

THE MEDIATING ROLE OF ENTREPRENEURIAL ATTITUDE ON THE EFFECT OF PROPENSITY TO TAKE RISKS ON ENTREPRENEURIAL INTENTION BY USING FAMILY'S BACKGROUND AS A CONTROL VARIABLE

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ABSTRACT

This study aims to determine the mediating role of entrepreneurial attitudes on the relationship between risk-taking tendencies and entrepreneurial intentions by using family's background as a control variable. The theory used is the Theory of Planned Behavior (TPB). The population amounted to 244 students so that the sample size used amounted to 152 students of economic education at the Universitas Pendidikan Indonesia. Data collection using a questionnaire. The data analysis technique uses Structural Equation Modeling (SEM) with Smart PLS 3 because Smart PLS 3 can measure a small population. The results showed that the tendency to take risks has no effect on entrepreneurial intentions, the tendency to take risks has a positive and significant effect on entrepreneurial attitudes, entrepreneurial attitudes have no effect on entrepreneurial intentions, entrepreneurial attitudes do not mediate the effect of risk-taking tendencies on entrepreneurial intentions, and there are no significant differences in entrepreneurial intentions in terms of family background.

Keywords: *Propensity to take risk, entrepreneurial attitude, family's background, entrepreneurial intention*

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INTRODUCTION

Unemployment is not only a problem for the government and society, but it can also have a serious impact on other problems, such as increasing poverty levels and social inequality (Basmar & Sugeng, 2020; Maryati, 2015). According to BPS 2023 data, West Java ranks second in the unemployment rate in Indonesia after Banten. In February, the unemployment rate reached 7.89%, and despite a slight decrease, in August the rate remained high at 7.44%. The phenomenon of millennial generation unemployment is also a matter of concern, where the Central Bureau of

Statistics (BPS, 2023) noted that as many as 9.9 million or 22.25% of the total Indonesian youth aged 15 to 24 years (Gen Z) did not have any activities. This indicates a major challenge in creating opportunities to contribute economically among the younger generation, which can lead to further problems such as increased poverty and social inequality. One of the causes of this high unemployment rate is the low entrepreneurial intention in Indonesia. Entrepreneurial intention refers to a person's intention to create new job opportunities by changing things that are less valuable or low value to be more valuable (Suratno et al., 2020). Entrepreneurial intention is a person's awareness and intention that can directly influence that person to run a business venture (Santoso et al., 2019).

Based on Maheshwari et al. (2022) there are several factors that influence entrepreneurial intention, these factors are cognitive, personality, environmental, social, educational, contextual and demographic factors. A large number of previous studies provide different results or research gaps regarding risk-taking tendencies, entrepreneurial attitudes, family's background and entrepreneurial intentions. Zhao et al. (2005), risk-taking propensity influences an individual's decision to start a business. Annisa Nur Fitriyani (2022) and Asmara et al. (2016) conducted research with results that showed entrepreneurial attitudes act as an intermediary between risk-taking courage and entrepreneurial intentions. However, the findings of Zhang & Cain (2017) show that risk aversion is not directly related to entrepreneurial intention. Research by Bosma & Hessels (2011) and Kristiansen et al. (2003) showed that children from entrepreneurial families tend to be interested in becoming entrepreneurs (Fatoki, 2014; Zulfickar & Sobandi, 2020; Palmer et al., 2019). However, it is different from the findings of Maryatul (2021) which confirms that family background does not affect entrepreneurial interest. Based on the gap in the results of several previous studies, researchers want to re-examine the variables of risk-taking tendency, entrepreneurial attitude, family's background and entrepreneurial intention. The purpose of the study was to determine the mediating role of entrepreneurial attitudes on the relationship between risk-taking tendencies and entrepreneurial intentions using family's background as a control variable in Economic Education students of Universitas Pendidikan Indonesia.

Theory of Planned Behavior (TPB) is used in this study. Theory of Planned Behavior to explore and describe individual behavior related to starting and developing a business. Theory of Planned Behavior (TPB) which is a theory proposed by (Ajzen, 1991) which emphasizes that individual behavior in general focuses on factors such as attitudes, subjective norms, and perceived behavioral control.

Risk propensity is a state where actions determine how much risk a person can take (Benson et al., 2018). The courage to face risks is a key factor that motivates individuals to develop high entrepreneurial intentions, because they believe that risk taking can open the door to success and achieve business goals. Several previous studies have revealed that risk taking propensity has a positive and

significant impact on entrepreneurial intention, an entrepreneur will take risks after carefully analyzing the situation and developing strategies to minimize the effects of the risk (Altinay et al., 2012; Anisah & Wandary, 2015; Antoncic et al., 2018; Asmara et al., 2016; Karabulut, 2016; Karimi et al., 2016; Lopez et al., 2021; Sobaih & Elshaer, 2022; Zhang & Cain, 2017). In contrast to the results of research conducted by (Saeid Karimi et al, 2011; Annisa Nur Fitriyani, 2022; Brockhaus, 1980; Qazi et al., 2020) shows that there is no effect of risk taking propensity on entrepreneurial intention.

