

# THE EFFECT OF ENTREPRENEURIAL LITERACY ON ENTREPRENEURIAL INTENTION THROUGH SELF-EFFICACY AS A MEDIATOR VARIABLE

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#### **ABSTRACT**

Business is an action that has to be completed in the ongoing period of globalization and industrialization, especially after the Coronavirus. The development of the Indonesian state through its entrepreneurship can compete and even outperform other developing countries that have more entrepreneurs. This research uses a quantitative approach with Partial Least Squares structural equation modeling (PLS-SEM) to predict and confirm the given hypothesis. This study used Google Forms for data collection on Madrasah Aliyah students in Mojokerto Regency. Respondents in this study were 356 respondents from the three schools used as research objects. The results showed that Entrepreneurial Literacy can explain Self-efficacy and Entrepreneurial Intention. Furthermore, Entrepreneurial Literacy will have more influence on Entrepreneurial Intention, if strengthened by Self Efficacy as a mediator variable.

#### **Keywords:**

Entrepreneurial Literacy, Self-Efficacy, Entrepreneurial Intention

#### **INTRODUCTION**

The era of globalization deMadrasah Aliyahnds creativity in finding a job for every individual. However, the actual number of outputs from schools and universities is not Madrasah Aliyahll while the available positions are not proportional to the number of graduates. As a result, it is still difficult to find a job after graduation for Madrasah Aliyah graduates. Entrepreneurship or job creation is one of the strategies to reduce unemployment. Since doing something yourself can benefit Madrasah Aliyahny people, more people need to be interested in starting their businesses.

Entrepreneurship is not a factor that appears suddenly but something that influences the soul or intention of a person to become an entrepreneur. It is said (Mi'rajiatinnor et al., 2022) argue that "Intention is defined as a condition that occurs accompanied by a feeling of pleasure associated with its needs/desires. Intention is considered as an intermediary for motivational factors that have an impact on behavior ". (Khayru et al., 2021) also argue that "Intention is a persistent tendency to pay attention and remember some activities. Someone who has an intention towards an activity will pay attention to that activity consistently with pleasure".

Family is the Madrasah Aliyahin coaching that a person experiences, so his life perspective can be shaped and influenced by it. Guardians are essential for developing children and determining their future. Children from families where single parents Madrasah Aliyahnage their own companies are also more likely to become entrepreneurs (Kakouris & Liargovas, 2021). Often, guardians who act in this way will Madrasah Aliyahintain and encourage their children's courage to stand up for themselves.

Self-efficacy is an additional component that can influence a person's desire to become an entrepreneur or their ability to do so. According to Bandura (2012), selfefficacy is defined as a person's perception of how well they can function in each



situation.

Students who have a high level of self-efficacy towards entrepreneurship, then the individual will feel confident that they can be an entrepreneur, so the individual intention to become an entrepreneur will be stronger, according to previous research examining the effect of self-efficacy on entrepreneurial intentions (Ka Madrasah Aliyahrudin, 2021).

The urgency of this research is proposed because Mojokerto Regency MADRASAH ALIYAH students have an impact on economic development. Through the increase in new entrepreneurs, it is hoped that Mojokerto Regency Madrasah Aliyah students will not only have jobs for themselves but also for the people around them. Moreover, seeing the development of Mojokerto, which has a lot of potential and capital to be used as a business. Therefore, Entrepreneurial Literacy needs to be improved continuously for Madrasah Aliyah Mojokerto students.

This research contributes to educational institutions, especially Madrasah Aliyah in Mojokerto Regency to keep up to date in providing innovative literacy in entrepreneurial practices. Based on the background and state of the art as described, this research has novelty by completing the shortcomings of previous studies and conducting a comprehensive study of the evolution of TPB theory at the Madrasah Aliyah Education level as measured by Entrepreneurial Literacy and family economic background with self-efficacy as a determinant of the entrepreneurial intention of Madrasah Aliyah students in Mojokerto Regency.

