



The Effect of Adversity Quotient and Family Environment on Entrepreneurial Intention on Faculty of Economics of Jakarta State University

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ABSTRACT

This research aims to determine the influence of Adversity Intelligence and Family Environment on Entrepreneurial Interest in Undergraduate Students at the Faculty of Economics, Jakarta State University. The population of this study was 417 undergraduate students at the Faculty of Economics, Jakarta State University, Class of 2021. From the total research population, 211 students were taken as samples using the calculation technique, namely Slovin. In this study, researchers used research instruments with quantitative methods with a total of 211 respondents. Data collection was carried out by distributing questionnaires with proportional random sampling. The research was conducted using the SPSS version 25 application. The results of this research show that 1) Adversity Intelligence has a positive and significant influence on Entrepreneurial Interest; 2) Family environment has a positive and significant influence on entrepreneurial interest. The variables used in this research are still relatively small, so they can be added with other variables such as Entrepreneurship Education, Self-Efficacy, Learning Outcomes and Locus of Control. It can also be said that the sample in this study cannot represent all students at the Faculty of Economics, Jakarta State University because it only examined students from the Class of 2021.

Keywords: Adversity Quotient, Family Environment, Entrepreneurial Intention

INTRODUCTION

In UU-RI No. 20 of 2003 concerning the National Education System (Sisdiknas) it is stated that education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual power, self-control, personality, intelligence, noble character, and skills needed by himself, society, nation and state. The education sector has an important role in producing qualified and skilled graduates, while the industrial sector requires a productive workforce that can produce certain products or services that can compete in the market. Therefore, anticipatory and productive steps are required, one of these steps is improving the quality of human resources in creating jobs or in other words entrepreneurship.

However, the government's hopes of increasing the number of entrepreneurs who can create jobs have not been realized. Moreover, the magnitude of the effects of the Covid-19 pandemic occurred with the increase in the unemployment rate due to layoffs.

During the Covid-19 pandemic, the Ministry of Manpower stated that around 88 percent of companies affected by the pandemic during the last six months were generally at a loss. It was even stated that 9 out of 10 companies in Indonesia were directly affected by the Covid-19 pandemic. Based on a survey conducted by the Ministry of Manpower in collaboration with INDEF, a decline in demand, production and profits generally occurred in MSME companies, namely above 90 percent. The companies most affected are those providing food and drink accommodation, real estate and construction. However, he continued, most companies continue to employ workers. Only 17.8 percent of companies implemented layoffs, 25.6 percent of companies laid off workers and 10 percent did both.

Then the effects of the pandemic were also felt by the hotel and lodging sector hit by the corona pandemic. A lodging marketplace pioneer, Airbnb implemented a pivot strategy to maintain business in times of crisis. Close Player Pivot is a business development activity by changing the business model, but still maintaining the vision. This term is taken from the movement in basketball, changing direction by standing on one foot. Quoted from Fortune, a number of figures who spoke at the MPW Summit conference at Fortune, on Thursday (25/9)

revealed the current business turnaround model towards virtual. Airbnb's Head of Global Hosting, Catherine Powell, said that the impact of Covid-19 on the travel business meant that the company had to cancel plans for two months. Airbnb quickly pivoted to consumer experience services, such as cooking classes and online hiking tours. Powell believes this online experience is able to connect his party closely and emotionally with consumers. (katadata, 2020).

Indonesia is a country that has a society with a low level of creativity. Djunaedi (as quoted in Setyoningrum, 2013) describes research conducted by Jellen, H., & Urban, K. (1987) a study of 10-year-old children from eight countries. Indonesian children who were used as research samples were 50 children in Jakarta. The results of this study indicate that the level of creativity of Indonesian children ranks lowest among children of their age from eight countries. The order of countries from highest to lowest score is the Philippines, the United States, the United Kingdom, Germany, India, China, Zulu, and Indonesia. In addition, Indonesia's level of creativity is among the lowest compared to other countries in the world. Indonesia is ranked 115th out of 139 countries based on the 2015 Global Creativity Index. Currently the government is focusing on fostering a passion for saving among the younger generation by launching the *Simpanan Pelajar* (Simpel) and *Simpanan Mahasiswa dan Pemuda* (SiMuda) programs. As of 2019, 381 banks have become SimPel participants and 381,867 schools have collaborated with banks. The total number of accounts is 21,875,176 with total savings reaching 9 trillion rupiah (OJK, 2020). However, the government cannot work hard alone to increase economic growth but is assisted by all parties, both financial institutions, educational institutions and also the most important thing is the community.