Risk-taking propensity and entrepreneurial attitude are very important factors in entrepreneurship. The courage to face risks is the main key in starting a business. Then, an entrepreneurial attitude is a self-confidence that a person can master the situation and produce various positive results. With a high entrepreneurial attitude, it can encourage students' intention to become entrepreneurs. In research (Annisa Nur Fitriyani, 2022) shows that the tendency to take risks will significantly increase entrepreneurial attitudes. Individuals who dare to take risks will choose a career path in entrepreneurship because they have a positive attitude in running and developing a business (Zhao et al 2005). In addition, different findings by (Zhang & Cain, 2017) show that risk aversion indirectly reduces entrepreneurial intentions through determinants of planned behavior.

In the Theory of Planned Behavior, an individual's attitude towards entrepreneurship and belief in the outcome affect entrepreneurial success. Entrepreneurial attitude is the tendency to react affectively in response to the risks that will be faced in a business (Andika & Madjid, 2012). This attitude also reflects the willingness to take risks, creativity, and resistance to failure. This is supported by research (Amofah & Saladrigues, 2022) which shows that a positive attitude will further encourage individuals to have a strong intention to engage in entrepreneurial activities. Several previous studies have shown that positive attitudes increase entrepreneurial intentions. Gallyn (2011) and Pascucci et al. (2022) confirmed that students' positive attitudes and sustainable entrepreneurial attitudes affect entrepreneurial intentions. In addition, different research results found by (Ahmad et al., 2017) and (Ismiyati, 2019) show that entrepreneurial attitudes do not significantly affect students' interest in entrepreneurship.

The tendency to take risks is one of the important things for an entrepreneur to have (Vinasthika & Suhariadi, 2017). Being an entrepreneur must always dare to face risks. The greater the risk he faces, the greater the possibility and opportunity to achieve greater profits (Suryana, 2014). Entrepreneurial attitude acts as a mediating variable because behavior is closely related to attitude, and can even be predicted from the attitude itself, as explained by Dharmmesta (1998). Through this mediation process, it can be explained that individuals with high-risk propensity tend to have a positive entrepreneurial attitude. This attitude directly increases their intention to engage in entrepreneurial activities. Research by Annisa Nur Fitriyani (2022) and Asmara et al. (2016) shows that the tendency to take risks affects entrepreneurial intention through entrepreneurial attitudes as a mediator.

However, in contrast to the findings of Zhang & Cain (2017) found that risk aversion is not directly related to entrepreneurial intention.

According to Shirokova, Osiyevskyy, & Bogatyreva (2015), family backgrounds, where parents are entrepreneurs, can serve as role models for individuals and influence children's career choices. Research by Niels Bosma and Jolanda Hessels (2011) and Kristiansen et al. (2003) show that children raised in entrepreneurial families tend to develop an interest in becoming self-employed (Fatoki, 2014; Zulfickar & Sobandi, 2020; Palmer et al., 2019). An inspiring environment, as noted by Magadlela, Kolawole, & Chimucheka (2019), also increases entrepreneurial intentions in students with entrepreneurial parents. They learn from first-hand experience and follow their parents' footsteps in entrepreneurship, motivated by the challenges, realities and benefits they see from their family business.

This study will explore the mediating role of entrepreneurial attitude on the effect of risk-taking tendency on entrepreneurial intention by using family background as a control variable. The framework of this research model is illustrated in figure 1 below.

