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**The Influence of Entrepreneurial Education, Self-efficacy, Family Environment, and Entrepreneurial Risk on the Entrepreneurial Interest of Students at Stie Pancasetia Banjarmasin**

<sup>1</sup>Abdul Kadir, <sup>2</sup>Sutariyani, <sup>3</sup>Agus Nugroho, <sup>4</sup>Dewi Arifahnoor, <sup>5</sup>Yudi Permana  
<sup>1</sup>Pancasetia College of Economics Banjarmasin, <sup>2,3</sup>Dharma Aub University Surakarta,  
<sup>4,5</sup>Economics, Muhammad Arsyad Al-Banjari Islamic University Kalimantan

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**Abstract**

The purpose of this study was to determine the effect of Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk simultaneously or partially on the Entrepreneurial Interest of student at STIE Pancasetia Banjarmasin. This study uses a quantitative approach with explanatory research, the type of data used in this research is quantitative data. The research population consists of students at STIE Pancasetia Banjarmasin. The method of determining the sample used purposive sampling where the sample is determined based on two criteria quota sampling is applied, limiting the number of respondents to 80. To determine the causal relationship between the variables of Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk on Entrepreneurial Interest of student at STIE Pancasetia Banjarmasin using multiple linear regression tests The results of the study show that: 1) Simultaneously there is a significant influence between Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk on Entrepreneurial Interest of student, 2) Partially, Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk have significant effect on Entrepreneurial Interest of student, 3). Entrepreneurship Education are the variable that makes the greatest contribution on Entrepreneurial Interest of student.

**Keywords:** Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk, Entrepreneurial Interest.

**1. Introduction**

Unemployment is one of the most pressing issues currently faced by the Indonesian society, exacerbated by the increasing population. Unemployment is not solely caused by the surplus of job seekers; rather, it stems from the inability of the workforce to create employment opportunities. The rising number of unemployed individuals can be addressed by fostering the growth of new, creative, and innovative entrepreneurs. Additionally, the development of entrepreneurship can lead to the emergence of new business players, thereby stimulating national economic growth (Sudrajad, 2012).

According to the socioeconomic data report from the Central Statistics Agency, the open unemployment rate in 2022, based on the highest education completed, indicates that the total

number of unemployed individuals in Indonesia is 8,402,153. Specifically, the open unemployment for Vocational High School (SMK) graduates is 2,251,558. The Central Statistics Agency (BPS) reports that the Open Unemployment Rate (TPT) in South Kalimantan Province was 4.95% in August 2021. This means that out of 100 members of the workforce, approximately five individuals are unemployed. Compared to the same period the previous year, TPT in August 2021 increased by 0.21 points.

Examining TPT by regency/city, the highest rate is recorded in Banjarmasin City at 8.47%, followed by Tanah Bumbu Regency at 6.83%. Conversely, Balangan has the lowest TPT at 2.44%. The issue of increasing unemployment poses a significant burden on the government, which could be alleviated if graduates opt for entrepreneurship instead of relying solely on job opportunities from others.

A statement from the United Nations (UN) suggests that a country can thrive if it has entrepreneurs equivalent to 2% of its population (Alma 2016:4). However, the current number of entrepreneurs in Indonesia is below the ideal threshold, with only 1.65% of the total population engaged in entrepreneurship (Kompas Financial Business 2016). In comparison, ASEAN countries such as Singapore, Malaysia, Thailand, and Vietnam have higher percentages of entrepreneurs (8%, 7%, 4.5%, and 3.3%, respectively).

The specific criteria for entrepreneurs in Indonesia, as set by the Ministry of Cooperatives and SMEs, require a minimum of 42 survival months. This differs from BPS, which categorizes entrepreneurs as individuals engaged in business without specifying the duration of operation.

In addition to this data, information from BPS regarding the population based on primary job status in Indonesia, particularly in South Kalimantan, is available. Primary job status includes self-employed individuals, casual laborers, permanent laborers, and employees. Employees are defined as individuals working for institutions or companies on a permanent basis, assigned specific duties, and receiving salaries in accordance with applicable regulations. The recorded number of employees is a combination of both public and private sector employees.