### Theoretical review and hypotheses

### a. Entrepreneurial Literacy

According to Koesoe Madrasah Aliyah (2007), literacy is a human activity in which there are educational and didactic actions intended for the growing generation. Entrepreneurship is the process of creating something else by using time and activities accompanied by capital and risk and receiving Madrasah Aliyah in return for services and satisfaction as well as personal freedom (Madrasah Aliyahrtínez-Gregorio et al., 2021) suggests entrepreneurial literacy as an activity aimed at the occurrence of entrepreneurial processes, namely starting from fostering mindsets and attitudes and entrepreneurial skills to generate business ideas, then starting a business and developing it through innovation.

- H1: Entrepreneurial Literacy increases Entrepreneurial Intention.
- H2: Entrepreneurial Literacy has a positive effect on Self Efficacy

### b. Self-Efficacy

Self-efficacy is a belief in one's ability to organize and perform a series of actions needed to achieve one's desires (Bandura, 1997: 3). Alwisol (2009: 287) states that self-efficacy or efficacy expectation is one's perception of how well one can function in certain situations. Self-efficacy is related to self-beliefs that can perform expected actions. According to (Drnovšek et al., 2010) self-efficacy is the belief that a person can carry out certain behaviors to achieve certain goals. People with high self-efficacy believe that they can deal with events and situations effectively. Because they expect to successfully overcome obstacles, they strive to complete tasks and often demonstrate high levels of performance. Such people are more confident in their abilities than people with low self-efficacy, and they have little self-doubt (Forbes, 2005).

H5: Self-Efficacy Increases Entrepreneurial Intention



#### c. Entrepreneurial Intention

Entrepreneurial Intention (Purwanto, 2021) defines intention as a sense of preference and a sense of interest in a thing or activity without prompting. According to (SuherMadrasah Aliyahn & Yusuf, 2021) in Madrasah Aliyahksud intention is a feeling of being interested or related to a thing or activity without anyone telling you to. Based on these statements, it can be concluded that intention is an interest and a sense of liking for something that comes from within the individual without coercion. Factors Affecting Entrepreneurial Intention (Ernawati et al., 2022) state that one of the factors driving entrepreneurial growth in a country lies in the role of universities through the implementation of entrepreneurial literacy. Entrepreneurial intentions are influenced by internal, external, and contextual factors (Purwanto et al., 2022) which contain:

Internal factors, in the form of personal traits, attitudes, abilities, and abilities give individuals the power to try External factors such as family environment, business environment, physical environment, and economic environment. Contextual factors along with Madrasah Aliyah's internal and external factors are an integral framework that affects entrepreneurial intentions.

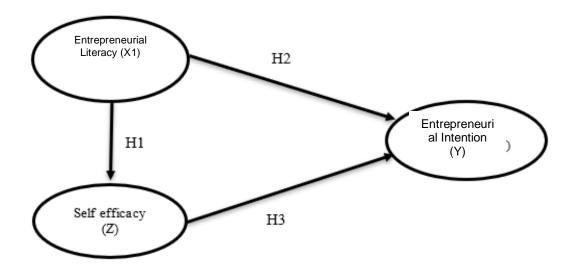
#### **METHOD**

#### a. Research design

This study uses a quantitative approach with PLS-SEM to investigate the impact of Entrepreneurial Literacy on Entrepreneurial Intention and the role of Self-efficacy in mediating engagement (see Figure 1). The main benefit of PLS-SEM is its ability to capture variance in dependent variables and estimate data based on the dimensions of the measurement model (Hair et al., 2019).

#### b. Respondents and data collection techniques

Madrasah Aliyah students in Mojokerto district participated in this study. We offered 356 respondents a 23-question Google Form sent via WhatsApp. From August to September 2023, the research was conducted. The research variables are Entrepreneurial Literacy, Self-Efficacy, and Entrepreneurial Intention.



