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## **Entrepreneurship Education and Economic Literacy Mediated by Entrepreneurial Self-Efficacy Affect Entrepreneurial Intention**

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### **Abstract**

*After completing undergraduate studies, students will be faced with a competitive period to find work. The imbalance in the number of job seekers with available jobs causes an increase in the number of unemployed each year. The way to overcome these problems is to increase job opportunities by becoming entrepreneurs. However, changing the mindset from job seekers to job creators is a difficult challenge to face. Many studies have been conducted to determine the factors that influence entrepreneurial intentions. Several factors that influence the formation of entrepreneurial intentions are entrepreneurship education, economic literacy and entrepreneurial self-efficacy. This study aims to determine the direct and indirect effects of entrepreneurship education and economic literacy on entrepreneurial intentions mediated by entrepreneurial self-efficacy. This research was conducted on students of the Faculty of Economics and Business, State University of Malang who have taken entrepreneurship courses. The sample of this study was 245 with a total population of 1888 students obtained by collaboration of purposive sampling and proportional random techniques. The data analysis technique used statistical path analysis. The results of this study indicate that there is a significant positive direct effect of entrepreneurship education and economic literacy on entrepreneurial self-efficacy. The significant positive direct effect of entrepreneurship education, economic literacy, and entrepreneurial self-efficacy on entrepreneurial intentions. The significant positive indirect effect of entrepreneurship education on entrepreneurial intentions through entrepreneurial self-efficacy. The significant positive indirect effect of economic literacy on entrepreneurial intentions through entrepreneurial self-efficacy.*

**Keywords:** *Entrepreneurial Intention, Entrepreneurship Education, Economic Literacy, Entrepreneurial Self-efficacy*

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## **INTRODUCTION**

One of the problems that the government is trying to overcome is unemployment. The problem of unemployment is an interesting topic and has always been the subject of study by many researchers. The information obtained by the Central Statistics Agency in the State of Indonesia in 2021 recorded as many as 9.10 million people registered as unemployed. Indonesia is one of the countries that ranks 4th with the highest population. If it is not balanced with the expansion of employment, the increasing population will affect the increase in unemployment. Universities are the second largest contributor, as evidenced by the increase in the Educated Unemployment Rate in 2020-2021 reaching 1.84% (BPS, 2021). One of the great opportunities is to create jobs to become entrepreneurs. Researchers made initial observations about the entrepreneurial intentions of 30 students of the Faculty of Economics and Business, where these students had taken entrepreneurship courses so that students were equipped with an understanding of entrepreneurship. From this observation, it is known that the number of students who have entrepreneurial intentions is greater than those who do not have entrepreneurial intentions.

Making the younger generation have the intention and interest in starting a business should rely on knowledge and human capital to be the right step to increase economic competitiveness and reduce unemployment (Adnyana & Purnami, 2016). Studying what factors underlie the formation of entrepreneurial intentions through planned behavior theory, because

starting something new does not appear by chance but is the result of a specific, intentional or planned choice and can be learned (Bird, 1988). Choosing a career as an entrepreneur does not just come, but entrepreneurship requires good consideration and careful planning, so the theory of planned behavior is a relevant theory for recognizing one's intentions. The theory of planned behavior relies on three components of interest formation, including attitudes towards behavior, subjective norms and perceived behavioral control (Kadir et al., 2012). Many studies have been conducted to examine the three factors of the theory of planned behavior which were found to have an effect on intention (Gerba, 2012; Gieure et al., 2020; Neneh, 2019; Nguyen et al., 2019; Puni et al., 2018; Robledo et al., 2015; Seni & Ratnadi, 2017; Sun et al., 2017).

