attempt to master their skills to achieve the destination (Perry & Morris, 2005). This control locus is needed when entrepreneurs search for chances and bravely innovate products (Che Embi et al., 2019). In their investigation, Hussain et al. (2014) and Farrukh et al. (2018) document that university students with upper internal control locus will have greater intention to start a business. Employing different samples: high vocational school students, Hermawan et al. (2016) and Tentama and Abdulsalam (2020) confirm the positive propensity of this control locus on the intention to be a businessperson. Based on these facts, the fourth hypothesis is proclaimed like this:

H<sub>4</sub>: Internal control locus has a positive tendency on entrepreneurial intention.

#### 3. Research Method

#### 3.1. Variable definition

This study uses one dependent variable: entrepreneurial intention (EI). This intention is measured based on Maharana & Chaudhury (2022) with six items. Furthermore, it utilizes gender, entrepreneurial education (EE), self-efficacy (ESE), and internal control locus (ICL) as the first, second, third, and fourth independent variables. Gender is measured by a dummy variable, where one and zero are for males and females as the reference and base categories, as Kong and Choo (2022) utilize. EE and ESE are quantified based on the six modified items and six indicators from Shahab et al. (2019). Meanwhile, ICL is measured based on Bapat (2020). The associated items can be entirely seen in the first table.

Table 1: The operational definition of entrepreneurial intention, education, self-efficacy, and internal control locus

Variable	Item code	Description Sour				
Entrepreneurial	EI1	I am preparing myself to be an entrepreneur.	Maharana and			
intention	EI2	Becoming an entrepreneur will be my qualified	Chaudhury			
		destination.	(2022)			
	EI3	I am strong-minded to create a future business project.				
	EI4	I am seriously considering opening a business.				
	EI5	I intend to run a company one day.				
	EI6	I intend to start a company within five years.				
Entrepreneurial	EE1	I learn to plan business	Shahab et al.			
education	EE2	I understand the financial features of entrepreneurship:	(2019)			
		cash flow, feasibility project, proforma income				
		statement, projected balance sheet, and other related				
		concepts.				
	EE3 I can develop business models.					
	EE4	I can develop concepts.				
	EE5	I know the responsibility of the entrepreneur.				
	EE6	I comprehend the business process from the plan to its				
		implementation.				
Entrepreneurial	ESE1	I can work effectively under pressure and conflict.	Shahab et al.			
self-efficacy	ESE2	I can obtain new thoughts and products.	(2019)			
ESE3		I can develop and keep in contact with prospective				
		investors.				
	ESE4	I see potency for saleable goods.				
	ESE5	I can recruit and train employees.				
	ESE6	I can create a work environment to encourage my				
		employees to innovate.				
Internal control	ILC1	I can resolve my numerous issues.	Bapat (2020)			
locus	ocus ILC2 I can change the vital matters in my life.					
	ICL3	I can control my future and desires.				

#### 3.2. Population, sampling technique, and the data collecting method

The population of this study consists of dynamic undergraduate students in the business faculty of Maranatha Christian University, Bandung, in 2021 in the management and accounting departments. Considering that not all students take entrepreneurial courses, this study sets the sampling framework: they must take these courses. Based on the curriculum, the related subjects are given in the sixth semester to accounting students and the fourth semester to management students. Moreover, to collect their response associated with the latent variables: EI, EE, ESE, and ILC, the Likert scale with five points is applied, as Hartono (2014) describes. This scale shows disagreement and agreement between one and five (Hartono, 2014). The survey was done in July 2020, effectively locating 191 students.

#### 3.3. The method to analyze the data

The collected samples are 191 students. Because the total is nearly 200, this research utilizes a structural equation model based on covariance to analyze their responses, as Ghozali (2021b) describes. Besides, this model is recommended for examining the relationship between two constructs from the hypotheses (Ghozali, 2021b). The intended model is obtainable in the first equation.

$$EI = \beta_1 DMALE + \beta_2 EE + \beta_3 ESE + \beta_4 ICL + \zeta_1$$
 (1)

Notes: EI = entrepreneurial intention, DMALE = male as the reference category of Gender, EE = entrepreneurial education, ESE = entrepreneurial self-esteem, ICL = internal control locus

#### 4. Result And Discussion

#### 4.1. The profile of students

Table 2 provides the profile of 191 undergraduate students joining the survey in July 2020. They are classified demographically based on gender and age and academically based on batch, department, and grade point average. Based on gender, the males are dominant (64.40%), and the rest are female (35.60%). The students aged between 21 and 22 are foremost (47.12%), traced by the students between 19 and 20 (30.89%) and from 23 to 24 (21.99%) as the last position. By denoting batch, the largest comes from 2016 (27.75%), followed by 2015 (21.99%), 2019 (20.42%), 2017 (19.37%), and 2018 (10.47%). Based on the department, management students become the top participants (63.35%), followed by accounting students (36.65%). By mentioning grade point academics, the utmost students have GPAs from 3.01-3.50 (31.41%), tailed by GPAs from 3.51 to 4 (30.89%), 2.51 to 3.00 (28.27%), and 2.01 to 2.5 (9.42%).

