



## **Impact of Income Expectations, Family Environment on Entrepreneurial Interests with Self-Efficacy as an Intervening Variable**

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### **Abstract**

The interest in entrepreneurship in UNESA Labschool High School students is very low, and employment is reduced due to the COVID-19 pandemic that is detrimental to most business people. This condition increases the number of unemployed people in Indonesia, one way to overcome this is to foster an interest in entrepreneurship since it was still in school in accordance with Presidential Instruction No. 9 of 2016. This study aims to determine the influence of income expectations, family environment, and self-efficacy on students' entrepreneurial interests. This study used quantitative methods and data collection using questionnaires with a total of 112 respondents. The data was processed with the WarpPLS application and with SEM analysis can determine the influence of self-efficacy variables able to mediate income expectation variables and family environment variables with significant results on entrepreneurial interest variables. The result of this study is that income expectations have a positive and insignificant effect on entrepreneurial interest, but indirectly (through intervening variables) have a positive and significant effect on entrepreneurial interest. The family environment directly has a significant and positive effect on the interest in entrepreneurship, the family environment indirectly has a positive and significant effect on the interest in entrepreneurship

**Keywords:** entrepreneurship, income expectations, family environment, self efficacy

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## **INTRODUCTION**

High school graduates account for the most unemployment with a percentage reaching 51.8% of the total unemployment in Indonesia based on the latest education (BPS, 2020). The definition of unemployment is the class of people who have not started working because they have not found a job (Kong & Prinz, 2020; Rigby, 2021). Entrepreneurship is a solution to overcome the increasing unemployment, but the fact is that the number of entrepreneurs in Indonesia is still not proportional and inferior to other countries (Chigunta, 2017; Etodike et al., 2018; Rozali et al., 2017). The ratio of entrepreneurs in 2020 in Indonesia was only 3.47% of the total population, while Malaysia touched 6% and Singapore reached 7% (Rantung, 2020). The higher ratio of entrepreneurs to the number of populations in the country reflects the strong structure of the national economy (Hilali et al., 2020).

The government issued Presidential Instruction (Inpres) No. 9 of 2016 concerning improving the quality and resources of human resources, this presidential instruction provides an opportunity for school academics of any level to participate in highlighting various teaching programs, both theoretical and practical, so that the cognitive aspects, soft skills, and hard skills of students develop well. At the high school education level, there is a 13-revised curriculum that contains Entrepreneurship subjects. By the presentation of the problem above, the researcher conducted a study that raised the interest in entrepreneurship at the high

school education level so that high school graduates were able to entrepreneur independently and reduce the number of unemployed, and Before the age of 35 is the ideal time to produce competent entrepreneurs, in the hope of optimally stimulating decisiveness, optimism, and risk-taking. (Kozubíková et al., 2017; Marín et al., 2019). This study focuses on 3 variables that affect entrepreneurial interest based on previous research which explained that entrepreneurship offers unlimited income, and measurable risks, thus giving rise to income expectations as a goal of entrepreneurial interest (Satyantoro & Andayani, 2021). The family environment builds the basic foundation of science and social skills, they will be imitated by the child in his life thus influencing his interest in the child (Prabowo, 2022). Self-efficacy affects the interest in entrepreneurship because it can foster a strong work ethic accompanied by an attitude of high optimism. work ethic and optimism can foster an interest in entrepreneurship (Aidha, 2017).

Based on the research by Elen et al (2018) one of the variables that affect the interest in entrepreneurship is the expectation of high and unlimited income, a businessman can optimize all existing resources to get a large income. The definition of income expectations is the wishful thinking possessed by individuals to get a high salary and continue to increase over time (Satyantoro & Andayani, 2021). Every individual must have an income expectation because it can provide a stimulus to try their best at the job they are doing. Technological literacy carried out by students will increase their knowledge of the world at large including salary information, motivation, learning resources, and communication speed (Hardhienata et al., 2021).