**Figure** 1. Research Framework



**Table 1.** Characteristics of respondents

Categories		Frequency	%
Gender	Female	225	62.14
	Male	131	37.86
Age of Respondent	16 years old	173	45.7
	17 years	168	48.5
	>18 years old	15	4.33
Grade Level	XI	356	100
	XII		

Source: processed by researchers (2023)

The respondents of this study are listed in Table 1. Most of the respondents were female students, and students who were 17 years old were the most numerous, namely 173 students. This table shows that 100% of the students as respondents were in the XI grade level of Madrasah Aliyah in Mojokerto district.

## c. Instrument development and data analysis

A survey was used to study the Entrepreneurial Intention of Madrasah Aliyah students. The research instrument was adapted from previous studies and literature reviews (Table 1). The questionnaire was translated from English to Bahasa Indonesia and modified for the Indonesian context.

The questionnaire was translated from English to Indonesian and modified according to the local context. Entrepreneurial Literacy was measured with seven items of HanseMadrasah Aliyahrk (1998), M. Lorz (2011), and Madrasah Aliyah'ruf Hadi (2013). Self-efficacy was measured with six items from Bandura (1997). Measurement of entrepreneurial intention with eleven items adapted from (Linan & Chen (2006). The questionnaire asked participants to rate each statement from 1 (strongly disagree) to 5 (strongly agree). This study used SMadrasah Aliyahrt PLS 3.0 for partial least squares structural modeling (PLS-SEM).

#### **RESULT AND DISCUSSION**

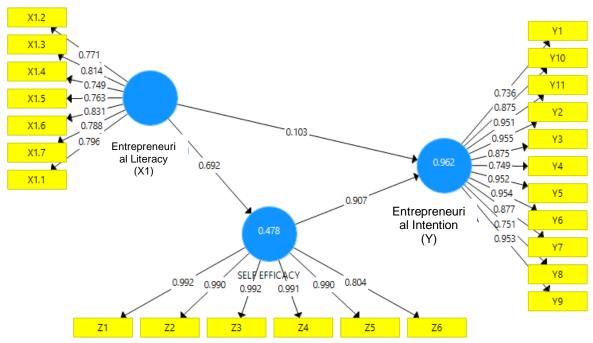
#### a. External model evaluation

The PLS external model is determined to ensure the presence of reliable instruments. Models with determination criteria are said to be reliable when the composite reliability (CR) and Cronbach's Alpha > 0.05 (Hair et al., 2019). The results showed that the CR values of Madrasah Aliyahsing-Madrasah Aliyahsing constructs were 0.920 to 0.987 for dependency (Table 2). A significant average variance extracted (AVE) >0.50 indicates convergent validity (Hair et al., 2019). Convergent validity was achieved as all items exceeded 0.5 and the AVE of each construct ranged from 0.621 to 0.926 (>0.5). Factor cross-loading was used to test discriminant validity and convergent validity. Table 3 shows the cross-loading values for all variables. Entrepreneurial Literacy (X), Self-Efficacy (Z), and Entrepreneurial Intention (Y) from 0.736 to 0.955, more than 0.70, indicating discriminant validity.

# b. Hypothesis testing

The model tests hypotheses using a structural Madrasah Aliyah model. The researchers used 356 bootstrap samples to display all t-statistics. As seen in Table 4, all seven hypotheses in this investigation met the criteria, with t-values ranging

from 6,778 to 71,393 (>1.96).