Feature	Sub-feature	Description	Total (191 students)	Portion
Demographic	Gender	Male	123	64.40%
		Female	68	35.60%
	Age	19-20	59	30.89%
		21-22	90	47.12%
		23-24	42	21.99%
Academic	Batch	2015	42	21.99%
		2016	53	27.75%
		2017	37	19.37%
		2018	20	10.47%
		2019	39	20.42%
	Department	Undergraduate management	121	63.35%
		Undergraduate accounting	70	36.65%
	Grade point	From 2.01 to 2.50	18	9.42%
	average	From 2.51 to 3.00	54	28.27%
		From 3.01 to 3.50	60	31.41%
		From 3.51 to 4.00	59	30.89%

Table 2: The profile of the students joining the survey

#### 4.2. The instrumental examination results

Table three describes the validity result. The loading factor for EE1 to EE6 is 0.809, 0.619, 0.735, 0.669, 0.782, and 0.834, ESE1 to ESE6 is 0.632, 0.712, 0.749, 0.756, 0.595, and 0.829, ILC1 to ILC is 0.662, 0.769, and 0.688, and EI1 to EI5 is 0.635, 0.866, 0.908, 0.877, and 0.938. Meanwhile, the average variance extracted (AVE) for EE, ESE, ICL, and EI is 0.555, 0.513, 0.501, and 0.725. These values are more significant than 0.5, as Ghozali (2017)

requires for loading factor and AVE; hence, a valid answer of respondents exists. Besides, the composite reliability and Cronbach Alpha for EE are 0.881 and 0.879. For ESE, their value is 0.862 and 0.862. For ICL, their value is 0.750 and 0.747. Meanwhile, for EI, their value is 0.929 and 0.925. Because these values are more extensive than 0.7, as Ghozali (2017) and Ghozali (2021a) demonstrate for CR and CA, respectively, the reliable answer of respondents occurs.

Table 3: Validity and reliability examination result

Variable	Indicator	Loading factor	AVE	Composite reliability	Cronbach Alpha	
Entrepreneurial	EE1	0.809	0.555	0.881	0.879	
education	EE2	0.619				
	EE3	0.735				
	EE4	0.669				
	EE5	0.782				
	EE6	0.834				
Entrepreneurial	ESE1	0.632	0.513	0.862	0.862	
self-esteem	ESE2	0.712				
	ESE3	0.749				
	ESE4	0.756				
	ESE5	0.595				
	ESE6	0.829				
Internal control	ILC1	0.662	0.501	0.750	0.747	
locus	ILC2	0.769				
	ILC3	0.688				
Entrepreneurial	EI1	0.635	0.725	0.929	0.925	
intention	EI2	0.866				
	EI3	0.908				
	EI4	0.877				
	EI5	0.938				

Source: The output of IBM SPSS AMOS 19

#### 4.3. The goodness of fit model detecting result

After the answers attain validity and reliability examination, detecting the goodness of fit is the next phase, where the results are displayed in the fourth table. In this table, CMIN/DF is 2.548, between two and five, as Hair Jr. et al. (2019) required. For the root mean square error of approximation (RMSEA), this value is 0.068, less than 0.08, as obligated by Hair Jr. et al. (2019). Furthermore, the Tucker-Lewis index (TLI) and comparative fit index (CFI) are 0.920 and 0.932, more significant than 0.9, as recommended by Ghozali (2017). For parsimonious goodness, normal, and comparative fit indexes (PGFI, PNFI, and PCFI), their value is 0.665, 0.737, and 0.798, more substantial than 0.5, as Dash and Paul (2021) suggested.

Table 4: The goodness of fit-detecting result

Measurement	Result	Acceptable value	Meaning
CMIN/DF	2.548	Between two and five (Hair Jr. et al., 2019)	Model fits data.
RMSEA	0.068	Below 0.08 (Hair Jr. et al., 2019)	Model fits data.
TLI	0.920	Above 0.9 (Ghozali, 2017)	Model fits data.
CFI	0.932	Above 0.9 (Ghozali, 2017)	Model fits data.
PGFI	0.665	Above 0.5 (Dash & Paul, 2021)	Model fits data.
PNFI	0.737		
PCFI	0.798		

Source: The modified output of IBM SPSS AMOS 19

#### 4.4. Model estimating result

Table 5 presents the result of the variance-based structural equation model estimation with the probability (1-tailed) of the critical ratio of 0.002 for DMALE  $\rightarrow$  EI, 0.011 for EE  $\rightarrow$  EI, 0.004 for ESE  $\rightarrow$  EI, and 0.022 for ILC  $\rightarrow$  EI. These values are less than the 5% significance level; therefore, the first, second, third, and fourth hypotheses are acceptable.