Entrepreneurial intention is the expected output of any entrepreneurship training and education undertaken by social institutions and educational institutions. This is important because the increase in the number of entrepreneurs in a country lies in the role of educational institutions in the implementation of entrepreneurship education (Afrianti, 2020). Entrepreneurship education improves the entrepreneurial competence of young people and more importantly how entrepreneurship education can shape entrepreneurial attitudes which then have an impact on entrepreneurial intentions (Martínez-Gregorio et al., 2021). Entrepreneurship education shapes entrepreneurial attitudes (Cui et al., 2019; Jayatri & Ayuningtyas, 2018; Sun et al., 2017; Turker & Selcuk, 2009). Through entrepreneurship education a person is taught entrepreneurial knowledge, characteristics or attitudes of an entrepreneur and teaches it through practice which is part of entrepreneurship education itself. From the theory of planned behavior, attitude is one of the factors that can be cultivated through entrepreneurship education. There have been many studies that prove that entrepreneurship education is able to foster entrepreneurial intentions (Küttim et al., 2014; Maresch et al., 2016; Welsh et al., 2016).

Other factors have also been investigated that economic literacy can affect entrepreneurial intentions (Prasetyo et al., 2019; Sahroh, 2018). Having economic knowledge helps solve economic problems, such as unemployment and lack of job opportunities faced by someone who is economically literate teaches him to find solutions by creating new jobs by considering natural resources and existing opportunities, such a mindset balanced with economic literacy can make a person have interest or intention to be entrepreneurship (Afrianti, 2020; Thohir et al., 2017). Through good economic literacy, a person becomes critical, intelligent in finding solutions and opportunities that make him independent and quick to make decisions for entrepreneurship (Parker, 2018).

Referring to the theory of planned behavior, one of the most important determinants of intention is perceived behavior (Indriyani & Subowo, 2019). Perceived behavior is considered as the ability to control a behavior and how sure a person feels confident and able to perform a behavior (self-efficacy) (Damayanti & Hidayatulloh, 2020; Ramdhani, 2016; Vilathuvahna & Nugroho, 2015). Someone who has self-confidence tends to do more activities to achieve his goals, in this case students who want to become entrepreneurs will really study and dig up information and believe that what he is doing will help him achieve his goals. Many researchers raise what factors can influence entrepreneurial intentions, such as the role of entrepreneurship education, understanding of economic literacy, and entrepreneurial self-efficacy. However, the results of research on these factors still need to be questioned whether they can really affect entrepreneurial intentions because there are still some gaps in previous research.

## RESEARCH METHODS

### Population and Sample

The population in this study amounted to 1,888 students of the Faculty of Economics and Business, Universitas Negeri Malang who had taken entrepreneurship courses and then selected using a collaboration of purposive sampling and proportional random sampling techniques. Determination of the sample in this study using the Daniel & Terrell formula found the results of 245 respondents. The instrument used in this study was a questionnaire given to students to determine entrepreneurial intentions, entrepreneurship education, and entrepreneurial self-efficacy using a Likert scale measuring instrument. In addition, this study used a multiple choice test instrument to determine economic literacy in Students are given a score of "one" for a correct answer and a score of "zero" for an incorrect answer.

### Measurement

The variables in this study were measured using several items, including (1) Entrepreneurial intention refers to the 12 statement items from Al-Jubari et al. (2019); (2) Entrepreneurship education refers to 14 statements from Jena (2020); (3) Economic literacy refers to 20 question items from Albritton (2006); (4) Entrepreneurial self-efficacy refers to 12 statements from Al-Ghazali & Afsar (2021)

### Data analysis

This study uses quantitative methods with path analysis techniques. Examine the mediating effect of entrepreneurial self-efficacy on the relationship between entrepreneurship education and economic literacy on entrepreneurial intentions. Furthermore, to test the mediation evidence further using the Sobel Test (Sobel, 1982).

## RESULTS AND DISCUSSION

### Validity test

All instruments of entrepreneurship education, economic literacy, entrepreneurial self-efficacy, and entrepreneurial intentions in this study showed  $r_{count} > r_{table}$  0.125 with a significance level of 0.05. So that all the proposed instruments are proven valid and can be continued.

**Table 2 Reliability Test Results**

No.	Variable	Reliability Coefficient	Information
1	Entrepreneurship education (X1)	0.910	Reliable
2	Economic literacy (X2)	0.855	Reliable
3	Entrepreneurial self-efficacy (Z)	0.923	Reliable
4	Entrepreneurial intention (Y)	0.735	Reliable

Table 2 shows that the value of Cronbach's alpha for all variables is greater than 0.6. From the provisions previously mentioned, all variables used for research are reliable.