To foster entrepreneurial awareness, motivation, and interest, the Entrepreneurship Education Curriculum not only provides theoretical foundations but also shapes the attitudes, behaviors, and mindset of aspiring entrepreneurs. This serves as an investment to prepare students for initiating new businesses by integrating essential experiences, skills, and knowledge crucial for developing and expanding a business.

Entrepreneurial interest is reflected in the characteristics of an entrepreneur, including a student's self-confidence in entrepreneurship, interest, courage to take risks when engaging in entrepreneurship in the future, and a future-oriented mindset (Hendro 2011:95). This interest is influenced and cultivated by factors from both oneself and the surrounding environment. Environmental factors include family and community influences (Suryana 2006:62). The family environment, being the closest social environment to an entrepreneur, is believed to play a significant role in shaping character, including entrepreneurial traits. The campus environment is also crucial in fostering student interest in entrepreneurship, encompassing support from educators and educational staff. Additionally, the societal environment includes the cultural aspects that encourage individuals to pursue entrepreneurship (Suryana 2019:62).

Beyond these factors, an individual's belief in their ability to complete a task (self-efficacy) also influences entrepreneurial interest. Motivation is often based more on what individuals believe rather than what is objectively true. This perception of personality holds a crucial role in developing an individual's interest (Indarti and Rostian, 2008).

Based on the existing phenomenon and issues, the research question related to The influence of entrepreneurial education, self-efficacy, family environment, and entrepreneurial risk on the entrepreneurial interest of students at stie pancasetia banjarmasin, is:

1. Does Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk significantly influence Entrepreneurial Interest among STIE Pancasetia Banjarmasin students simultaneously?
2. Do Entrepreneurship Education significantly influence Entrepreneurial Interest among STIE Pancasetia Banjarmasin students partially?
3. Do Self-Efficacy significantly influence Entrepreneurial Interest among STIE Pancasetia Banjarmasin students partially?
4. Do Family Environment significantly influence Entrepreneurial Interest among STIE Pancasetia Banjarmasin students partially?
5. Do Entrepreneurial Risk significantly influence Entrepreneurial Interest among STIE Pancasetia Banjarmasin students partially?
6. Among the variables of Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk, which one dominantly influences Entrepreneurial Interest among STIE Pancasetia Banjarmasin students?

## **2. Literature Review**

### *2.1 Attribution Theory*

The main theoretical framework in this research is Attribution Theory proposed by Fritz Heider, which states that an individual's behavior is determined by internal forces, such as abilities or efforts, and external forces, such as external factors like job difficulties or luck (Ikhsan 2015:55). Meanwhile, interest is part of an individual's behavior and the desire or inclination of someone to choose entrepreneurship as a way of life, according to Hendro (2011:61), influenced by the following factors:

#### 1. Individual/Personal Factors

The term individual/personal factors here refer to the influence of life experiences from childhood to adulthood, both from the environment and family.

#### 2. Work Environment

A comfortable work environment does not necessarily stimulate a person's desire to become an entrepreneur. However, if the work environment is uncomfortable, it can accelerate someone's decision to pursue a career as an entrepreneur. The desire for a free work atmosphere can motivate someone to choose entrepreneurship.

#### 3. Education

The higher someone's level of education, the more it will influence their inclination to become an entrepreneur. Knowledge gained through formal and non-formal education, as

well as the learning system acquired, will impact someone's decision to become an entrepreneur.

4. **Personality**

There are various personality types, such as controllers, advocates, analysts, and facilitators. Among these types, those inclined to have a high desire to choose a career as an entrepreneur are controllers (dominant) and advocates (speakers). However, this is not absolute, as all personalities can choose entrepreneurship with the right willingness and approach. Personality can also be seen through the confidence in one's ability to complete specific tasks (self-efficacy), triggering someone to choose entrepreneurship.

5. **Achievement**

Individuals with lower academic achievements often have a stronger desire to become entrepreneurs. This is driven by a situation that forces them to think that entrepreneurship is one of the last options for success, considering the challenging competition in the job market, with many potential graduates struggling to find employment.

6. **Family**

Family plays a crucial role in nurturing and expediting someone's decision to pursue a career as an entrepreneur. Parents act as personal consultants, coaches, and mentors.

7. **Environment and Social Circle**

People often say that to be successful, one must associate with successful individuals. This holds true, as associating with lazy individuals may lead to adopting lazy habits. Therefore, associating with entrepreneurs can instill a desire to become an entrepreneur in the near future.