**Figure** 2. Calculation of Structural Madrasah Aliyah Modeling Source: processed by researchers (2023)

This study uses the R-square (R2) model to show the accuracy of the model prediction. The coefficient of determination (R Square) measures how well an exogenous construct describes an endogenous construct. (Creswell, 2019) estimates R2 to be between 0 and 1. R2 values above 0.75 mean large, while 0.50 and 0.25 mean small and Madrasah Aliyah (Hair et al., 2019). The calculation shows that Entrepreneurial Literacy, explains 47.8% of the variance of Self Efficacy with reasonable predictability. Self-efficacy explained 96.2% of the variance in Intention with reasonable predictability Entrepreneurial (Creswell. Furthermore, f2 determines whether extraneous constructs affect endogenous constructs. According to (Hair et al., 2020), external constructs have a Madrasah Aliyahl, moderate, and significant influence on endogenous constructs with f 2 values of 0.02, 0.18, and 0.40. In particular, the size of the impact of Entrepreneurial Literacy on Self-efficacy is quite large (f 2 = 0.478). The magnitude of the impact of Selfefficacy on Entrepreneurial Intention is also significant (f 2 = 0.962).

Table 2. Outer Model Calculation

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Construct	Item	λ	α	CR	AVE	
Entrepreneurial Literacy (X1)	X1	0,796	0,898	0,920	0,621	
	X2	0,771				
	X3	0,814				
	X4	0,749				
	X5	0,763				
	X6	0,831				
	X7	0,788				
Self-Efficacy (Z)	Z1	0,992	0,984	0,987	0,926	
, ,	<b>Z</b> 2	0,990	,	ŕ	,	
	Z3	0,992				



Construct	Item	λ	α	CR	AVE
	Z4	0,991			
	<b>Z</b> 5	0,990			
	Z6	0,804			
Entrepreneurial Intention (Y)	Y1	0,736	0,970	0,974	0,773
	Y2	0,955			
	Y3	0,875			
	Y4	0,749			
	Y5	0,952			
	Y6	0,954			
	Y7	0,877			
	Y8	0,751			
	Y9	0,953			
	Y10	0,875			
	Y11	0,951			

Source: processed by researchers (2023)

**Table** 3. Validitas Discriminan Criteria Fornell-Larcker

	Entrepreneurial Literacy	Entrepreneurial Literacy	Self-Efficacy
Entrepreneurial Intention	0,879		
Entrepreneurial Literacy	0,730	0,788	
Self Efficacy	0,978	0,692	0,962

Source: processed by researchers (2023)

Table 4. Hypothesis Testing

	Relationship	β	<i>T</i> -value	P-values	Decision
H <sub>1</sub>	Entrepreneurial Literacy - > Entrepreneurial Intention	0,103	6,778	0,000	Not Rejected
H <sub>2</sub>	Entrepreneurial Literacy - > Self Efficacy	0,692	19,076	0,000	Not Rejected
H <sub>3</sub>	Self-Efficacy -> Entrepreneurial Intention	0,907	71,393	0,000	Not Rejected
H <sub>4</sub>	Entrepreneurial Literacy - > Self Efficacy -> Entrepreneurial Intention	0,627	20,571	0,000	Mediator

Source: processed by researchers (2023)

#### **Discussion**

This study answers four hypotheses. Effect of Entrepreneurial Literacy on Entrepreneurial Intention of Madrasah Aliyah students in Mojokerto Regency. Based on the results of the study, it is known that the proof of the first hypothesis of Madrasah Aliyah's research is shown by the Entrepreneurial Literacy variable has a positive and significant influence on Entrepreneurial Intention with a p-value of 0.000 (<0.05), and the t value is 6,778 (>1.96). This is because entrepreneurial literacy that has been taken by students increases entrepreneurial intention. This finding is in line with previous research conducted by (Brantley-Dias & Ertmer, 2013; Hos-McGrane, 2014; Puentedura, 2014), with the results of their research stating that Entrepreneurial Literacy has a major influence on Entrepreneurial Intention. Such results indicate that in Madrasah Aliyah, entrepreneurial literacy possessed by Madrasah Aliyah students



can encourage students to entrepreneurial intentions with the direction of teachers in shaping the entrepreneurial intentions of their students.