### Classic assumption test

#### Normality test

The normality test in this study was conducted to determine whether the residual values were normally distributed or not. The test procedure was carried out using the Kolmogorov-Smirnov test, if the value of sig. (p-value) > 0.05 then H0 is accepted, which means normality is met.

**Table 3 Normality Test Results**

Parameter	Unstandardized Residual	
	Model 1	Model 2
N	245	245
Kolmogorov-Smirnov Z	0.503	0.750
asypm. Sig. (2-tailed)	0.962	0.627

From the calculation results obtained the value of sig. of 0.962 and 0.627 or greater than 0.05, then H0 is accepted which means normality is met.

**Linearity Test**

Testlinearity in this study was conducted to determine whether the two variables can be linearly correlated or not. Research data can be said to be linearly correlated if the significant value is less than 0.05.

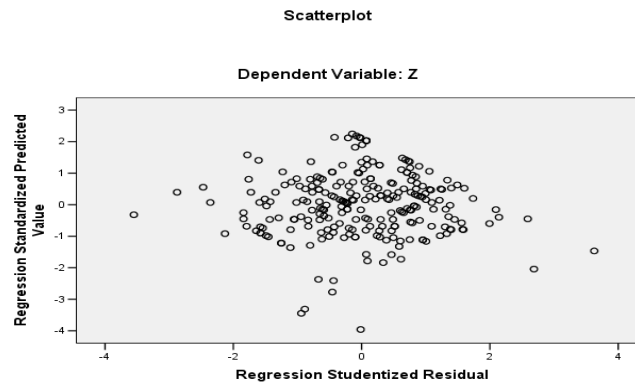
**Table 4 Results of Statistical Analysis of Linearity Test**

Variable	Sig. linearity	Information
X1→Z	0.000	linear
X2→Z	0.000	linear
X1→Y	0.000	linear
X2→Y	0.000	linear
Z→Y	0.000	linear

Based on the table above, it can be seen that the value of sig. the independent variable on the Y variable is smaller than the significant level of 5% or 0.05 and it can be concluded that this variable has a linear relationship.

**Heteroscedasticity Test**

Heteroscedasticity test is used to determine whether there is an inequality in the value of the residual deviation due to the size of the value of one of the independent variables. The test procedure was carried out with the Scatter Plot Test.



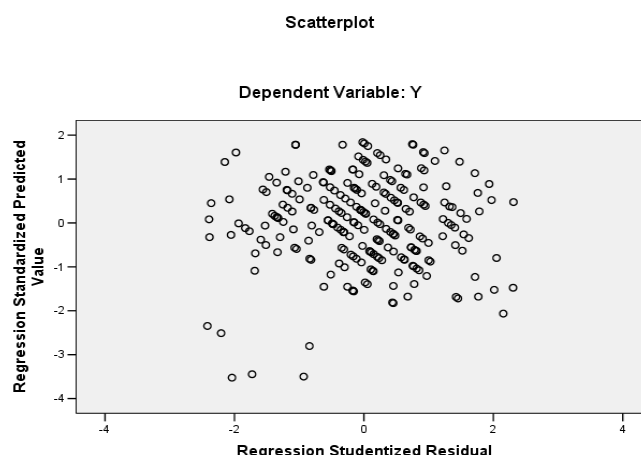


Figure 1 Heteroscedasticity Test

From the test results, it was found that the points spread with an unclear pattern above and below the number 0 on the Y axis, so it can be concluded that there is no heteroscedasticity problem.

### Multicollinearity Test

Multicollinearity test is conducted to find out that there is no very strong relationship or there is no perfect linear relationship or it can also be said that the independent variables are not interrelated. The test method is to compare the Tolerance value obtained from the multiple regression calculation, if the tolerance value is  $< 0.1$  then multicollinearity occurs.

**Table 5 Multicollinearity Test Results**

Model	Independent Variable	Collinearity Statistics	
		Tolerance	VIF
Model 1	X1	0.935	1.070
	X2	0.935	1.070
Model 2	X1	0.525	1,903
	X2	0.879	1.138
	Z	0.494	2,024

Based on table 5, the multicollinearity test can also be carried out by comparing the VIF (Variance Inflation Factor) value with the number 10. If the VIF value is  $> 10$  then multicollinearity occurs.