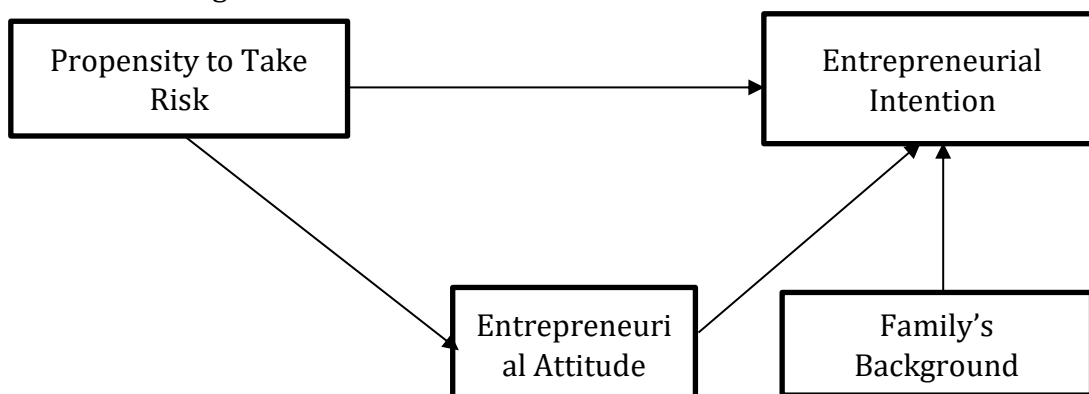


Figure 1.
Proposed Research Model

RESEARCH METHOD

Descriptive quantitative is the type of research used in this research. The population used is all active students of the Economic Education Study Program at the Universitas Pendidikan Indonesia who are or have received entrepreneurship courses. The author conducted this research on active and registered students in the Economic Education Study Program at the Universitas Pendidikan Indonesia as objects. These students get education about entrepreneurship in semester 3 (three). The population counted 244 students. In determining the number of research samples using probability sampling with Simple Random Sampling technique. The sample in this study amounted to 152 students.

This study consists of 1 independent variable, 1 mediating variable, 1 control variable and the dependent variable. The distribution of questionnaires is closed, including the independent variable, namely the tendency to take risks (Husna, 2018;

148) which has 7 indicators including minimal support, job risk as something that must be faced, anticipating future business impacts, acting for results, hating business if it fails, making alternative strategies, and considering factors causing failure in business. The mediating variable used is entrepreneurial attitude (Meredith, 2005) which consists of 8 indicators including not easily provoked, depending on others, confidence in achievement, confidence in achieving the desired results, facing risks, liking challenging things, accepting failure in entrepreneurship and creating something unique and different. The control variable is family background with indicators of entrepreneurship and non-entrepreneurship. The dependent variable in this study is entrepreneurial intention (Shirokova et al., 2016) which consists of 8 indicators including becoming a successful entrepreneur, entrepreneurship at university makes you interested, entrepreneurship is the best choice, strong imagination in entrepreneurial success, having a long-term plan, believing the business will be successful, taking risks, and creating job opportunities.

Data analysis in this study used Smart Partial Least Square (PLS) software version 3.00. Model evaluation in testing with PLS consists of two stages, namely outer model and inner model. Evaluation of the outer model and inner model. Outer model evaluation consists of the Loading Factor test, Cross Loading, Fornell-Larcker Criterion, Average Variances extracted, Cronbach's Alpha, and Composite Reliability. While the inner model evaluation used in this study consists of the R-Square Test (R2), f-square Test (f2), f-Square Test (Q2), Goodness of Fit Test, Path Coefficient Test.

RESULTS AND DISCUSSION

The profiles of students who became respondents in terms of family's background and gender are described in table 1 and table 2 as follows.

Table 1.

Table Profil Responden Family's Background

Family's Background	F	Percentage
Entrepreneurial	69	45,39%
Non- Entrepreneurial	83	54,61%
Total	152	100%

Source: Processed data, 2024

Table 2.

Table Profil Responden Gender

Gender	F	Percentage
Male	72	47,37%
Female	80	52,63%
Total	152	100%

The results of processing questionnaire data show that the characteristics of respondents based on Family Background and Gender. Respondents who have an

entrepreneurial family background are 69 people (45.39%), while 83 others have a non-entrepreneurial family background (54.61%). Respondent are female with 80 people (52.63%), while 72 others are male (47,37%).

The SEM model that will be used in this study is shown in the following figure.