The next variable is the family environment, according to Mahrifani (2018), the family environment, community environment, and education influence students in fostering an interest in entrepreneurship, this can be realized if the three variables understand each other's roles and provide a sense of trust to students. In the family environment, a child learns about the fundamentals of life and becomes a provision that will be developed when accepting new values from the social environment, and will shape the attitude, mentality, and personality of the child (Azizah, 2022). The family environment has 4 important functions formed in the AGIL scheme (Adaptation, Goal, Integration, Latency) which can be briefly explained as the family must be able to adapt to the situation and environment in which it lives. Must have a goal agreed upon by family members. Must adjust to each other between family members. And guard, care for, and protect every member of the family (Suka, 2021). According to Slameto (2013), there are 4 indicators for family environment variables, (1) How parents educate, (2) Relationships with family members, (3) Family economic situation, and (4) Family background.

The variable of self-efficacy is an important variable to form an interest in entrepreneurship for students, self-efficacy is the ability of an individual to complete work to completion, in other words, self-efficacy is the courage manifested in the proficiency of an individual (Putry et al., 2020). Self-efficacy plays an active role in every entrepreneurial activity from planning, implementation to business evaluation. Whether or not the business target is achieved is greatly influenced by self-efficacy (Sintya, 2019). According to Satyantoro & Andayani (2021), Self-efficacy is closely related to the salary earned by individuals, the higher the self-efficacy, the higher the salary that will be received and vice versa. There are 4 indicators to measure self-efficacy, these indicators are quoted from Bandura in Qoyyimah (2016), (1) Modelling (following others), (2) Experience (seeking experience), (3) Social Persuasions (people's responses), (4) Physiological factors (physical health). The whole indicator affects the sense of initiative, confidence, focus, and tenacity that the individual has.

Interest in entrepreneurship is a problem in this study, the definition of entrepreneurial interest is the encouragement from within the individual to carry out buying and selling activities that are carried out without coercion and the tendency to choose an activity that is liked (Kurniawan et al., 2018). When deciding to be entrepreneurial, you will definitely

encounter obstacles and obstacles that must be overcome, the greater the problems faced, the income will also be large, therefore entrepreneurs need an interest that does not have an element of coercion (Hastuti & Afwa, 2022). According to the study of Suhartini (2011), explains that there are 3 indicators to measure the interest in entrepreneurship in students, (1) The desire to have something, (2) Activities used to achieve something that is liked, (3) Efforts to realize dreams or desires.

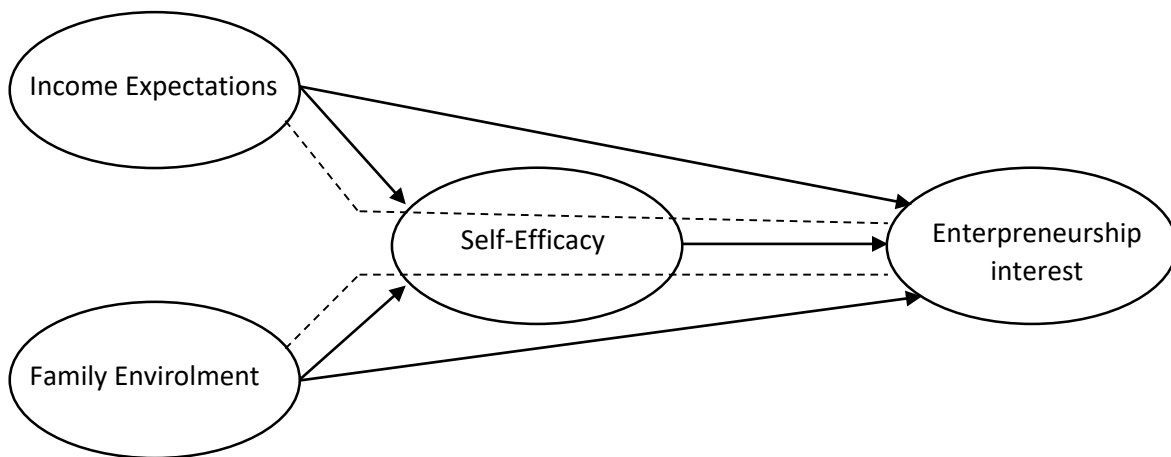
Based on previous research that discussed the entrepreneurial interests of high school students with variables of income expectations and the family environment without any intervening variables mediating free variables to entrepreneurial interests, this study added intervening variables to obtain new findings that could give rise to entrepreneurial interests in high school students. This study aims to determine: (1) The impact between income expectations on entrepreneurial interests, (2) The impact between income expectations on self-efficacy, (3) The impact between the family environment on entrepreneurial interests, (4) The impact between the family environment on self-efficacy, (5) The impact between self-efficacy on entrepreneurial interests, (6) The impact between income expectations on entrepreneurial interests through the intervening variable income expectations, (7) The impact between the family environment on the interest in entrepreneurship through the intervening variable of income expectations.