### Path Analysis

**Table 6 Results of the Analysis of the Direct Effect of Entrepreneurship Education Variables (X1) and Economic Literacy (X2) on Entrepreneurial Self-efficacy (Z)**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,348	2.232		6.429	0.000
	X1	0.568	0.041	0.642	13,732	0.000
	X2	0.333	0.085	0.184	3.929	0.000
	Dependent variable	Z				
	R Square	: 0.506				
	Adjusted R Square	: 0.502				

Table 6 shows the direct effect of entrepreneurship education and economic literacy on entrepreneurial self-efficacy with significant significance ( $p < 0.05$ ). The value of R Square ( $R^2$ ) shows a result of 0.506, it means that the variables of entrepreneurship education ( $X_1$ ) and economic literacy ( $X_2$ ) have an effect on entrepreneurial self-efficacy ( $Z$ ) by 50.6% while the remaining 49.4% is influenced by other variables outside of the research. In addition, the R-square value is also used to calculate the error ( $e_1$ ) so that the first equation model can be calculated as below.

$$Pe_1 = \sqrt{1 - R^2} = \sqrt{1 - 0,506} = 0,703$$

So the calculation of the first equation model is as follows.

$$\begin{aligned} Z &= \beta_1 X_1 + \beta_2 X_2 + e_1 \\ &= 0.642 + 0.184 + 0.703 \end{aligned}$$

The results of the analysis of the relationship between the variables of entrepreneurship education and entrepreneurial self-efficacy show that the standard coefficient value is positive ( $1=0.642$ ) and significant ( $0.000 < 0.05$ ). These results indicate that  $H_1$  is accepted, meaning that entrepreneurship education has a positive and significant effect on entrepreneurial self-efficacy in students. The results of this study are supported by research conducted (Meinawati, 2018) that entrepreneurship education will provide a lot of experience and entrepreneurial skills so that they can internalize self-confidence to start a business. The results of this study are supported by previous research conducted by (Afrianty, 2020; Chandra & Budiono, 2019; Mahfudiyanto, 2018; Utomo et al., 2014; Zhao et al., 2005) also supports the results of this study, that entrepreneurship education owned by students is able to influence self-efficacy through entrepreneurial knowledge and skills taught to students.

The results of the analysis of the relationship between economic literacy and entrepreneurial self-efficacy show that the standard coefficient value is positive ( $1=0.184$ ) and significant ( $0.000 < 0.05$ ). These results indicate that  $H_2$  is accepted, meaning that economic literacy has a positive and significant influence on student entrepreneurship self-efficacy. These results indicate that  $H_2$  is accepted, meaning that economic literacy has a positive and significant influence on student entrepreneurship self-efficacy. Having management skills such as planning, decision making and marketing as well as balanced with good personal, knowledge and skills produces self-confidence and enthusiasm to be independent in owning their own work (Gieure et al., 2020). Previous research conducted by (Kairupan & Primandaru, 2020; Salami, 2019) with the findings that economic literacy can increase entrepreneurial self-efficacy supports the results of this study

**Table 7 Results of the Analysis of the Direct Effect of Entrepreneurship Education Variables ( $X_1$ ) and Economic Literacy ( $X_2$ ) on Entrepreneurial Intentions ( $Y$ )**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,460	1.285		7.363	0.000
X1	0.075	0.029	0.167	2,550	0.011
X2	0.114	0.046	0.124	2,449	0.015
Z	0.251	0.034	0.496	7,350	0.000
Dependent variable	Y				
R Square	: 0.457				
Adjusted R Square	: 0.450				

Table 7 shows the direct effect of entrepreneurship education and economic literacy on entrepreneurial intentions with significant significance ( $p < 0.05$ ). In addition, the R-square value is also used to calculate the error ( $e_2$ ) so that the first equation model can be calculated as below.

$$Pe_2 = \sqrt{1 - R^2} = \sqrt{1 - 0,457} = 0,737$$

So the calculation of the first equation model is as follows.