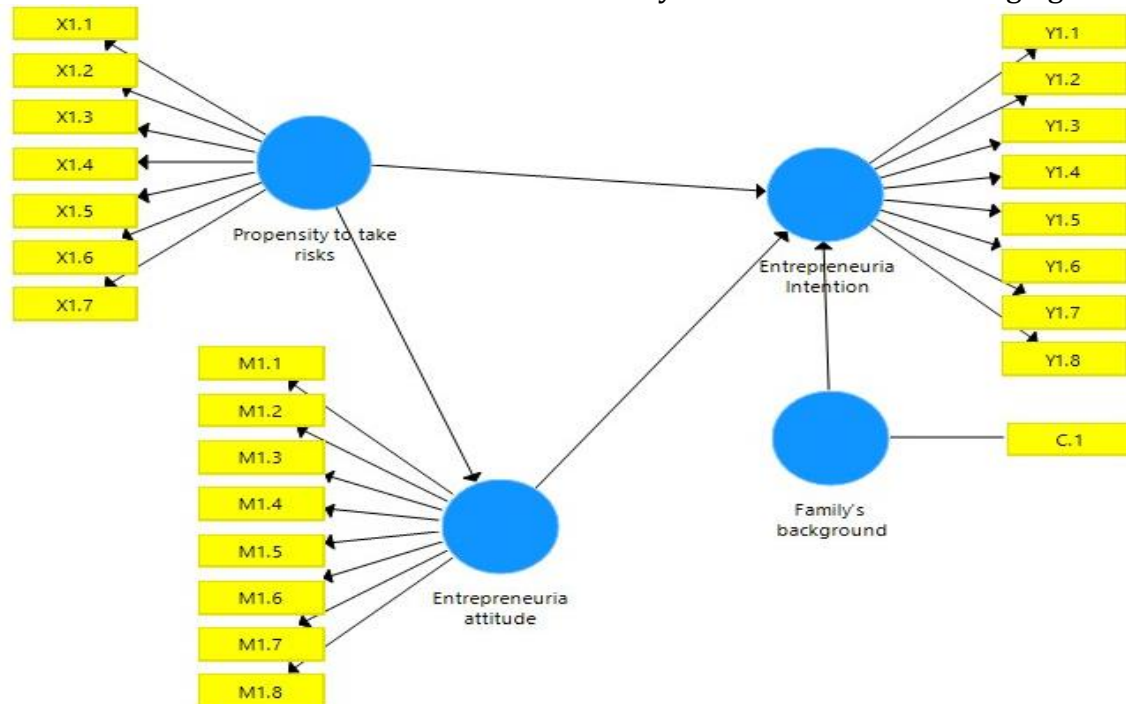


Figure 2.
Structural Equation Modeling (SEM) Model

Then the Validity and reliability test is carried out to determine whether the variables used are valid and reliable. A variable measurement indicator is considered to meet the requirements if the factor loading value exceeds 0.7 (Henseler et al., 2009). After the outlier loadings test, there are two indicators on the independent variable of risk-taking tendency that are invalid, namely the indicator of making alternative strategies (X1.6) and considering the factors that cause failure in business (X1.7). 2 invalid indicators on the mediating variable of entrepreneurial attitudes, namely on indicators of liking challenging things (M1.6) and creating something unique and different (M1.8). on the dependent variable of entrepreneurial intention there are two invalid indicators, namely entrepreneurship at university makes interested (Y1.2) and creates job opportunities (Y2.8). Thus 6 indicators are not used, only 17 items remain from a total of 23 items. Then the outer loadings test was carried out again without the six invalid indicators to test whether the 23 items used were still valid or not. The following is a picture of the outer loading results.

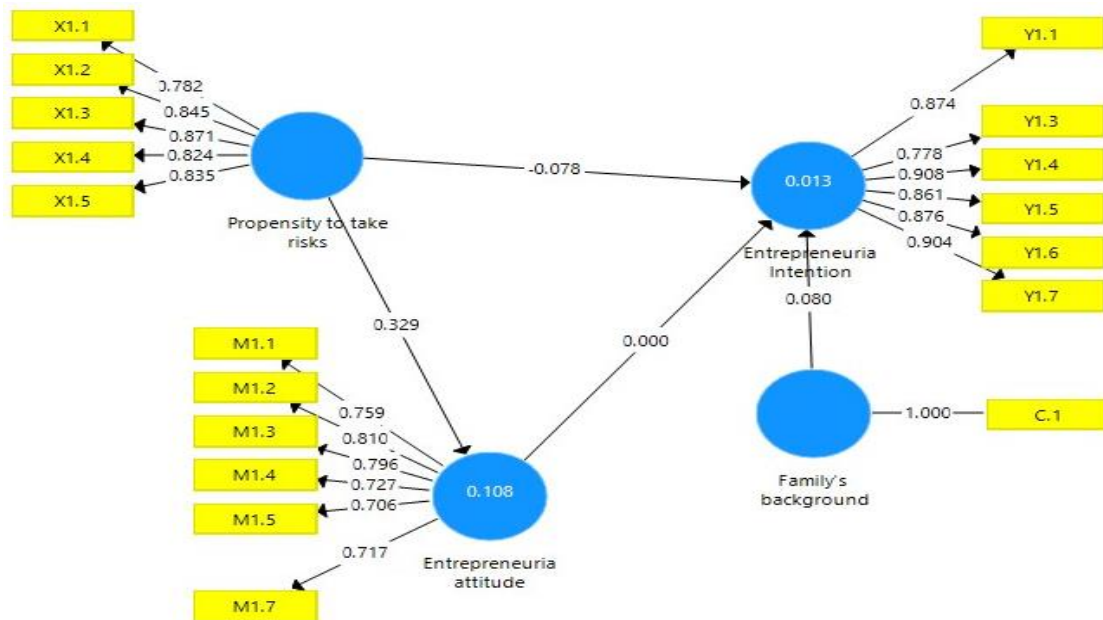


Figure 3.
Structural Equation Modeling (SEM) Model

Based on Figure 3, it is known that all indicators on each variable have a loading factor value of more than 0.7 so that they are declared valid, so 17 indicators are declared to have met the requirements. Furthermore, several adjustments were made 17 indicators have met the criteria for convergent validity, namely with the AVE value on all variables of more than 0.5. The following is a table of Fornier Lacker results.

