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ENTREPRENEURIAL INTENTION AMONG EMPLOYEES: AN INSIGHT OF ENTREPRENEURIAL AND FINANCIAL LITERACY AT INDONESIA UNIVERSITIES

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Abstract

Research on entrepreneurial insight and financial literacy at Indonesia universities is burgeoning. The aim of entrepreneurial university is to cultivate more entrepreneurs among the students and create an excellent environment for them. However, entrepreneurial university played an important role in helping to provide an excellent entrepreneurial education to the students. The existence of educators' entrepreneurial intention also played a significant role in the method of imparting entrepreneurial knowledge to the students. Hence, the aims of this study is to analysis whether the attitude, subjective norms, and perceived behavior control have influences to entrepreneurial intention among employees. The primary data of this study was collected through questionnaire survey. Pearson's Correlations Coefficient and Multiple Regression Analysis were used in this study to analysis the relationship. The result was showed that all the independent variables had positive significant relationship with entrepreneurial intention

Keywords: *Entrepreneurial university, Entrepreneurial intention, entrepreneur insight and financial literacy*

INTRODUCTION

Entrepreneurial university, entrepreneurial intention, theory of planned behavior entrepreneur insight and financial literacy is one of the main impacts of economic growth in which it reduces poverty, creates wealth, innovation and technology deployment stated by (Kritikos, 2014). The development of the entrepreneurship activity has been getting important in Malaysia because it brought to better economic efficiencies, increase employment rate, creates jobs opportunity, and brought creative and innovation to market and contribution to the Malaysia domestic product. The importance of entrepreneurship to the growth of Malaysia's economy was supported by a variety of supporting mechanisms and government policies that existed for entrepreneurs in Malaysia, which were including financial, physical infrastructure and business consultant services (Ariff & Abu Bakar, 2002).

Due to the rapid change on entrepreneurship, many countries had proposed the entrepreneurial university to reduce the numbers of unemployed graduates. Hence, research stream on the entrepreneurial university and education views entrepreneurial activity as a step in the natural evolution of a university system that emphasizes economic development in addition to the more traditional mandates of education and research. According to Henrekson and Rosenberg, (2001) Jensen and Thursby, (2001), Friedman and Silberman, (2003), the university can be more entrepreneurial, by offering greater incentives for faculty's involvement in entrepreneurial activities. There has been a significant global growth in entrepreneurship education within the university sector in the last two decades owing to its potential social, economic and educational benefits. Previously, there were a few researchers study about the entrepreneurial intention among students (Dahalan, et al. 2015). However, the research topic has less to the extent of the entrepreneurial intention among the employees. There remains debate within the university sector regarding the effectiveness of entrepreneurial university to confirm the entrepreneurial intention from the context of provider, specifically the employees who serve student with entrepreneurial environment and knowledge. A person without an entrepreneurial intention might not have the thought to consider entrepreneurship as their employment choice or may be they would end up with unemployed or being employed (Ni, Ping, Ying, Sern, & Lih, 2012). Understanding a person's intention could help with predicting on what kind of behavior would be performed or otherwise.

Based on discussion above, Indonesia universities especially universities

at East Java have the rapid change on development of entrepreneurship. Indonesia is one of the countries proposed the entrepreneurial university to reduce the numbers of unemployed graduates. Therefore, universities in Indonesia consider the importance of entrepreneurship education as an increase in the ability of students to open their own businesses. Entrepreneurial ability is the main asset for someone to be successful in their business. It is necessary to cultivate entrepreneurial intentions of the university. The purpose of this study is to analysis whether the attitude, subjective norms, and perceived behavior control have influences to entrepreneurial intention among employees.

LITERATURE REVIEW

Entrepreneurial Intention among Employees

Entrepreneurial intention referred to someone who had interest in entrepreneurship activities that involve any attributes that related to the consciousness of entrepreneurial decisions (Scholten et al. 2004). Noerhartati et al. (2020) showed that entrepreneurship education, social support and achievement motivation on entrepreneurial competence play important role in the industrial era 4.0. According to the Goethner, et al. (2011), the entrepreneurial intentions had been seen from the view of psychological and economic that inspired entrepreneurs to go toward undertaking business as their second and third career. This was because the entrepreneurial performance was important while involve in this field where it can lead the entrepreneur to be prepared from the well strategic planning. The entrepreneurship intentions could be identified when employee or staff in organization could see the opportunities as to be an entrepreneur based on several factors that could influence them aware about their career. According to the Thrikawala (2011), most of the employees from the public sectors had chosen to become an entrepreneur as their alternative choice of career. It might be driven by numerous impacts that related through the economic, social, political and environment as that always changing from year to year. According to Sari (2014), the impact of planned behavior had driven the entrepreneur to implications of culture, human capital and other demographic. This was because it would show the pros and cons of attitudes, supported from the society and the way entrepreneur facing with the risk taking. Therefore, the entrepreneurial intention was important to work employee by concerning about university surroundings and the nature of business that they wanted to get involved (Ozgula & Kundaya, 2015).