$$\begin{aligned} Y &= \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + e_2 \\ &= 0.167 + 0.124 + 0.496 + 0.737 \end{aligned}$$

The R-square ( $R^2$ ) in table 7 shows a value of 0.457, which means that the variables of entrepreneurship education ( $X_1$ ), economic literacy ( $X_2$ ), and entrepreneurial self-efficacy have an effect on entrepreneurial intentions ( $Y$ ) by 45.7% while the remaining 54.3 % is influenced by other variables outside of the research model. From the path analysis research model as above, it can be arranged a trajectory model of influence. The effect of error on each model is determined as follows.

$$\begin{aligned} Pe_1 &= \sqrt{1 - R^2} = \sqrt{1 - 0,506} = 0,703 \\ Pe_2 &= \sqrt{1 - R^2} = \sqrt{1 - 0,457} = 0,737 \\ R^2_m &= 1 - (0,506^2 \times 0,457^2) = 0,7318 \end{aligned}$$

The variation that can be explained by the variables of entrepreneurship education, economic literacy and self-efficacy on entrepreneurial intentions is 73.18%. This means that the information contained in the data, amounting to 73.18% is explained by the research model so that it shows that the independent and intervening variables provide some of the information needed to predict the variation of the dependent variable. While the remaining 28.12% can be explained by other variables outside the model.

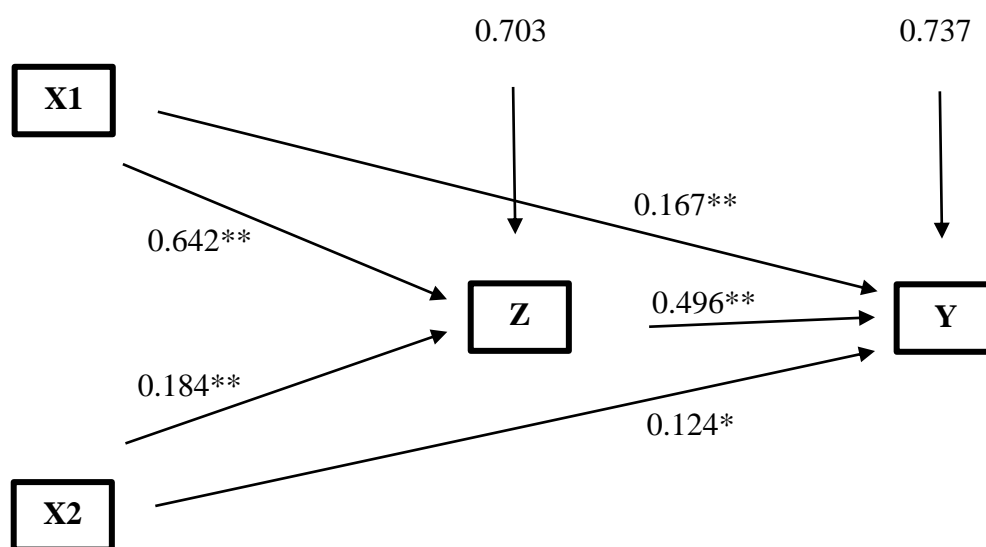
The results of the analysis of the relationship between the variables of entrepreneurship education and entrepreneurial intention show that the standard coefficient value is positive ( $\beta_1 = 0.167$ ) and significant ( $0.011 < 0.05$ ). These results indicate that H3 is accepted, meaning that entrepreneurship education has a positive and significant influence on entrepreneurial intentions in students. Has similarities with research conducted by Wedayanti and Giantari (2016) that entrepreneurship education is able to influence entrepreneurial intentions, because the main purpose of entrepreneurship education is to increase entrepreneurial knowledge through entrepreneurial attitudes that lead to the formation of life skills for entrepreneurship. The results of this study are supported by several studies which is conducted by (Badri & Hachicha, 2019; Bharanti, 2012; Küttim et al., 2014; Wedayanti & Giantari, 2016) which states that entrepreneurship education has a positive and significant effect on entrepreneurial intentions in students.