Table 3.
Fornell-Lacker Test Results

	Propensity to Take Risk	Entrepreneurial Attitude	Entrepreneurial Intention	Family's Background
Propensity to Take Risk	0,832			
Entrepreneurial Attitude		0,754		
Entrepreneurial Intention			0,868	
Family's Background				1.000

Source: Processed data, 2024

Based on table 2 of the Fornell-Lacker test results, all variables show a root AVE value greater than the relationship between constructs in the model. Therefore, all variables are considered to meet the Fornell-Lacker evaluation criteria. reliability analysis test criteria with cronbach's alpha and Composite Reliability values above

0.60 which indicates that the variables in the study are reliable (Sugiyono, 2013). The following table 4 reliability results.

Table 4.
Reliability Test Results

	Cronbach's Alpha	Composite Reliability
Propensity to Take Risk	0,889	0,918
Entrepreneurial Attitude	0,851	0,887
Entrepreneurial Intention	0,936	0,948
Family's Background	1.000	1000

Source: Processed data, 2024

Based on table 4, it shows that the variables in this study have a Chronbach's Alpha value greater than 0.60, namely propensity to take risk (0.889), entrepreneurial attitude (0.851), family's background (1,000) and entrepreneurial intention (0.936). In addition, the Composite Reliability value on the variables in the study is greater than 0.70, namely propensity to take risk (0.918), entrepreneurial attitude (0.887), family's background (1,000) and entrepreneurial intention (0.948).

The R-Square (R2) value is used to assess how much influence certain independent latent variables have on the dependent latent variable. The R-Square value of 0,75 is included in the strong category. The R-Square value of 0.50 is in the medium category, and the R-Square value of 0.25 is in the weak category (Hair et al., 2011). The following are the R-Square results.

Table 6.
R- Square Results

	R-Square	Adjusted R Square
Entrepreneurial Attitude	0.108	0.102
Entrepreneurial Intention	0.013	-0.007

Source: Processed data, 2024

Based on the calculation table 6, it is known that the R square value of the influence of the propensity to take risk variable on entrepreneurial intention shows a value of 0.108 so that it can be explained that the exogenous construct (propensity to take risk) affects entrepreneurial intention by 10.8%. Because Adjusted R Square is less than 0.25 or 25%, the effect of exogenous construction (propensity to take risk) on entrepreneurial attitude is in the weak category. The R Square value of the simultaneous effect of propensity to take risks and entrepreneurial attitude on entrepreneurial intention shows a value of 0.013, so it can be explained that all exogenous constructs (propensity to take risks and entrepreneurial attitude) simultaneously affect entrepreneurial intention by 0.13%, the effect of propensity to take risks and entrepreneurial attitude on entrepreneurial intention is weak.

In the Goodness of Fit (GoF) test to measure and determine the accuracy of the overall structural model validation process. Based on the GOF test with the criteria SRMR value <0.10 or 0.08 (See Hu and Bentler, 1999) will be considered suitable for

the research results. Normal Fit Index (NFI) produces a value between 0 and 1. The closer to 1 the better the model built.

Table 7.
Fit Model Results

	Model Saturated
SRMR	0,077
NFI	0,784

Source: Processed data, 2024

In Table 7, the results of the model fit test show that the SRMR obtained a value of 0.077, it is concluded that the SRMR value meets the standard between observed correlations. In the NFI value, the value of 0.784 is close to 1, so it is declared to meet the NFI standard.

Hypothesis testing H1, H2, H3 and H5 is done by looking at the path coefficient value. Hypothesis testing refers to the T-Statistic value and P-values. If the T-Statistic value > 1.96 or P-values < 0.05, it is concluded that H_a is accepted. The following table 5 results of path coefficient testing the path coefficient value is shown in the following table.