Research in Mahanani and Sari (2018) interest in entrepreneurship is someone's desire to run their own business. However, in other literature there are those who say that the interest in entrepreneurship is not only limited to the desire to run their own business. As confirmed by Mat et al. (2015), interest in entrepreneurship is not only limited to a desire, but a desire that is accompanied by further evidence in the form of concrete actions to get involved in entrepreneurial activities. In the research by Nurmaliza et al. (2018) also stated that there are 4 indicators of interest in entrepreneurship, and one of these indicators is involvement in entrepreneurial activities.

Entrepreneurial interest is the desire to express creativity and innovative thinking so that they are able to explore and find opportunities and create businesses that generate value or profit (Oei et al., 2022). People who have an interest in entrepreneurship will seek opportunities, plan, have creative and innovative thinking and be able to take risks. Someone who has an interest in entrepreneurship will be ready to face challenges, have the enthusiasm to find business opportunities, be confident, not depend on others, and dare to face risks that may occur.

LITERATURE REVIEW

Entrepreneurial Intention

Research in Suryana, entrepreneurial interest is a person's interest in building and developing a business either by organizing or managing, as well as bearing the risks involved in the business (Suryana, 2011). Interest in entrepreneurship is influenced by various factors, including internal factors and external factors. Internal factors are factors that come from within an entrepreneur which includes personal traits such as personality, desire, and ability in entrepreneurship. Whereas external factors are factors that come from outside the entrepreneur's self which includes the surrounding environment starting from the family environment (Adriansyah et al., 2023; Anggreani et al., 2023; Ulker & Barış, 2020), the business world environment, the physical environment, and the socio-economic environment (Alma, 2011).

Adversity Quotient

adversity quotient is an individual's ability to deal with difficult situations in life and turn them into challenges. Students who have high adversity intelligence will find it easier to overcome difficulties experienced and turn difficulties into opportunities (Naiborhu & Susanti, 2021) Based on the opinion above, it can be said that adversity intelligence is an ability that students must have in dealing with difficult situations in their lives. adversity quotient is the ability to think, manage and direct actions that form patterns of cognitive and behavioral responses to stimulus events in life in the form of challenges or difficulties. If you do not have an adversity quotient, it is feared that you will experience frustration in carrying out the entrepreneurial profession and fall into failure without trying to get back up (Hasanah & Azizah, n.d.).

Family Environment

The family environment is the smallest group in the community environment consisting of fathers, mothers and children as family members, where all events that occur in the family environment will affect the

development of family members, especially children, this is what Syamsu said in (Syamsu, 2012). In addition, according to an Indonesian education figure - Ki Hajar Dewantara - the family environment has an important influence on a person's character because it is the first education since a person is born (Sadulloh U., 2011). Then according to Wahyudin, the family environment is a place where members get along where these conditions will develop into educational conditions (Agusmiati & Wahyudin, 2019).

METHODOLOGY

The method used in this research is a survey method (Estu et al., 2023; Rostania et al., 2023). The survey method was chosen because it is in accordance with the research objective, namely to find out whether or not there is an influence of adversity intelligence and the family environment on entrepreneurial interest. Data was collected through a questionnaire or questionnaire which became the primary data for each independent variable and for the dependent variable in this study. According to Sugiyono, "Questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer." (Sugiyono, 2018) In accordance with the hypothesis, it can be concluded that there is an influence of Adversity Quotient (X1) and Family Environment (X2) on Entrepreneurial Intention (Y). The relationship between variables X1 and X2 with Y can be seen from the following scheme:

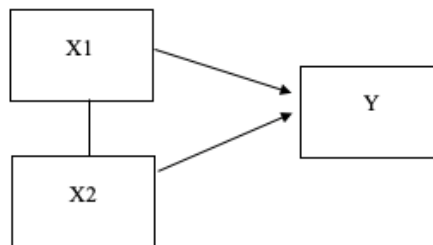


Figure 1. Path Analysis

The following are the characteristics of the respondents divided by study program:

Table 1. Characteristics of the Respondents

No	Study Program	Total	Percentage
1	Economic Education	29	13,74%
2	Business Education	25	11,85%
3	Office Administration Education	25	11,85%
4	Management	51	24,17%
5	Business Digital	44	20,85%
6	Accountancy	37	17,54%
Total		211	100,00%

Source: Data processed by researches, 2023

The data analysis techniques in this study are: 1) Multiple Regression Analysis; 2) Analysis Requirements Test consisting of Normality and Linearity Tests; 3) F Tests, T Tests and Sobel Test; 4) Multiple correlation analysis; 5) Coefficient of Determination Tests.

RESULTS AND DISCUSSION

Multiple Regression Test

Multiple regression analysis aims to predict the situation or the ups and downs of the dependent variable, if two or more independent variables as predictors change in value. This following are the results of multiple regression analysis using SPSS version 25:

Table 2. Multiple Regression Analysis Sub-Structural 1

		Coefficients ^a		Standardized Coefficients Beta	t	Sig.
Model		Unstandardized Coefficients B	Std. Error			
1	(Constant)	50.131	6.816		7.354	<,001
	Lingkungan Keluarga	.042	.053	.053	.794	.428
	Kecerdasan Adversitas	.210	.043	.326	4.933	<,001

a. Dependent Variable: Minat Wirausaha

Source: Data processed by researchers, 2023

Based on the table 2, it can be seen that the multiple regression of sub-structural 1 is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2$$

$$Y = 50,131 + 0,42 X_1 + 0,21 X_2$$

This shows that the value of the constant α is 50.131. So, it can be interpreted that if the independent variable (X) is worth 0 (constant) then the dependent variable (Y) is worth 50.131. The regression coefficient values of the variables X1 and X2 have positive values of 0.210 and 0.042, so this means that if the variables X1 and X2 increase, the variable Y will also increase, and vice versa.

Normality test

The normality test is used to determine whether the data taken comes from a normally distributed population or not. The normality test in this study used the Kolmogorov-Smirnov test with a significance level of 0,05. If the significance level is above 0.05, the data is said to be normal.

Table 3. Normality Test Sub-Structural 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual	
N		211	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	8.40210098	
Most Extreme Differences	Absolute	.049	
	Positive	.049	
	Negative	-.035	
Test Statistic		.049	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.262	
	99% Confidence Interval	Lower Bound	.251
		Upper Bound	.274

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.
- e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 92208573.

Source: Data processed by researchers, 2023

From the table 3, it can be seen that the variable data used on sub-structural 1 is normally distributed because the Asymptotic Significance value is 0,200 > 0,05, which means that the research data is normally distributed.

Linearity Test

The purpose of doing linearity testing is to find out whether the two variables that will be subjected to statistical analysis procedures show a linear relationship or not. The linearity test can be seen from the value of Linearity in the ANOVA table using the SPSS version 25 application as follows:

Table 3. Linearity Test

		ANOVA Table					
			Sum of Squares	df	Mean Square	F	Sig.
Minat Wirausaha * Kecerdasan Adversitas	Between Groups	(Combined)	5429.259	54	100.542	1.385	.063
		Linearity	1883.626	1	1883.626	25.948	<,001
		Deviation from Linearity	3545.632	53	66.899	.922	.627
	Within Groups	11324.267	156	72.591			
	Total	16753.526	210				

Source: Data processed by researchers, 2023

In the results of the linearity test above, it can be seen that the significance value of deviation from linearity is 0.627 where this value is > 0.05 , this means that there is a significant linear influence between Adversity Intelligence and Family Environment on Interest in Entrepreneurship.