The results of the analysis of the relationship between the variables of economic literacy and entrepreneurial intention show that the standard coefficient value is positive ( $\beta_2 = 0.124$ ) and significant ( $0.011 < 0.15$ ). These results indicate that H4 is accepted, meaning that economic literacy has a positive and significant influence on entrepreneurial intentions in students. This research is in line with the results of research conducted by Siddiq (2018) It is known from the results of his research that there is a positive and significant effect of economic literacy on entrepreneurial intentions. This can happen if someone with a background in economics and business education tends to have a high level of economic literacy and the intention to become an entrepreneur is also high (Sumarsono, 2016). Other studies that support the results of this study are (Alisyahbana et al., 2020; Setiawan et al., 2020)

which also found that economic literacy in students was able to increase entrepreneurial intentions.

The results of the analysis of the relationship between the variables of entrepreneurial self-efficacy and entrepreneurial intentions show that the standard coefficient value is positive ( $\beta = 0.496$ ) and significant ( $0.011 < 0.00$ ). These results indicate that H5 is accepted, meaning that entrepreneurial self-efficacy have positive and significant effect on entrepreneurship intentions on students. Self-efficacy it is very much needed by prospective new entrepreneurs, because with high confidence they are able to start a business (Hutasuhut et al., 2018). Based on theory and some previous research (Afrianty, 2020; Farida & Nurkhin, 2016; Farrukh et al., 2017; Kristiadi et al., 2016; Sandi & Nurhayati, 2020) strengthen the results in this study, which found a direct relationship between entrepreneurial self-efficacy and entrepreneurial intentions. High entrepreneurial self-efficacy in students is able to influence entrepreneurial intentions.

Furthermore, the results of the path analysis presented in this study are as follows:



**Figure 2 Path Analysis Result Diagram**

### **Entrepreneurial Self-efficacy as a Mediation Variable (Indirect Influence)**

The results of the regression analysis show that there is a significant relationship between entrepreneurship education and entrepreneurial intentions when the entrepreneurial self-efficacy variable is added. To ensure more depth, the Sobel test was carried out. The results of the Sobel test calculation show that  $t_{count}$  is 10.588 ( $t_{count} > t_{table}$  is 1,969). This means that entrepreneurial self-efficacy is a significant mediating variable in the relationship between entrepreneurship education and students' entrepreneurial intentions. Entrepreneurial self-efficacy is able to significantly mediate entrepreneurship education on students' entrepreneurial intentions because before and after entrepreneurial self-efficacy as a mediating variable does not change the significant effect of the independent variable on the dependent variable. Thus, hypothesis 6 in this study is accepted (Hapuk et al., 2020; Indriyani & Subowo, 2019; Lestari & Sukirman, 2020; Puni et al., 2018) where it was also found that entrepreneurial self-efficacy was able to mediate the relationship between entrepreneurship education and entrepreneurial intentions.

The results of the regression analysis show that there is a significant relationship between economic literacy and entrepreneurial intention when the entrepreneurial self-efficacy

variable is added. To ensure more depth, the Sobel test was carried out. The results of the Sobel test calculation show that  $t_{count}$  is 2.140 ( $t_{count} > t_{table}$ , which is 1,969). This means that entrepreneurial self-efficacy is a significant mediating variable in the relationship between economic literacy and student entrepreneurship intentions. Entrepreneurial self-efficacy is able to significantly mediate economic literacy on students' entrepreneurial intentions because before and after entrepreneurial self-efficacy becomes a mediating variable it does not change the significant effect of the independent variable on the dependent variable. Thus, hypothesis 7 in this study is accepted Supriyanto (2017) and Thohir et al. (2017) which resulted in the finding that entrepreneurial self-efficacy was able to mediate the relationship between economic literacy and student entrepreneurial intentions.

## CONCLUSION

The entrepreneurial intention of the students of the Faculty of Economics and Business, Universitas Negeri Malang, after the trial it can be concluded that the career of being an entrepreneur is quite interesting for them, as evidenced by all the variables that directly or indirectly have good values. Even though some students still feel that it is not enough that entrepreneurship courses are able to generate interest in becoming entrepreneurs, it is necessary to improve the entrepreneurial education system that is more innovative and facilitates business incubators and brings in motivators who are successful entrepreneurial figures who can motivate students to generate interest and even creative ideas. in a business that will be established even a business that is already running.

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