Table 8.
Output Path Coefficients

	Original Sample (O)	T Statistics (O / STDEV I)	P Values	Result
Propensity to take risk - > Entrepreneurial Intention	-0.078	0.802	0.423	Not Significant
Propensity to take risk - > Entrepreneurial Attitude	0.329	4.540	0.000	Significant
Entrepreneurial Attitude - > Entrepreneurial Intention	0.000	0.003	0.998	Not Significant
Family's Background - > Entrepreneurial Intention	0.080	0.760	0.447	Not Significant

Source: Processed data, 2024

Table 8 shows the parameter coefficients of exogenous variables on endogenous variables. The parameter coefficient of the propensity to take risk variable on entrepreneurial intention is -0.078, which means there is a negative relationship between the two variables. In other words, the higher the value of propensity to take risk, the possibility of entrepreneurial intention will tend to decrease, and vice versa. Based on calculations using bootstrapping or resampling, the results of testing the coefficient estimate of propensity to take risk on entrepreneurial intention with a T value of 0.802 and the p value is 0.423 < 0.05, which means there is no effect of propensity to take risk on entrepreneurial intention. This is in line with research conducted by Karimi et al, 2011; Annisa Nur Fitriyani, 2022; Brockhaus, 1980; Qazi et al., 2020) shows that there is no effect of risk taking propensity on

entrepreneurial intention. In contrast to the findings (Altinay et al., 2012; Anisah & Wandary, 2015; Antoncic et al., 2018; Asmara et al., 2016; Karabulut, 2016; Karimi et al., 2016; Lopez et al., 2021; Sobaih & Elshaer, 2022; Zhang & Cain, 2017) which show that the tendency to take risks has a positive and significant relationship to entrepreneurial intention. The results of this study show otherwise. There are several reasons that are important considerations related to factors that may affect entrepreneurial intentions in economics education students at Universitas Pendidikan Indonesia including; first, individual psychological differences such as values, intrinsic motivation, and life goals can affect a person's intention to become an entrepreneur despite having a tendency to take risks. Second, education and training in economics can affect the way students analyze risks and choose business investments. Third, external factors such as access to capital, government regulations, and the level of competition in the market can also affect an individual's comfort in taking risks for entrepreneurship. This uncertainty can reduce the motivation to take big risks.

The parameter coefficient of the propensity to take risk variable on entrepreneurial attitude is 0.329, which means that there is a positive effect of propensity to take risk on entrepreneurial attitude. Or it can be interpreted that the higher the value of propensity to take risk, the more entrepreneurial attitude tends to increase. Based on calculations using bootstrapping or resampling, the results of testing the coefficient estimate of propensity to take risk on entrepreneurial attitude with a T value of 4,540 and a p value of 0.000 propensity to take risk on entrepreneurial attitude is meaningful or statistically significant, meaning that there is a positive and significant relationship directly propensity to take risk on entrepreneurial attitude. This is in line with research conducted (Tony Wijaya, 2015; Annisa Nur Fitriyani, 2022) which shows that the tendency to take risks will significantly increase entrepreneurial attitudes. In addition, according to (Zhao et al 2005) individuals who dare to take risks will choose a career path in entrepreneurship because they have a positive attitude in running and developing a business.

The parameter coefficient of the entrepreneurial attitude variable on entrepreneurial intention is 0.000, which means that there is no significant direct effect of entrepreneurial attitude on entrepreneurial intention. In this context, the entrepreneurial attitude variable does not make a significant contribution or influence the intention or willingness to become an entrepreneur. Based on calculations using bootstrapping or resampling, the results of testing the coefficient estimate of entrepreneurial attitude on entrepreneurial intention with a calculated T value of 0.003 and the p value is 0.998 the direct effect of entrepreneurial attitude on entrepreneurial intention is not significant. This is in line with research (Ahmad et al., 2017) and (Ismiyati, 2019) showing that entrepreneurial attitudes do not significantly affect student interest in entrepreneurship. In line with research from (Sanchaya Hendrawan & Sirine, 2017) states that independent attitudes have no impact on student entrepreneurial interest because most students lack initiative in

taking business opportunities, have limited skills in handling business problems, still depend on family support in running a business, and do not feel satisfied with the results of the business they have created. The absence of a significant direct effect of entrepreneurial attitude on entrepreneurial intention could be due to factors such as the presence of mediating variables that affect the relationship, the important role of social and environmental context, individual differences in motivation and experience, and the possibility of conceptual awareness that has not been fully realized by individuals. The results of this study contradict the research found by Gallyn (2011) and Pascucci et al. (2022) confirmed that students' positive attitudes and entrepreneurial attitudes affect entrepreneurial intentions.