F Tests

The F test is used to determine whether the independent variables simultaneously have a significant influence on the dependent variable. Following are the results of the F test using SPSS version 25:

Table 4. F Test Sub-Structural

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1928.513	2	964.256	13.529	<,001 ^b
	Residual	14825.013	208	71.274		
	Total	16753.526	210			

a. Dependent Variable: Minat Wirausaha

b. Predictors: (Constant), Kecerdasan Adversitas, Lingkungan Keluarga

Source: Data processed by researchers, 2023

The table above shows that the calculated f value is 13.529. The f test can be done by looking at the value of f table at a significance level of 0.05 with dfl (number of variables - 1) = 3 - 1 = 2 and df2 (n - k - 1) = 210 of 3.04. The calculated f value is 13.529 $>$ the f table value is 3.04, so the variables of Adversity Intelligence (X1) and Family Environment (X2) simultaneously influence Interest in Entrepreneurship (Y).

T Test

The t-test is used to determine whether one independent variable partially or individually has a significant effect on the dependent variable.

Table 5. T Test Sub-Structural

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	50.131	6.816		7.354	<,001
	Lingkungan Keluarga	.042	.053	.053	.794	.428
	Kecerdasan Adversitas	.210	.043	.326	4.933	<,001

a. Dependent Variable: Minat Wirausaha

Source: Data processed by researchers, 2023

The results of the table above show that the calculated t value for the Adversity Intelligence variable (X1) is 4.933 and the t table value is at a significance level of 0.05 with df (n-k-1) = 211 - 2 - 1 = 210 which is 1.65. The calculated t value is 4.933 $>$ the t table value is 1.65, so there is an influence of adversity intelligence (X1) on interest in entrepreneurship (Y). The same thing is shown in the Family Environment variable (X2) which has a t value of 0.794 $>$ 1.65. This shows that there is an influence between the Family Environment (X2) on Interest in Entrepreneurship (Y).

Determination Coefficient Test

The coefficient of determination test is used to determine how much the variance of the dependent variable Y is affected by the variance of the variable X. The following is the result of the coefficient of determination test using SPSS 25:

Table 6. Determination Coefficient Test Sub-Structural

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.339 ^a	.115	.107	8.442

a. Predictors: (Constant), Kecerdasan Adversitas, Lingkungan Keluarga

b. Dependent Variable: Minat Wirausaha

Source: Data processed by researchers, 2023

The results of the test table for the coefficient of determination can be seen from the R square value in the table above. Based on the table above, the test results for the coefficient of determination show an R Square or R2 value of 0.115 or 11.5%. With this, it can be concluded that Adversity Intelligence and Family Environment simultaneously affect Interest in Entrepreneurship by 11.5%.

The Effect of Adversity Quotient on Entrepreneurial Intention

The results of this study support the first hypothesis that the Adversity Intelligence variable has a positive and significant effect on Entrepreneurial Interest. In variable X1, the coefficient value of multiple regression analysis is 0.210 with a constant value of 50.131 assuming the value of X2 is fixed. So, if X1 has increased by 1, then Entrepreneurial Interest will increase by 0.210. The linearity test that has been carried out shows that the research data is linear. Furthermore, the results of the calculation of the t test, the calculated t value is 4.933. This value is > compared to the t table value of 1.65. This means that H0 is rejected.

The results of this research are in line with research conducted by (Fradani, 2016) showing that adversity intelligence has a significant effect with a value of <0.05. Apart from that, other research which also shows similar results is that conducted by (Kundarto et al., 2021) which found that there was a positive and significant influence between adversity intelligence on interest in entrepreneurship with a t table value of 2.534 > 2.011.

The Effect of Family Environment on Entrepreneurial Intention

The results of this study support the second hypothesis that the Family Environment variable has a positive and insignificant effect on Entrepreneurial Interest. For the variable So if X2 increases by 1, Entrepreneurial Interest has no effect. The linearity test that has been carried out shows that the research data is linear. Based on the results of the t test calculation, the resulting calculated t value is 0.794. This value is < compared to the t table value of 1.65. This means that H0 is accepted.