## METHOD

This research was carried out at the UNESA Labschool High School located on Jl. Citra Raya Unesa, Lidah Wetan, Lakarsantri Surabaya city. The population of this study is all class XI students who have taken PKWU learning activities both theoretical and practical, the total of all respondents is 112 students. This study used Purposive Sampling where all students were considered to have consideration requirements for their interest in entrepreneurship (Sugiyono, 2017). This research method uses a quantitative method where the research results are obtained and processed in the form of numbers using mathematical formulas that can see the magnitude of the relationship between research variables in detail. The nature of this study is comparative causal research to identify the impact of independent variables on dependent variables. The primary data obtained from the questionnaire is in the form of numerical data using a Likert scale of 1-5 where the number represents the level of conformity with the respondent's condition (Sugiyono, 2017), all data is processed by path analysis, and SEM (Structural Equation) models. Modeling) to see the direct and indirect effect between the independent variable and the dependent variable using the WarpPLS application.

**Table 1.** Indicators of each Variable

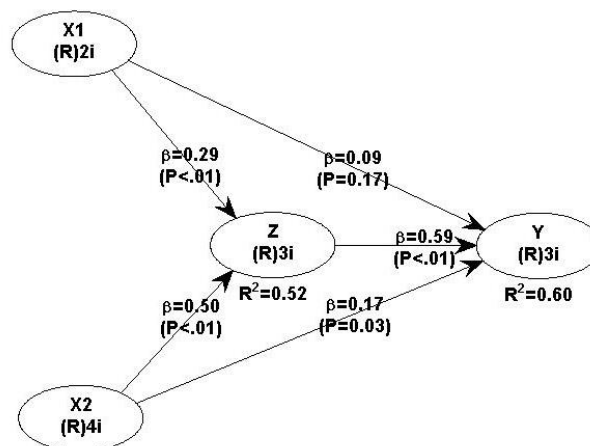
Variable	Indicators
Income Expectations	-High income -Unlimited income
Family Environment	-How Parents educate -Relationships with family members -Family economic condition -cultural background
Self-Efficacy	-Modelling -Experience -Sosial Persuasions
Entrepreneurship Interest	-Desire to achieve something - Activities to achieve desires -Efforts to realize pleasure Figure



**Figure 1.** SEM Test Hypothesis Model

## RESULTS AND DISCUSSION

The results obtained by the researcher after processing the data using WarpPLS include SEM analysis, validity and reliability tests, P-value, and total effects.



**Figure 2.** SEM Analysis output

From the SEM output image of the analysis above, it can be seen that all hypotheses have positive and significant results except X1 to Y which has a positive and insignificant relationship.

**Table 2.** Discriminant Validity Test

	X1	X2	Z	Y
X1	(0.837)	0.585	0.594	0.539
X2	0.585	(0.716)	0.677	0.611
Z	0.594	0.677	(0.821)	0.759
Y	0.539	0.611	0.759	(0.837)

**Table 3.** Reability Test

	Composite Reability Coefficients	Cronbach's alpha coefficients
X1	0.824	0.573
X2	0.807	0.682
Z	0.861	0.758
Y	0.875	0.785

Convergent Validity Test and discriminant validity test, Validity test is used to see whether or not the questions on the questionnaire are valid. The loading factor value must be  $>0.30$  and  $>0.50$  for the average variances extracted value for the questionnaire to be declared valid convergently and the discriminant validity test value must be the highest among other variable values (Solimun in Purba & Suaryana, 2018). The convergent validity test value and the discriminant validity test obtained are qualified and declared valid. Furthermore, for the reliability test, the output value of composite reliability coefficients must be  $>0.70$  and the value of Cronbach's alpha  $>0.60$ , but if the value of a variable has met one of the tests then the variable is declared to have passed the reliability test (Solimun in Purba & Suaryana, 2018). Therefore, it can be declared that it has passed the reliable test.