The parameter coefficient of the family's background variable on entrepreneurial intention is 0.080, which means there is a positive relationship between family's background and entrepreneurial intention. Based on calculations using bootstrapping or resampling, the results of testing the coefficient estimate of family's background on entrepreneurial intention with a calculated T value of 0.760 and a p value of 0.447. This indicates that there is not enough statistical evidence to support the hypothesis that the relationship between family's background and entrepreneurial intention is statistically significant in the model or analysis used. In other words, although the parameter coefficient indicates a positive relationship, the relationship cannot be considered significant in the context of the analysis conducted. This is in line with research conducted (Maryatul, 2021) which shows that family background has no effect on entrepreneurial interest. The results of this study differ from the findings of (Magadlela, Kolawole, & Chimucheka, 2019) that family environment can increase entrepreneurial intention in students who have parents as entrepreneurs. The results of this study show otherwise. There are several reasons that family background does not affect entrepreneurial intention including; factors such as personal interest or experience, education and work experience, the influence of the surrounding environment, and perceptions of risk can also have a significant role in shaping entrepreneurial intention.

The following table 9 results of hypothesis testing 4 path coefficient The path coefficient value is shown in the following table.

Table 9.
Output Path Coefficients

	Original Sample (O)	T Statistics (I O / STDEV I)	P Values	Result
Propensity to take risk - > Entrepreneurial Attitude -> Entrepreneurial Intention	0.000	0.003	0.998	Not Significant

Source: Processed data, 2024

The parameter coefficient of the propensity to take risk variable on entrepreneurial intention through entrepreneurial attitude is 0.000, meaning that

there is no significant direct effect of propensity to take risk on entrepreneurial intention through entrepreneurial attitude intermediaries. Based on calculations using bootstrapping or resampling, the results of testing the coefficient estimate of the propensity to take risk variable on entrepreneurial intention through entrepreneurial attitude with a calculated T value of 0.003 and a p value of 0.998 can be concluded that these findings are not statistically significant. This means that there is no significant relationship between the variables of propensity to take risk, entrepreneurial attitude, and entrepreneurial intention in the analysis model used. In this context, there is no significant effect of propensity to take risk on entrepreneurial intention through entrepreneurial attitude based on the statistical test results. This is in line with the research conducted with the findings of Zhang & Cain (2017) found that risk aversion is not directly related to entrepreneurial intention. However, the results of this study are different from the research found by Annisa Nur Fitriyani (2022) and Asmara et al. (2016) showed that the tendency to take risks affects entrepreneurial intention through entrepreneurial attitudes as a mediator. The results of this study indicate that there is no significant relationship between risk-taking tendencies and entrepreneurial intentions through entrepreneurial attitudes. Nevertheless, the relevance of the Theory of Planned Behavior (TPB) in understanding entrepreneurial behavior can still be evaluated. TPB, which emphasizes attitudes, subjective norms, and perceived behavioral control, is an important theoretical framework in understanding entrepreneurial behavior. This research highlights the complexity of shaping entrepreneurial intentions, with additional factors such as personal motivation, experience and risk perception also playing an important role. This emphasizes the importance of looking at theoretical frameworks holistically and considering the various interrelated factors in explaining entrepreneurial behavior. Although the TPB does not explicitly appear in this analysis, considering its contribution in the context of this study may enrich our understanding of the complexity of factors influencing entrepreneurial intention. By broadening the view to include more than one theoretical framework, we can gain richer insights into entrepreneurial behavior and formulate more effective intervention strategies.

There are several reasons that may explain why some variables are not significant in influencing entrepreneurial intention. First, individual psychological differences such as values, intrinsic motivation, and life goals may affect one's intention to become an entrepreneur despite having a propensity to take risks or an entrepreneurial attitude. Second, education and training in economics may affect the way students analyze risks and choose business investments. More trained students may be more inclined to avoid big risks and be more cautious in making business decisions. In addition, external factors such as access to capital, government regulations, and the level of competition in the market can also affect an individual's comfort in taking risks for entrepreneurship. Economic uncertainty and unstable markets may reduce individuals' motivation to take big risks, even if they have positive entrepreneurial attitudes. These contextual factors may cause certain variables not to show significant influence in this study. Third, the presence of

mediating variables that were not measured in this study may also play a role. For example, factors such as social support, prior experience in entrepreneurship, or level of self-confidence may mediate the relationship between entrepreneurial attitude or risk-taking propensity and entrepreneurial intention. Fourth, the important role of social and environmental context cannot be ignored. Local culture, social norms, and societal perceptions of entrepreneurship can influence entrepreneurial intentions. In some environments, entrepreneurship may not be considered a desirable career path, so even if individuals have positive entrepreneurial attitudes, they may not have strong entrepreneurial intentions. Finally, individual differences in motivation and experience also play an important role. Some individuals may be more motivated by other factors such as job stability or financial security, which may reduce their intention to engage in entrepreneurial activities. In addition, previous negative experiences in entrepreneurship may affect individuals' perception of risk and lower their intention to try again. By considering these contextual factors, we can gain a deeper understanding of the complexity of factors affecting entrepreneurial intentions and formulate more effective intervention strategies to support entrepreneurial development among university students.