8. **Seeking Recognition or Self-Esteem**

One's position can influence their career. According to Maslow's theory cited in Hendro (2015:62), after basic needs are met, the next aspiration is self-esteem, the desire to be valued more. This may not be achievable in the workplace or the current environment. Self-esteem can prompt someone to pursue a career as an entrepreneur.

9. **Compulsion and Circumstances**

Created or occurring conditions, such as layoffs, retirement, unemployment, or being jobless, can lead someone to choose the path of becoming an entrepreneur when there are no other viable options.

*2.2 Entrepreneurial Interest*

According to Djaali (2014:121), interest is a liking and attraction towards something or an activity without external prompting. Interest is essentially an acceptance of a relationship between oneself and something external. The stronger or closer this relationship, the greater the interest.

According to Slameto (2010:57), interest is a consistent tendency to pay attention to and remember certain activities. Activities that someone is interested in are continuously observed and accompanied by a sense of pleasure. Therefore, interest is a desire that tends to persist in an individual to guide them towards a particular choice as a need. This is then followed by being

manifested in tangible actions with continuous attention to the desired object to seek information as insights for oneself. Desire is a drive directed towards a specific goal (Sujanto, 2016).

### *2.3 Entrepreneurship Education*

According to Munib (2012:31), education is a conscious and systematic effort carried out by individuals entrusted with the responsibility to influence learners to develop characteristics and habits in line with educational aspirations. Education is intentional assistance provided to learners in their physical and spiritual growth to reach adulthood. It is a process of assistance and support that

According to Suherman (2008:7), entrepreneurship is the spirit, attitude, behavior, and ability of an individual to handle business or activities that lead to efforts in seeking, creating, applying new working methods, technologies, and production by improving efficiency to provide better services and/or obtain greater profits.

Entrepreneurship is a competency possessed by an individual, involving organizing, operating, and calculating risks for a business that generates profits (Mulyadi 2013:8).

According to Suryana (2014:11), entrepreneurship is the application of creativity and innovation to solve problems and the effort to capitalize on opportunities encountered every day. Entrepreneurship is a combination of creativity and innovation, and the courage to face risks, carried out through hard work to establish and maintain a new business.

Entrepreneurship education is a conscious effort made by individuals to broaden insights into entrepreneurship. Entrepreneurial insight educates prospective entrepreneurs to have independence, courage, and skills in entrepreneurship, enabling them to minimize failures in entrepreneurship (Calvin, 2016).

Entrepreneurship-oriented education is education that applies principles and methodologies towards the formation of life skills in its learners through a curriculum developed in schools.

From the explanations above, it can be concluded that entrepreneurship education is a crucial element in supporting the success of a business, especially for individuals as business practitioners. Entrepreneurship education can be obtained through formal and informal education, contributing to the sustainability of businesses run by entrepreneurs. Through education, individuals gain confidence, make informed decisions, enhance creativity and innovation, nurture morals, character, intellect, and improve the overall quality of human resources, enabling them to stand on their own.

### *2.4 Self-Efficacy*

Alwisol (2009:287) defines self-efficacy as self-assessment, whether one can perform actions that are good or bad, right or wrong, able or unable to do according to the requirements. Self-efficacy is related to the belief that one has the ability to perform their capabilities, allowing them to exercise a form of control over their own benefits and events in the surrounding environment (Gregory, 2008).

According to Bandura, as cited in Andryan (2016:351), self-efficacy is an individual's belief in their ability to perform specific actions in order to achieve something. Another opinion states

that self-efficacy can also be interpreted as a form of an individual's belief in their own ability to perform an action. Someone with high self-efficacy also has high self-confidence in performing an action. Self-efficacy, in general, is an individual's belief in their ability to overcome various situations that arise in their life.

According to Bandura, as cited in Gregory (2008:414), human belief in their self-efficacy will influence the direction of the chosen actions to be pursued. Although self-efficacy has a strong causal influence on human actions, it does not mean it is the sole determinant. More precisely, self-efficacy must combine with the environment, previous behavior, and other personality variables, especially expectations for outcomes, to produce specific behavior.