The results of the path analysis test will show the direct impact or indirect impact of variables on the study

Table 4. Path Coeficients Direct Impact

	X1	X2	Z	Y
Z	0.289	0.502		
Y	0.087	0.168	0.593	

Table 5. P-Values Direct Impact

	X1	X2	Z	Y
Z	$<0.001$	$<0.001$		
Y	0.173	0.033	$<0.001$	

Table 4 and table 5 above can be explained that the direct influence between the variable income expectation (X1) and the interest in entrepreneurship (Y) has an insignificant and positive effect with a coefficient path value of  $>0.005$ . for the correlation of income expectations(X1) to significant and positive self-efficacy(Z). The relationship of the family environment (X2) to the interest in entrepreneurship (Y) has a significant and positive effect. The influence between the family environment (X2) and self-efficacy (Z) is significant and positive. The influence between self-efficacy(Z) on entrepreneurial interest(Y) is positive and significant.

Table 6. Path Coeficients Indirect Impact

	X1	X2	Z	Y
Y	0.172	0.298		

Table 7. P-Values Indirect Impact

	X1	X2	Z	Y
Y	0.004	$<0.001$		

Table 6 and table 7 are indirect analyses of pathways on free variables in research through intervening variables to bound variables. The effect of income expectations(X1) on entrepreneurial interest(Y) through self-efficacy(Z) with a coefficient path value of 0.172 and a P-value of 0.004 tested positive and significant. The influence of the family environment (X2) on entrepreneurial interest (Y) through self-efficacy (Z) with a coefficient path value of 0.298 and a P-value of  $<0.001$  tested positive and significant. Then the variable of self-efficacy will affect the influence between income expectations and the family environment on the interest in entrepreneurship.

Table 8. Total Effects

	X1	X2	Z	Y
Y	0.289	0.502		
Z	0.259	0.466	0.593	

Table 8 is the total effects value listed above showing the value of X1 against Y of 0.259 and X2 against Y of 0.466 then the following formula can be entered:

X1 against Y =  $(0.259) \times 100\% = 6.7\%$

X2 against Y =  $(0.466) \times 100\% = 21.7\%$

Then it can be concluded that directly or indirectly (through the mediation variable) X1 affects Y by 6.7% and X2 either directly or indirectly (through the mediation variable) affects Y by 21.7%.

### **The impact of income expectations on entrepreneurial interest**

The score of the output of P-values on the impact between the variables of income expectations on entrepreneurial interest shows a figure of 0.087 which is greater than the provisions of 0.05 and a p-value of 0.173. The first hypothesis in this study was rejected because it was insignificant, this represents that unesa Labschool High School students already understand that high income expectations do not rule out the possibility of a large risk of loss. This is in line with the research results from Satyantoro & Andayani (2021) which suggest that income expectations do not affect the interest in entrepreneurship in its research population due to concerns about fluctuating incomes in a demanding era of all-certainty. Supported by research results from Prayogo (2020); Sintya (2019) which also discuss the variable results of income expectations directly affecting insignificant and positively affecting the interest in entrepreneurship, because not everyone can depend on erratic incomes and very complicated levels of business competition. In contrast to the research results of Kamma & Hardiana (2018) which state that there is a positive and significant influence between the variable of income expectations and the variable of entrepreneurial interest because high expectations accompanied by struggle will minimize losses and increase the chances of achieving success. Students who have low pocket money will tend to have the wishful thinking of feeling a large income when they grow up, it will encourage their interest in struggling to become business people (Cavalcante et al., 2022).