Attitude

Attitude could bring impact for an entrepreneur on the job performance, relationship as well as successful in business. According to Thrikawala (2011) stated that, attitude played a significant role in motivating a person's career choice behavior in entrepreneurship. Attitude could be stated that as an individual who had the perceptions of the personal desirability of performing entrepreneurial behavior stated by (Tshikovhi&Shambare, 2015). An employee who preferred the high income as a symbol of achievement or success and to obtain autonomy, power and freedom was a favorable attitude toward money stated by (Lim&Teo, 1997). Such situations were often tended happen on successful entrepreneurs. Hence, according to the past researcher Douglas and Shepherd (2002) the person who had the positive attitude towards income they were likely to have high intention to be an entrepreneur. Research by Sari (2014) indicates that there was a positive relationship between attitude and entrepreneurial intention among the employees in Surabaya, Indonesia.

Subjective norms

Subjective norms referred to the extent to which friends, family, peers and society at high expectation or stressing the individual to perform a specific behavior stated by (Ajzen, 1987). Fishbein and Ajzen (1975) explained subjective norms as a form of impact from the social surrounding that affected the individuals so that they had the intention to do something or act in a particular way. Gelderen et al. (2008) indicated that parents, peers and other important relatives of an individual would influence his or her intention to become an entrepreneur. Nevertheless, entrepreneurial intentions could be raised by enterprise education and simultaneously motivate skill accumulation and epistemology, which could be leveraged to issue various subjective norms and resource obstacles to firm (Nabiet al. 2011). In the context of career, according to Leroy, Manigart, and Meuleman (2008), subjective norms represented normative conviction about entrepreneurship as a career option was probably a motivation to comply with these normative convictions. Furthermore, those pressures could play a role as an outset to the development of entrepreneurial career and it relied on the social environment. This was discovered by those whom made a positive indication about family business, project perceived desirability and the perceived feasibility of commence self-employed business. Past childhood experience faced severe or difficult circumstances predicted a positive influence on the independence of individuals and manner toward self-employed (Drennan, Kennedy, & Renfrow,

2005). Meanwhile Rhodes and Rhodes (2009) proposed that the first experience of a new business venture would affect the manners and sentiment towards entrepreneurship and career.

However, Reitan (1997); Krueger, Reilly, and Carsrud (2000) found no significant relationship between subjective norms and entrepreneurial intention. There were controversies regarding subjective norms in measuring entrepreneurial intentions due to the place of study and the dimension of national culture. In conclusion, it appeared that there were many factors that would affect how subjective norm related or not with entrepreneurial intentions. Thus, Liñán (2004) stated that future analysis was required to resolve this divergence of subjective norms and entrepreneurial intention.

Perceived Behavior Control

Perceived behavior control referred to a perception regarding the ability to perform a given behavior stated by (Boyd & Vozikis, 1994). There were many types of behavior that could be analyzed such as their attitude and other characters that could be defined as the behavior or indication of certain people. Past research showed that there was positive and significant relationship with the entrepreneurial inclination of the individuals stated by (Kolvereid, 1996; Li et al. 2008). An entrepreneurial intention was based on a person's commitment to start his/her own business. This commitment could be achieved when a person was capable to control over the situation or behavior stated by (Koe et al. 2012).

Moreover, perceived behavior control was based on a person who was willing and capable to control their behavior, so the person's behavioral tendency could be observed whether it gave ease or difficulty. If a person who had high perceived behavior control, they would get a better opportunity, they would be more optimistic, more prepared, and able to handle the process of developing and starting the entrepreneurship and vice versa stated by (Cholil, 2015). Apart from that, according to the research result found by Sari (2014), there was a positive relationship between perceived behavioral control and the entrepreneurial intention among employees in Surabaya, Indonesia. In a conclusion, under perceived behavioral control, the results of the past researcher showed that there was significant relationship between the entrepreneurial intention and the perceived behavior control stated by (Autio et al. 2001; Davidsson, 1995; Guido et al. 2011; Huda et al. 2012; Krueger & Carsrud, 1993; Liñán & Chen, 2009; Solesvik et al.