Table 5: Variance-based structural equation model estimating result: The determinant of entrepreneurial intention

Hypothesis	Causal	Path	Standard Critical		Probability	
	Association	coefficient	error	Ratio	2-tailed	1-tailed
One	DMALE → EI	0.230	0.078	2.954	0.003	0.002
Two	EE → EI	0.170	0.074	2.293	0.022	0.011
Three	ESE → EI	0.233	0.087	2.668	0.008	0.004
Four	ILC → EI	0.269	0.133	2.022	0.043	0.022

Source: The modified output of IBM SPSS AMOS 19

#### 4.5. Discussion

From the first hypothesis checking result, male positively affects entrepreneurial intention. Unlike female students, males tend to be the businessperson. According to Shmailan (2016), males confidently take risks and are willing to fail when organizing their ventures. Based on these features, the bank trusts males by lending them money. Based on this evidence, this study supports Yordanova and Tarrazon (2010), Wongna and Seyram (2014), Malebana and Swanepoel (2015), and Osiri et al. (2020) exhibiting a positive propensity of male students to open and manage their business when they graduate from the higher education institution.

From the second hypothesis checking result, entrepreneurial education positively affects the intention to run a business. This situation means that the learning process in entrepreneurship-associated courses is effective for students who know the importance of establishing their businesses in the future. Besides getting profits, they can help the government overcome unemployment by starting a business. Hence, this research aligns with Wongna and Seyram (2014), Sang and Lin (2019), Ndofirepi (2020), Hoang et al. (2021), Lv et al. (2021), Jiatong et al. (2021), Liu et al. (2022), and Saoula et al. (2023).

From the third hypothesis testing result, entrepreneurial self-efficacy positively affects the intention to run a business. The students with high efficacy will trust their capability to reach their personal goals. According to Burnette et al.(2020), self-efficacy can help students to think creatively; therefore, it supports their decision to open a new business. Considering this positive influence, this study confirms Hermawan et al. (2016), Saraih et al. (2018), Shahab et al. (2019), Hou et al. (2019), and Yanti (2019). Additionally, this study aligns with Shah et al. (2020), Elnadi and Gheith (2021), Hoang et al. (2021), Jiatong et al. (2021), Ndofirepi (2022), and Saoula et al. (2023).

Examining the fourth hypothesis shows that internal locus control positively affects the intention to run a business. This result means that students with realistic thinking intend to open a company. Through this thinking, the students will depend on their hard work to attain what they dream; thus, they disbelief luck instantaneously. Based on this positive relationship, this study confirms Hussain et al. (2014) and Farrukh et al. (2018) using 322 and 1175 university students taking a business concentration in Pakistan as their samples, one-to-one. Besides, this study affirms Hermawan et al. (2016) and Tentama and Abdulsalam (2020), employing 124 and 171 vocational high school students in Indonesia as their samples, respectively.

#### 5. Conclusion

This study aims to prove and analyze the influence of gender, entrepreneurial education, self-efficacy, and internal control locus on entrepreneurial intention. Moreover, this study utilizes 121 and 70 undergraduate students in the accounting and management departments at Maranatha Christian University, Bandung, as the relevant samples. This condition happens because these departments set entrepreneurs as one of the graduate profiles. After testing their response, this study concludes several things. Firstly, males have better entrepreneurial intentions than females. Secondly, entrepreneurial education successfully motivates students to run a business. Finally, the students with high self-efficacy and internal control locus will intend to start the venture. Therefore, the contribution of this study is to strengthen the previous study results.

Although this circumstance is proven, the study still has some limitations, such as the scope: only covering one higher education institution in a single city, and four utilized determinants: gender, entrepreneurial education, self-efficacy, and internal control locus. Furthermore, the subsequent academics interested in this topic are expected to use private and public higher education institutions in West Java, such as Bandung, Banjar, Bekasi, Bogor, Cimahi, Cirebon, Depok, Sukabumi, and Tasikmalaya. Internationally, they can use business students from the counties in Southeast Asia: Indonesia, Malaysia, Philippines, Singapore, Cambodia, Myanmar, Laos, Thailand, Vietnam, and Timor-Leste. For additional determinants of entrepreneurial intention, they can utilize leadership skills, creativity, risk-taking, university support, learning orientation, and student personality.

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