The results of this study are in line with research conducted by (Indriyani, 2018) showing that the family environment has a significant effect both simultaneously and partially on interest in entrepreneurship. Meanwhile, there is research that shows inconsistent results, namely that carried out by (Ade Purnamasari et al., 2021) who found that the family environment had no effect on interest in entrepreneurship because the statistical t value was <1.96.

The Effect of Adversity Quotient and Family Environment on Entrepreneurial Intention

Based on the multiple regression analysis test calculations that have been carried out previously, it shows that the constant value α is 50.131. This constant will change if β_1 and β_2 increase or decrease. Interest in entrepreneurship will increase by 0.210 if the Adversity Intelligence variable (X1) increases by 1 value assuming the value of X2 remains constant. Likewise with the coefficient β_2 , interest in entrepreneurship will increase by 0.794 if the Family Environment variable (X2) increases by 1 value assuming the variable X1 remains constant.

This research shows that there is a significant simultaneous influence between Adversity Intelligence and Family Environment on the Entrepreneurial Interest of Undergraduate Students at the Faculty of Economics, Jakarta State University. This can be seen from the f test which shows the calculated f result is 13.529 which is greater than the f table value of 3.04, so H0 is rejected. In this research, a coefficient of determination test was carried out with an R2 value of 0.115 or 11.5%. This can be interpreted that the independent variables (adversity intelligence and family environment) in this study influence the dependent variable (interest in entrepreneurship)

by 11.5%. Meanwhile, the remaining 88.5% was influenced by various factors not examined by researchers in this study.

CONCLUSION

Conclusion

Based on the results of research and discussion, it can be concluded as follows:

1. There is a positive and significant influence of Adversity Intelligence on Interest in Entrepreneurship in S1 students of the Faculty of Economics, Jakarta State University.
2. There is a positive and significant influence of the family environment on the interest in entrepreneurship, namely in undergraduate students of the Faculty of Economics, Jakarta State University
3. There is a positive and significant influence of adversity intelligence and family environment on interest in entrepreneurship in undergraduate students of the Faculty of Economics, Jakarta State University.

Implication

After conducting research at the undergraduate level at the Faculty of Economics, State University of Jakarta regarding adversity intelligence and family environment and interest in entrepreneurship, the implications of this research are:

Based on research conducted by researchers on variable X1, it can be seen that the lowest percentage of the adversity intelligence indicator is shown by reach. The low reach score indicates that students still cannot know the extent to which difficulties will affect other aspects of their individual lives. This will affect the level of interest in entrepreneurship after graduating from college, because after graduating from college, most people will compete to find work or become entrepreneurs, but with the facts that researchers have found, this will reduce the level of interest in entrepreneurship because of the reach of students in facing the problem has not been able to specifically limit the problem. With a low reach or range of facing problems, it can be seen that students are worried about starting a business, or are not ready for what will happen to the business, namely, uncertainty of income, losses or other problems such as changing trends in business.

Based on the results of research conducted by researchers on family environment variables, it can be seen that the lowest percentage of indicators is shown in parenting patterns. The low indicator of parenting patterns is because parenting patterns in the family are not optimal. One of them is caused by the lack of parenting knowledge that parents have in parenting in the field of entrepreneurship, not to mention the work background of parents which means that education or knowledge of entrepreneurship is not yet capable of educating children in the field of entrepreneurship.

Recommendation

Students must have adversity intelligence by being stimulated through entrepreneurial practices, writing scientific papers, or similar activities that can increase adversity intelligence so that they can have strong mental and critical thinking and can face difficulties both in lectures and not easily give up or give up.

In a family environment, it would be nice for parents to provide stimulus with work or simple tasks so that children can struggle to get what they want by trying first. Of course, it is supported by the upgrade of parental knowledge regarding entrepreneurship. The simple thing is by giving children space to try more for what they want; it can train children's skills in getting money or what they want by trying.

Future researchers can use the adversity intelligence variable to measure interest in entrepreneurship with the addition of other variables that have not been studied in this study, because not many researchers have measured adversity intelligence on entrepreneurial interest, so they can add to the research results for further research references.

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