Expectations of ability influence outcomes, referring to the belief that humans have the ability to perform specific behaviors, while outcome expectations refer to predictions about the consequences of entrepreneurial education is important for aspiring entrepreneurs, but it does not automatically create an entrepreneur. In addition to entrepreneurship education as an external factor, there is an internal factor influencing entrepreneurial interest, namely self-efficacy, which is an individual's self-confidence that they can successfully start a new business based on others' assessments of their ability to perform specific activities (Campo, 2011).

### *2.5 Family Environment*

Environment is the situation and condition that lives, grows, and develops in this world, which in certain ways influences our behavior, growth, and development, excluding genes.

The environment encompasses all aspects or phenomena, both physical and social, that affect an individual. This environment serves as the source of all information received by individuals through their senses: sight, smell, hearing, and taste. The overall phenomena (events, situations, or conditions), whether physical or social, that are influenced or influence individual development involve the family, school, peer groups, and society.

Based on the above opinions, it can be concluded that the environment is a condition, both physical and non-physical, that plays a crucial role as it can affect an individual's life in terms of behavior, development, and growth.

Family is a crucial context between individuals and groups and is the first social group that involves children as its members (Ahmadi, 2007). According to Yusuf (2009:36), the family, in a broad sense, includes all parties related by blood or descent, which can be compared to a clan or lineage. In a narrow sense, the family consists of parents and children.

### *2.6 Entrepreneurial Risks*

Business risk is the potential problems a company may face that can result in losses. Recognize the types of risks, their causes, and ways to overcome them. Business risk is something unavoidable when starting a business. Although inevitable, business risks can be tracked, and solutions can be planned.

Business risk is the outcome of business activities that show losses and various problems over a specific period. Many factors contribute to business risks, ranging from internal to external conditions (such as disasters, economic shocks, and the like). If not detected early, business risks



can lead to more significant losses. Therefore, companies must have the ability to mitigate, manage, and transfer risks.

Risk is always associated with the possibility of unforeseen and unexpected adverse events. In other opinions, risk is considered a failure or unsuccessful attempt to capture business opportunities. The forms of business risks can include financial losses and negative experiences. From business risks, an entrepreneur can improve themselves by learning new methods, being persistent, tenacious, and working hard to achieve success.

According to Ferry N Indroes, risk is a threat or the likelihood of an action or event that has an impact contrary to the intended goal. Risk is uncertainty or uncertainty that may result in losses. According to Mehr and Cammack quoted by Hasymi, risk is an unexpected possibility. Mahmud M. Hanafi believes that risk is an unfavorable event. From the various definitions above, it can be concluded that risk is the possibility of deviation from expectations that can lead to losses. Tolerance for risk is a genuine and reasonable aspect of realizing one's potential as an entrepreneur. Tolerance for risk in life involves awareness of events, attention to the future, and a desire to live in the present.

Courage to face risks supported by strong commitment will drive an entrepreneur to continue striving for opportunities until achieving results. According to Rivai, risk tolerance is one of the factors influencing risk-taking attitudes, along with factors such as work skills, education, intelligence, work environment, security, and decision-making abilities.

2.5 Conceptual Framework and Research Hypothesis

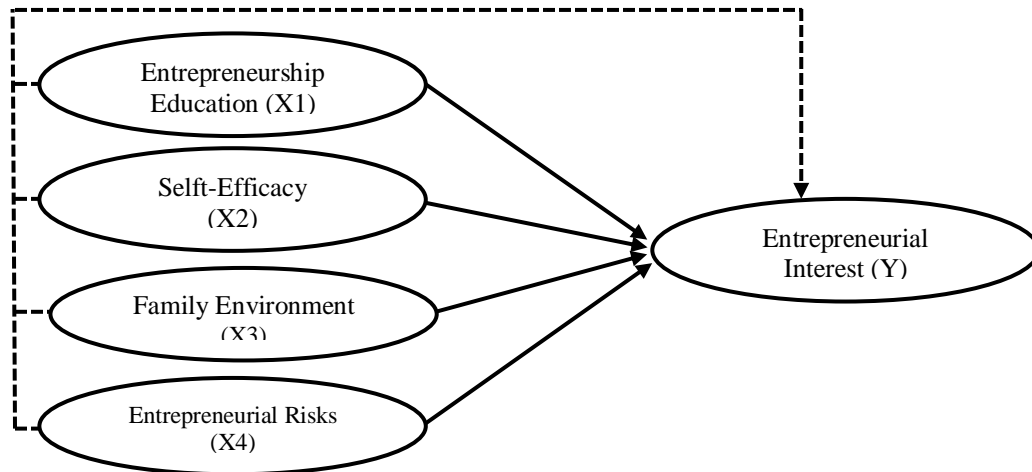


Figure 1. Conceptual Framework

H1 : Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk significantly influence Entrepreneurial Interest of STIE Pancasetia Banjarmasin students simultaneously.