### **The impact of self-efficacy on entrepreneurial interests**

The correlation on the influence of self-efficacy on entrepreneurial interest showed positive and significant results, with a coefficient path analysis value of 0.593 and a p-value of  $<0.001$  which means that the second hypothesis in this study was accepted. It can be interpreted that if every student of SMA Labschool UNESA has an increased level of self-efficacy, then the interest in entrepreneurship will also increase, as well as if the self-efficacy in students decreases, the interest in entrepreneurship will also decrease. Similar results were also found in the study from Indriyani & Subowo (2019) which shows positive and significant results between self-efficacy and interest in entrepreneurship, and provides a stimulus that can build self-efficacy that will encourage students to increase interest in entrepreneurship. Research conducted by Muliadi (2021) also obtained the result that self-efficacy affects the interest in entrepreneurship in biology students, this is evidenced by the value of the significance of entrepreneurship education and subjective norms towards the entrepreneurial interest of  $<0.05$ . Self-efficacy is a system of self-control owned by an individual, a businessman is required to have high self-efficacy because it is not easy to implement, And low self-efficacy tends to be uninterested in becoming a businessman (Doanh, 2021). In contrast to the results of the research conducted by Qoyyimah (2016) which shows the results of the study that there is no impact between the variables of self-efficacy and the interest in entrepreneurship in the research population because the dominant factor influencing the interest in entrepreneurship is the family environment of each student (external factors) and not from the efficacy possessed by students.

### **The impact of the family environment on the interest in entrepreneurship**

The impact of family environment variables on entrepreneurial interests has a positive and significant direct influence with a coefficient path analysis value of 0.168 and a p-value of 0.033. then the third hypothesis in this study is accepted and in line with the findings Usman & Ukhfiya (2021); Indriyani & Subowo, (2019) who find that the family environment can shape students' interest in carrying out what they like including running the business they crave, the stronger the support from the family environment, the more enthusiasm in pioneering entrepreneurship will be perfectly fostered. The family becomes a role model for their child and must promote themselves as if they are entrepreneurs who can be admired and imitated by the child, this role model is an important factor to increase interest in entrepreneurship (Moussa & Kerkeni, 2021). Inversely proportional to the results of research conducted by Kamma & Hardiana (2018); Wardani et al (2021) which found that there was an insignificant influence between family environment variables and interest in entrepreneurship, and was corroborated by Habeahn (2018); Kamma & Hardiana (2018) which discusses that the family environment with all backgrounds or family support has no impact on the interest in entrepreneurship because the entrepreneur is formed through education, practice, and experience so that all human beings have the same opportunity to become entrepreneurs.

### **The impact of income expectations on self-efficacy**

Subsequent results showed that the income expectation variable had a positive and significant direct impact on the self-efficacy variable with a coefficient path analysis value of 0.289 and a p-value of <0.001. the fourth research hypothesis is "accepted" with results that correspond to the research results of Satyantoro & Andayani (2021); Sintya (2019) states that the income expectations owned by each person will be different because they refer to the skills and knowledge possessed by the person. The higher the confidence in the skills and knowledge possessed, the greater the individual's desire to obtain a high and unlimited income. In some cases, it is found that high income expectations will cause self-confidence to decrease because individuals realize that the skills and knowledge they have cannot realize their expectations of the desired income (Mahayani et al., 2017; Sintya, 2019).

### **The impact of the family environment on self-efficacy**

The family environment variable on the self-efficacy variable has a positive and significant direct impact with a coefficient path analysis value of 0.502 and a p-value of <0.001. The family environment greatly affects the mindset of students because a positive family environment will bring students to continue to be enthusiastic and confident to try and continue to grow and develop. A family environment that is not supportive, not calms, and not open will lead students' identity towards a negative, pessimistic, and uninspired direction. Such as the research results of Sintya (2019) which state that the presence of a family with a positive atmosphere will lead their children to success in the field they are chosen to pursue. in research, Setiardi & Mubarak (2017) said that the family can be a source of character education in children orf living their lives including when facing obstacles and challenges they face. But it is different from the results of the study Wahyuni & Setiyani (2017) the family is not the dominant variable in shaping identity in students because formal schools with an increasing level of education will foster self-confidence in students, in addition to the family environment there are still various other environments such as the academic environment, peer association environment, and other environments.