2012). Within this framework defined by previous research, the following hypotheses are introduced:

- H1. There is a relationship between the attitude and entrepreneurial intention among employees.*
- H2. There is a relationship between subjective norms and entrepreneurial intention among employees.*
- H3. There was a relationship between the perceived behaviour control and entrepreneurial intention among employees.*

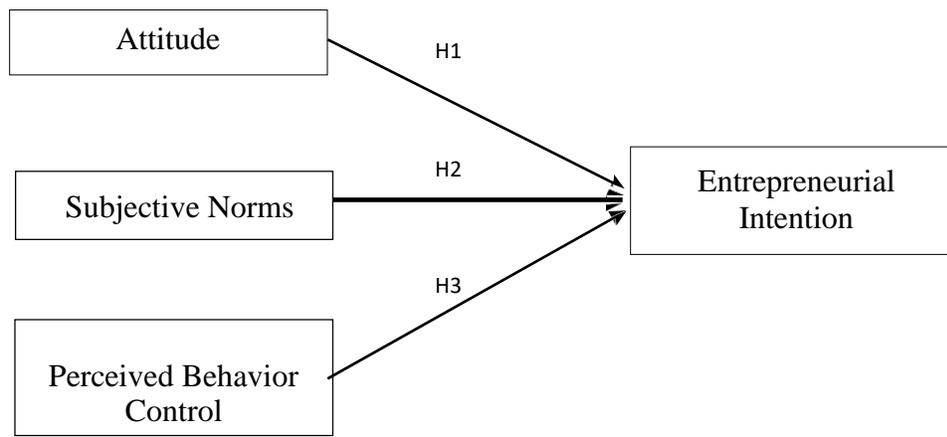


Figure 1. Conceptual Framework of Entrepreneurial Intention Among Employees

RESEARCH METHOD

The sample in this study consisted of 150 employees from one of entrepreneurial university campus Malaysia. The employees were from academician and non-academician. The working experience ranged from less than 2 years up to more than 8 years. The total samples have collected 150 respondents. Sample included 94 females and 56 males. Respondents in this study 60 where academician and 90 were non-academician. In total, 61% of employees had business experience while 39% of them did not. The questionnaire was adopted from previous research by (Linan&Chen, 2009). The scale was designed as a one- dimension measure and higher scores indicated stronger intentions to be an entrepreneur. Attitude(7)items, Subjective Norms(3)items, Perceived Behavioral Control(9)items and Entrepreneurial Intention (8) items were assessed with scales from. All of the scale were one-dimension ones answered using a seven-point Likert scale “1 strongly disagree through 7 strongly agree”. In this research, researchers used questionnaire distribution method to collect the data. The respondents were required to answer all the

questions in a time given. The researchers were also given the opportunity to introduce the research topic and provide assistance particularly when explaining the questions.

Method of analysis using Pearson's Correlation to examine the relationship between attitude, subjective norms, and perceived behavior control to entrepreneurial intention. Statistical Package for the Social Sciences, Version 24 (SPSS) was used in the process of analyzing the primary data for this research.

FINDINGS AND DISCUSSION

According to the table 1 showed that p-value is 0.000 which was less than 0.01. This showed that there was a significant relationship between attitude and entrepreneurial intention among employees. Pearson's Correlation, t-value of the first hypothesis was 0.816. Therefore, the result showed that there was a strong positive relationship between attitude and entrepreneurial intention among employees.

Table 1 Correlation between Attitude and Entrepreneurial Intention

		Attitude	Entrepreneurial Intention
Attitude	Pearson Correlation	1	.816**
	Sig. (2-tailed)		.000
	N	150	150
Entrepreneurial Intention	Pearson Correlation	.816**	1
	Sig. (2-tailed)	.000	
	N	150	150

** *Correlation is significant at the 0.01 level (2-tailed).*

Table 2 showed that p-value is 0.000 which was less than 0.01. This showed that there was a significant relationship between subjective norms and entrepreneurial intention among employees. The Pearson's Correlation, t-value of the second hypothesis was 0.684. Therefore, the result showed that there was a moderate positive relationship between Subjective Norms and Entrepreneurial Intention among employees.

Table 2: Correlation between Subjective Norms and Entrepreneurial Intention

		Subjective Norms	Entrepreneurial Intention
Subjective Norms	Pearson Correlation	1	.684**
	Sig. (2-tailed)		.000
	N	150	150
Entrepreneurial Intention	Pearson Correlation	.684**	1
	Sig. (2-tailed)	.000	
	N	150	150

***. Correlation is significant at the 0.01 level (2-tailed).*

Table 3 showed that p-value is 0.000 which was less than 0.01 This showed that there was a significant relationship between perceived behavior control and entrepreneurial intention among UMK’s employees. The Pearson’s Correlation, t-value of the third hypothesis was 0.680. Therefore, the result showed that there was a moderate positive relationship between perceived behavior control and entrepreneurial intention among employees.