H2 : Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk significantly influence Entrepreneurial Interest of STIE Pancasetia Banjarmasin students partially.

H3 : Entrepreneurship Education is the dominant variable influencing Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.

### 3. Research methods

The approach employed in this research is a quantitative research approach. This type of research is explanatory, aiming to clarify and define the problem more precisely. Explanatory research elucidates the relationship between research variables and tests hypotheses, specifically related to the independent variables of Entrepreneurship Education (X1), Self-Efficacy (X2), Family Environment (X3), and Entrepreneurial Risk (X4) with the dependent variable Entrepreneurial Interest among students at STIE Pancasetia Banjarmasin. The research activities are conducted at STIE Pancasetia Banjarmasin. The research population consists of students at STIE Pancasetia Banjarmasin. The sampling technique employed is purposive sampling, where the sample is determined based on two criteria: students must be at least in the fifth semester and must have an interest in becoming entrepreneurs. This selection is made to ensure that respondents receiving the questionnaire possess entrepreneurial interest, avoiding negative research outcomes. Quota sampling is applied, limiting the number of respondents to 80. Data analysis involves validity testing, reliability testing, classical assumption tests, and multiple linear regression.

### 4. Research Result

#### 4.1 Validity Test

Table 1 Validity Test Result

Variable	Question code	validity		Decision
		Correlation (R)	sign (p)	
Entrepreneurship Education (X <sub>1</sub> )	X1.1	.745	.000	valid
	X1.2	.892	.000	valid
	X1.3	.692	.000	valid
	X1.4	.958	.000	valid
	X1.5	.842	.000	valid
Self Efficacy (X <sub>2</sub> )	X2.1	.881	.000	valid
	X2.2	.703	.000	valid
	X2.3	.703	.000	valid
Family Environment (X <sub>3</sub> )	X3.1	.828	.000	valid
	X3.2	.734	.000	valid
	X3.3	.655	.000	valid
Entrepreneurial Risk (X <sub>4</sub> )	X4.1	.922	.000	valid
	X4.2	.740	.000	valid
	X4.3	.777	.000	Valid
Entrepreneurial Interest (Y)	Y1	.732	.000	Valid
	Y2	.910	.000	Valid
	Y3	.713	.000	Valid
	Y4	.871	.000	Valid

Source: SPSS data output 26

Based on the table 1 above, it shows that all statement items in the independent and dependent variables have an r-value greater than the critical r-table value of 0.22. It can be concluded that all statement items are valid.



4.2 Reliability Test

Table 2 Reliability Test Result

Variable	Cronbach's Alpha	Decision
Entrepreneurship Education (X <sub>1</sub> )	.812	Reliable
Self Efficacy (X <sub>2</sub> )	.801	Reliable
Family Environment (X <sub>3</sub> )	.790	Reliable
Entrepreneurial Risk (X <sub>4</sub> )	.830	Reliable
Entrepreneurial Interest (Y)	.818	Reliable

Source: SPSS data output 26

Based on the above Table 2, it is evident that all statement items have a Cronbach's Alpha value > 0.6. Therefore, it can be concluded that all statement items in this study are reliable (can be trusted or relied upon).

4.3 Multiple Linear Regression

Table 3 Coefficients Results

Variable	Regression Coefficient (bi)	t value	t table	beta	Sig
Constant	1.867				
Entrepreneurship Education (X <sub>1</sub> )	.728	25.125	1.992	.938	.000
Self Efficacy (X <sub>2</sub> )	.464	2.104	1.992	.264	.009
Family Environment (X <sub>3</sub> )	.478	3.862	1.992	.243	.007
Entrepreneurial Risk (X <sub>4</sub> )	.521	3.331	1.992	.312	.002
		F value = 170,104			
Multiple R = 0,949		F table = 2,49			
R square (R <sup>2</sup> ) = 0,901		Sig = 0,000			