The results of this study show that a number of variables do not have a significant influence on entrepreneurial intention. Factors that may be the reason why these variables are not significant can be explained by the following contexts: First, individual psychological differences such as values, intrinsic motivation, and life goals may affect one's intention to become an entrepreneur despite the propensity to take risks. Second, education and training in economics may influence the way students analyze risks and choose business investments. Third, external factors such as access to capital, government regulations, and the level of competition in the market can also affect an individual's comfort in taking risks for entrepreneurship. This uncertainty can reduce the motivation to take big risks. In addition, the existence of mediating variables that affect the relationship between risk-taking propensity, entrepreneurial attitude, and entrepreneurial intention may also be an important consideration. Social and environmental contexts, individual differences in motivation and experience, and the possibility of conceptual awareness that individuals are not fully aware of may also affect the significance of these variables in the context of the analysis used. By considering these contexts, we can better understand the complexity of factors that influence entrepreneurial intention and formulate more effective intervention strategies to support entrepreneurship development among students.

CONCLUSION

Based on the findings of the research results and hypothesis testing and discussion of research, the following conclusions can be drawn. (1) the tendency to take risks does not have an influence on entrepreneurial intentions, namely the higher the value of propensity to take risks, the possibility of intention to become an entrepreneur will tend to decrease, and vice versa. This shows that other factors also

play an important role in determining a person's intention to become an entrepreneur. Thus, suggestions for strengthening economic education study programs at the Universitas Pendidikan Indonesia with a focus on introducing the determinants of entrepreneurial intentions, developing entrepreneurial skills, strengthening risk awareness, providing practical experience, and adopting an interdisciplinary approach to creating an educational environment that supports the growth of students' entrepreneurial interests and skills. (2) propensity to take risks has a positive and significant influence on entrepreneurial attitudes, namely the higher the value of propensity to take risks, the more entrepreneurial attitude tends to increase. This indicates that there is a strong relationship between propensity to take risk and entrepreneurial attitude. To develop these findings by strengthening entrepreneurship education through the integration of risk in the curriculum, providing practical skills training, encouraging innovation, and presenting the role of inspirational models from successful entrepreneurs. (3) Entrepreneurial attitudes have no effect on entrepreneurial intentions. This indicates that entrepreneurial attitudes do not make a significant contribution to entrepreneurial intentions. There are several aspects that can be considered to explore and focus efforts on other factors that influence entrepreneurial intentions including motivation, practical skills, awareness of opportunities, social support, and the economic environment that is likely to support and stimulate entrepreneurial interest and intentions among individuals. (4) entrepreneurial attitudes do not mediate the effect of risk-taking tendencies on entrepreneurial intentions. It is recommended to examine other factors that can mediate the relationship, such as motivation, skills, and social support. In entrepreneurship education and strengthening practical skills and social networks also need to be considered to increase entrepreneurial intentions. (5) There is no significant difference in entrepreneurial intention in terms of family background. This suggests that factors such as education, motivation, and social support may be more influential. Suggestions are to pay attention to these factors in the development of entrepreneurship education programs, empowerment through social support, and strengthening practical skills to stimulate entrepreneurial interest and intention among individuals from various family backgrounds.

Contextual reasons that may have caused these variables are significant include the influence of social and economic environment, entrepreneurship education, risk-taking experience, and perceptions of opportunities and risks, entrepreneurship education, risk-taking experience, and perceptions of opportunities and entrepreneurial support. In contrast, non-significant variables may caused by individual psychological differences such as values, intrinsic motivation intrinsic motivation and life goals; economic education and training that influence risk analysis; and external factors such as access to risk analysis; and external factors such as access to capital, government regulations and market competition. government, and market competition. Mediating variables may also influence this relationship. Understanding these contexts helps to formulate more

effective strategies to support entrepreneurial development among to support entrepreneurship development among students.

This research provides a deeper understanding of the factors that influence entrepreneurial intentions and attitudes. Implications include the design of more effective educational programs, supportive government policies, more specific follow-up research, the development of social entrepreneurship, and the stimulation of innovation and creativity in society. The benefits to society are seen in the promotion of more effective entrepreneurship education, with a focus on developing practical skills, risk awareness and social support. This can help individuals from diverse family backgrounds succeed in the business world by being more confident and prepared for challenges. As such, this research makes a meaningful contribution to creating an educational and entrepreneurial environment that supports the growth of entrepreneurial interest and skills among the community.

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