Table 3: Correlation between Perceived Behavior Control and Entrepreneurial Intention

		Perceived Behavior Control	Entrepreneurial Intention
Perceived Behavior Control	Pearson Correlation	1	.680**

	Sig. (2-tailed)		.000
	N	150	150
Entrepreneurial Intention	Pearson Correlation	.680**	1
	Sig. (2-tailed)	.000	
	N	150	150

***. Correlation is significant at the 0.01 level (2-tailed).*

Discussions

The finding of the study was supported by past research conducted by Sari (2014), there was a positive relationship between attitude, subjective norms and perceived behavior control and entrepreneurial intention among the employees. Apart from that Thrikawala (2011) also stated, attitude played a significant role in motivating a person’s career choice behavior in entrepreneurship. Noerhartati et al (2019) also finding that entrepreneurship education and entrepreneurship experience will increase the intention to start up business in the field of social when it mediated with several factors. Hence, the result of this study was paralleled with the past research. The researchers agreed with the result of there was a significant and strong positive relationship between attitude and entrepreneurial intention among employees. Attitude was important to a person who has entrepreneurial intention. It controlled the way of a person experience the world with a fixed mindset. The attitude made people believed they were who they were and they could not change it. Hence, it created problems when they faced challenges because anything that occurred to be more that they could handle was going to make them feel either hopeless or motivated. Secondly, the result also showed that there was a significant relationship between subjective norms and entrepreneurial intention among employees. Interestingly, the result is in parallel to previous research by Sari, Reitan and Krueger et.al (). According to Sari (2014), subjective norm was not valid to be a factor to influence entrepreneurial intentions because the respondents were aged above 20 years and had already worked were considered as mature and culturally would be given a freedom to decide things. This result by Reitan (1997); Krueger et al. (2000) found no significant relationship between subjective norms and entrepreneurial intention. Hence, the result of this study was not aligned with the past research. People who chose to be an employee instead of an entrepreneur did not have a strong entrepreneurial mindset as well as an entrepreneur. Therefore, they were likely to be influenced by the expectations of their family members and friends to

perform a specific behavior, especially the family members and friends showed no support to their thought of being an entrepreneur. As an entrepreneurship university, therefore the result turned out to be different with the past research.

Finally, the relationship between perceived behavior control and entrepreneurial intention among employees showed that there was a significant relationship between perceived behavior control and entrepreneurial intention among employees. This finding of the study was supported by past research conducted by Sari (2014), there was a positive relationship between perceived behavioral control and the entrepreneurial intention among employees in Indonesia. On the other hand, this result also supported by (Kolvereid, 1996; Li et al., 2008), perceived behavior control showed the result that there was a positive and significant relationship with the entrepreneurial inclination of the individuals. Hence, the result of this study was aligned with the past research.

Recommendations

As the researchers of this study, the future researchers are highly encouraged to carry out more research on the topic of entrepreneurial intention among employees. It is because entrepreneurial intention is something that helps to spark the business idea of an ordinary person. It could eventually lead to generating more entrepreneurs and revitalize the national economy. The future researchers could investigate on the entrepreneurial intention of employees, students, community and others. Besides, the future researchers are recommended to identify the difference of intention among academics and non-academics. The future researchers could carry out the study in different public universities, private universities and colleges as well for a better comparison. Moreover, the future researches are encouraged to be carried on for exploring more factors which influence the entrepreneurial intention of a person apart from attitude, subjective norms and perceived behavior control in order to improve the accuracy of the study result. Based on the result of this study, 73.3% of the variation in the entrepreneurial intention is explained by the Attitude, Subjective Norm, and Perceived Behavior Control. The other 26.7% of the variation is explained by other unknown factors. It is believed that the other unknown factors were also playing an important role to affect the entrepreneurial intention of the employees.

CONCLUSION

The study provided the researchers a deeper understanding on the independent variables which were attitude, subjective norm and perceived behavior control that influenced the entrepreneurial intention among employees in

entrepreneurial university. As relating to this study, there was a strong positive and significant relationship between attitude, and entrepreneurial intention among employees, which means that attitude, played a significant role in motivating a person's career choice behavior in entrepreneurship. Besides, subjective norms and perceived behavior control both had moderate positive and significant relationship with entrepreneurial intention among employees. Therefore, employees who were involved in the entrepreneurial environment by providing entrepreneurship education to the students had high entrepreneurial intention. This was because entrepreneurship played an important role on the economic growth and it also could lower the national unemployment rate.

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