Source: SPSS data output 26

Based on Table 3, the multiple linear regression equation is  $Y = 1.867 + 0.728 X_1 + 0.464 X_2 + 0.478 X_3 + 0.521 X_4 + \epsilon$

The regression equation can be explained as follows:

- a. The constant value of 1.867 indicates that when the variables Entrepreneurship Education (X<sub>1</sub>), Self-Efficacy (X<sub>2</sub>), Family Environment (X<sub>3</sub>), and Entrepreneurial Risk (X<sub>4</sub>) are held constant, the Entrepreneurial Interest (Y) is 1.867.
- b. The regression coefficient of Entrepreneurship Education (X<sub>1</sub>) at 0.728 states that a one percent increase in Entrepreneurship Education will result in a 0.728 increase in Entrepreneurial Interest.

- c. The regression coefficient of Self-Efficacy ( $X_2$ ) at 0.464 indicates that a one percent increase in Self-Efficacy will result in a 0.464 increase in Entrepreneurial Interest.
- d. The regression coefficient of Family Environment ( $X_3$ ) at 0.478 suggests that a one percent increase in Family Environment will lead to a 0.478 increase in Entrepreneurial Interest.
- e. The regression coefficient of Entrepreneurial Risk ( $X_4$ ) at 0.521 states that a one percent increase in Entrepreneurial Risk will result in a 0.521 increase in Entrepreneurial Interest.

4.4 F test (simultaneous)

Table 4. F Test Results

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	288.330	4	72.083	170.704	.000 <sup>b</sup>
Residual	31.670	75	.422		
Total	320.000	79			

a. Dependent Variable:

b. Predictors: (Constant),

Source: SPSS data output 26

Based on Table 4, the calculated F-value of 170.704 is greater than the tabulated F-value of 2.49. This indicates a positive direction and has a significance value of 0.000, which is less than 0.05. Therefore, it can be concluded that simultaneously, the variables Entrepreneurship Education ( $X_1$ ), Self-Efficacy ( $X_2$ ), Family Environment ( $X_3$ ), and Entrepreneurial Risk ( $X_4$ ) have a positive and significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin. Thus, the hypothesis ( $H_1$ ) that Entrepreneurship Education ( $X_1$ ), Self-Efficacy ( $X_2$ ), Family Environment ( $X_3$ ), and Entrepreneurial Risk ( $X_4$ ) simultaneously have a significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin is accepted.

4.5 t test (partial)

Table 5. Partial Test Results

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	1.867	1.456		1.282	.204		
	EE X <sub>1</sub>	.728	.029	.938	25.125	.000	.947	1.056
	SE X <sub>2</sub>	.464	.221	.264	2.104	.009	.838	1.940
	FE X <sub>3</sub>	.478	.239	.243	3.862	.007	.840	1.910
	ER X <sub>4</sub>	.521	.636	.312	3.331	.002	.991	1.009

a. Dependent Variable: EI Y

Source: SPSS data output 26

Based on Table 5, the results of the t-test can be explained as follows:

- a. Entrepreneurship Education (X<sub>1</sub>) on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin, with a calculated t-value of 25.125 > the tabulated t-value of 1.992, indicates a positive direction and has a significance value of 0.000 < 0.05. Therefore, it can be concluded that Entrepreneurship Education has a positive and significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin.
- b. The influence of Self-Efficacy (X<sub>2</sub>) on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin, with a calculated t-value of 2.104 > the tabulated t-value of 1.992, indicates a positive direction and has a significance value of 0.009 > 0.05. Thus, it can be concluded that Self-Efficacy has a positive and significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin.
- c. The influence of Family Environment (X<sub>3</sub>) on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin, with a calculated t-value of 3.862 > the tabulated t-value of 1.992, indicates a positive direction and has a significance value of 0.007 < 0.05. Therefore, it can be concluded that Family Environment has a positive and significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin.
- d. The influence of Entrepreneurial Risk (X<sub>4</sub>) on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin, with a calculated t-value of 3.331 > the tabulated t-value of 1.992, indicates a positive direction and has a significance value of 0.002 < 0.05. Hence, it can be concluded that Entrepreneurial Risk has a positive and significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin.