Furthermore, the Second Hypothesis is known that the Entrepreneurial Literacy variable has a significant positive effect on Self Efficacy, the p-value of 0.000 (<0.05) and the t-value of 19.076 (>1.96) indicates a significant relationship. These results are in line with previous research conducted by (Kim et al., 2018; and Moiseienko et al., 2020) with the results of his research which states that Entrepreneurial Literacy influences Self-efficacy. Such results indicate that good Entrepreneurial Literacy supported by an internal drive for entrepreneurship in Madrasah Aliyah can be good in utilizing Self-efficacy as a supporter of entrepreneurship.

For the Third Hypothesis, it is proven that the Self-efficacy variable has a significant positive effect on Entrepreneurial Intention with a p-value of 0.000 (<0.05) and a t-value of 71.393 (>1.96). These results are in line with previous research conducted by (Grigoraş et al., 2014; Hamilton et al., 2016; and Kim et al., 2019) results of his research which state that Self-efficacy has a major influence on Entrepreneurial Intention. These results indicate that good Self-efficacy owned by Madrasah Aliyahka students has a positive impact on increasing Entrepreneurial Intention. entrepreneurship can have a positive impact on Entrepreneurial Intention.

Furthermore, the fourth hypothesis shows the results that there is a significant influence between Entrepreneurial Literacy on Entrepreneurial Intention through Self Efficacy of students with a p value of 0.042 (<0.05) and a t value of 20.571 (>1.96). This means that encouraging good Entrepreneurial Literacy in students can increase Self-efficacy and can lead to Entrepreneurial Intention. Self-efficacy has an effective role as a partial mediation between Entrepreneurial Literacy and Entrepreneurial Intention. Entrepreneurial Literacy in Madrasah Aliyah is very helpful in the formation of student entrepreneurial intentions, especially in the competence of skills that support students with the application and utilization of Self Efficacy can form student entrepreneurial intentions in terms of skills in entrepreneurship Madrasah Aliyah good.

#### **CONCLUSION**

Based on the research results, it can be concluded that this study examines the effect of entrepreneurial literacy on entrepreneurial intention and self-efficacy in Madrasah Aliyah students in Mojokerto Regency through four hypotheses. The results confirmed that entrepreneurial literacy contributes positively and significantly to entrepreneurial intention, indicating that increasing entrepreneurial literacy can strengthen students' entrepreneurial motivation. In addition, entrepreneurial literacy also positively affects students' self-efficacy, which is an important factor in forming strong entrepreneurial intentions. The finding that self-efficacy has a large impact on entrepreneurial intention supports the importance of self-belief in driving the desire for entrepreneurship. Furthermore, results show that self-efficacy acts as a partial mediator in the relationship between entrepreneurial literacy and entrepreneurial intention, confirming that entrepreneurial literacy can shape entrepreneurial intention by strengthening students' self-efficacy. This conclusion emphasizes the importance of integrating entrepreneurial literacy in learning to enhance students' entrepreneurial intention and self-efficacy in Madrasah Aliyah secondary schools.

This research has significant implications in the context of entrepreneurship education at Madrasah Aliyah in Mojokerto district. This study highlights the importance of entrepreneurial literacy in increasing students' entrepreneurial intention



and self-efficacy. The results emphasize the need for the integration of entrepreneurial literacy in the curriculum to form a generation that is capable of entrepreneurship. Strengthening self-efficacy is also important in influencing students' entrepreneurial intentions ON Madrasah Aliyah the development of learning programs that incorporate entrepreneurial literacy and strengthening self-efficacy is key to creating an educational environment that supports student entrepreneurship.

This study provides suggestions for future researchers to focus on developing a curriculum that integrates entrepreneurial literacy into existing Madrasah Aliyah lessons and designing programs to develop students' self-efficacy in the context of entrepreneurship. Research can also explore how Madrasah Aliyahna's self-efficacy mediates the relationship between entrepreneurial literacy and students' entrepreneurial intentions.

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