### **The impact of income expectations on entrepreneurial interest through self-efficacy**

There is a significant and positive indirect impact between the variable income expectations on entrepreneurial interest through self-efficacy with a coefficient path value of 0.172 and a p-value of 0.004. The results illustrate that UNESA Labschool High School

students have a desire to earn a large or unlimited income if they have enough capacity to achieve these goals. The research conducted by Sari (2017) shows the result that income is one of the factors that determine an individual to choose a career to be started or lived as his source of income. The income (income) of each type of work must vary, this difference is due to how many production factors the individual sells to the company and how much risk it will experience (Sintya, 2019). The greater the risk of a job usually offers a high salary as well as high risk high return, choosing a career as an entrepreneur must have great risks but offers a high income (Mahayani et al., 2017). Individuals who have attended Entrepreneurship Education and Training (EET) will have high income wishful thinking, and have skills that can be applied to their business so that they can achieve the income they want (Chereau & Meschi, 2021).

### **The impact of the family environment on the interest in entrepreneurship through self-efficacy**

The last relationship in this study showed a positive and significant indirect impact between family environment variables on entrepreneurial interest through self-efficacy variables with a coefficient path value of 0.298 and a p-value of  $<0.001$ . These results are in line with the study of Supandi (2021) who found that there was a significant and positive indirect impact between the family environment variables and the entrepreneurial interest variables through the self-efficacy variables, this is because the family environment creates a positive or negative atmosphere. Moderation variables can affect independent variables on dependent variables by strengthening or weakening the results of the influence of independent variables on dependent variables. On the research of Agusmiati & Wahyudin (2018); Nurhafizah (2018) proved that the family has a strong influence in fostering an interest in entrepreneurship in students because the family is a basic base in instilling individual perceptions, thoughts, decisions, and actions that manifest in self-efficacy is formed in the family environment (Agusmiati & Wahyudin, 2018). In line with the research results of Kurniawan et al (2018) which show that the variables of the family environment have always been the dominant variables in shaping the interest in entrepreneurship in students of different levels. The role of the role model in providing a positive influence on children to form entrepreneurial interests is very important, parents as models that can be imitated by children to form points of view and perception of a job must carry out the role model function carefully and precisely (Moussa & Kerkeni, 2021).

### **CONCLUSION**

This study produces the output of conclusions of relationships between variables directly and indirectly. Directly the variable income expectations are insignificant and positive to the interest in entrepreneurship. The family environment has a significant and positive relationship with the interest in entrepreneurship. Self-efficacy variables have a significant and positive effect on the interest in entrepreneurship. Family environment variables have a significant and positive relationship with self-efficacy. The variable income expectation has a significant and positive relationship with self-efficacy. Of the five outputs directly there is only one positive and insignificant relationship but the other correlations are significant and positive. The result of indirect correlation on the relationship of the family environment to the interest in entrepreneurship through self-efficacy is positive and significant. The relationship of income expectations to the interest in entrepreneurship through self-efficacy is positive and significant.

The interest in entrepreneurship in UNESA Labschool High School students cannot be raised with the variable income expectations, because they believe that entrepreneurial activities include high risk high returns. However, interest in entrepreneurship will arise if the income expectation passes self-efficacy, then self-efficacy is very important to foster an interest in entrepreneurship in students. This means that students will foster an interest in

entrepreneurship if the wishful thinking of income that has their minds is accompanied by self-skills, motivation, enthusiasm, and knowledge that continues to develop. Suggestions for the school to organize school activities that can improve students' self-efficacy need to be implemented so that the interest in entrepreneurship will present itself.

## RECOMMENDATION

The next researcher who is interested in conducting research related to entrepreneurial interests can make this research one of the references that can be cited. Raising the latest issues by being linked to the variables to be studied can be a novelty in the next study, such as this research which was carried out during COVID-19, raising variables about income expectations and can be adjusted to social conditions or economic conditions at that time.

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