Therefore, it can be concluded that partially, Entrepreneurship Education (X<sub>1</sub>), Self-Efficacy (X<sub>2</sub>), Family Environment (X<sub>3</sub>), and Entrepreneurial Risk (X<sub>4</sub>) have a positive and significant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin. Thus, the

hypothesis (H<sub>2</sub>): Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk have a significant partial effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin is accepted.

Based on Table 5, the Beta values for Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk are 0.938, 0.264, 0.243, and 0.312, respectively. It can be concluded that Entrepreneurship Education has a dominant influence on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin. Thus, the hypothesis (H<sub>3</sub>): Entrepreneurship Education is a variable that has a dominant effect on Entrepreneurial Interest (Y) among students at STIE Pancasetia Banjarmasin is accepted.

## **5. Discussion**

*The Influence of Entrepreneurship Education, Self-Efficacy, Family Environment and Entrepreneurship Risk on Entrepreneurial Interest.*

An individual's interest in entrepreneurship is influenced by several factors, including education, self-efficacy, and family environment. Knowledge of entrepreneurship gained through both formal and non-formal education can stimulate someone's interest in entrepreneurship. Confidence in one's abilities to accomplish tasks, or self-efficacy, affects students, particularly in entrepreneurship, thereby encouraging behavior that leads to the achievement of entrepreneurial interest. Additionally, support or encouragement from the family regarding career choices, including becoming an entrepreneur, plays a significant role.

*The Influence of Entrepreneurship Education on Interest in Entrepreneurship*

Entrepreneurship education is an effort to internalize the entrepreneurial spirit and mentality through educational institutions. Entrepreneurship education aims to motivate and shape the entrepreneurial mindset. Within entrepreneurship education, the focus extends beyond providing theoretical foundations of entrepreneurship concepts; it also shapes the attitudes, behaviors, and mindset of an entrepreneur. This guides students to be motivated in entrepreneurship or, in other words, influences their interest in identifying or starting a business. Students' interest in entrepreneurship tends to increase when they have received entrepreneurship education, whether through formal or non-formal education. Thus, through theoretical and practical entrepreneurial learning, entrepreneurship education influences and enhances students' motivation, ultimately determining their interest in choosing entrepreneurship. The core competency of an entrepreneur lies in innovation and creativity. Therefore, the primary goal of entrepreneurship education is essentially to nurture entrepreneurs who are creative—individuals with a high level of creativity in carrying out their life activities, particularly in the business world or other professions.

*The Influence of Self-Efficacy on Entrepreneurial Interest*

Self-efficacy is the confidence or self-belief that an individual possesses, enabling them to master a situation and produce various valuable and beneficial outcomes. Self-efficacy is a crucial personality variable, and when combined with specific goals, such as an understanding of achievement, it becomes a determinant of behavior crucial for the future. Self-efficacy, or self-confidence, has influenced students, particularly in the field of entrepreneurship, encouraging behavior that leads to achievement, namely, an interest in entrepreneurship.

*The Influence of Family Environment on Interest in Entrepreneurship*

In choosing a profession, the role of the family is always integral as the family serves as the primary setting for an individual's life activities, making it a decisive factor in one's development. Similarly, becoming an entrepreneur is also closely connected to the family's influence. Family support can motivate individuals to become entrepreneurs. Therefore, family support and involvement in encouraging their children to pursue entrepreneurship will cultivate the child's interest in entrepreneurship.

*The Influence of Entrepreneurial Risk on Entrepreneurial Interest*

Based on the data analysis results, it is evident that Entrepreneurial Risk significantly influences entrepreneurial interest. This indicates that a higher willingness to take risks in a business venture leads to increased interest and positive attitudes towards the entrepreneurial activities they undertake. Therefore, the presence of risks in a business does not diminish the interest in establishing or creating a business. In fact, individuals may perceive failure in a business as motivation to try again towards success and prosperity.

**6. Conclusion**

1. Entrepreneurship Education, Self-Efficacy, Family Environment, and Entrepreneurial Risk simultaneously have a significant influence on the Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.
2. Entrepreneurship Education partially have a significant influence on the Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.
3. Self-Efficacy partially have a significant influence on the Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.
4. Family Environment partially have a significant influence on the Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.
5. Entrepreneurial Risk partially have a significant influence on the Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.
6. Entrepreneurship Education is the dominant variable influencing the Entrepreneurial Interest of STIE Pancasetia Banjarmasin students.

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