

# The Role of Entrepreneurial Self-Efficacy in Mediating the Effect of Entrepreneurship Education and Financial Support on Entrepreneurial Behavior

Ida Bagus Agung Dharmanegara<sup>1</sup>, Putu Laksmita Dewi Rahmayanti<sup>2</sup>, Ni Nyoman Kerti Yasa<sup>3,\*</sup> 

<sup>1</sup> Faculty of Economic and Business, Universitas Warmadewa, Denpasar, Indonesia

<sup>2</sup> Faculty of Economic, Business, and Tourism, Universitas Hindu Indonesia, Denpasar, Indonesia

<sup>3</sup> Faculty of Economic and Business, Udayana University, Denpasar, Indonesia

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## ABSTRAK

Di perguruan tinggi, kemauan mahasiswa untuk memulai atau menjalankan usaha masih tergolong rendah. Tujuan penelitian ini adalah menganalisis peran efikasi diri wirausaha dalam memediasi pengaruh pendidikan kewirausahaan dan dukungan finansial terhadap perilaku wirausaha. Penelitian ini merupakan jenis penelitian kausalitas. Pengumpulan data dilanjutkan dengan penyebaran kuesioner dalam format Google Form ke beberapa grup WhatsApp. Populasi dalam penelitian ini adalah mahasiswa aktif pada perguruan tinggi yang sudah memiliki bisnis online di Bali. Besar sampel yang digunakan adalah 210 responden dengan metode purposive sampling. Teknik analisis yang digunakan adalah Analisis Jalur dengan menggunakan SEM-PLS. Hasil penelitian menunjukkan bahwa pendidikan kewirausahaan berpengaruh positif dan signifikan terhadap perilaku kewirausahaan. Dukungan finansial juga berpengaruh positif dan signifikan terhadap perilaku kewirausahaan. Selanjutnya, pendidikan kewirausahaan berpengaruh positif dan signifikan terhadap efikasi diri kewirausahaan; dukungan finansial juga berpengaruh positif dan signifikan terhadap efikasi diri wirausaha; dan efikasi diri wirausaha berpengaruh terhadap perilaku wirausaha. Selain itu, efikasi diri kewirausahaan mampu memediasi pengaruh pendidikan kewirausahaan dan dukungan finansial terhadap perilaku kewirausahaan bisnis online.

## ABSTRACT

In college, the willingness of students to start or run a business is still relatively low. This study aimed to analyze the role of entrepreneurial self-efficacy in mediating the effect of entrepreneurship education and financial support on entrepreneurial behavior. This research is a type of causality research. Data collection was continued by distributing questionnaires in Google Form to several WhatsApp groups. This study's population is active university students who already have online businesses in Bali. The sample size used is 210 respondents with the purposive sampling method. The analytical technique used is Path Analysis using SEM-PLS. The results showed that entrepreneurship education positively and significantly affected entrepreneurial behavior. Financial support also has a positive and significant effect on entrepreneurial behavior. Furthermore, entrepreneurship education has a positive and significant effect on entrepreneurial self-efficacy; financial support also has a positive and significant effect on entrepreneurial self-efficacy, and entrepreneurial self-efficacy affects entrepreneurial behavior. In addition, entrepreneurial self-efficacy can mediate the effect of entrepreneurship education and financial support on online business entrepreneurial behavior.

## 1. INTRODUCTION

Education about entrepreneurship should be carried out from the lowest level of education. It is done to form a spirit related to entrepreneurship because it cannot be directly formed as an adult, but it can be from an early age (Ambarriyah & Fachrurrozie., 2019; Irawan et al., 2019). The success of building an entrepreneurial ethos will indirectly form the strength to minimize existing risks (Harianti et al., 2020; Komara et al., 2020). The importance of education, the role of education is to create a stimulus. In

\*Corresponding author.

E-mail: [kertiyasa@unud.ac.id](mailto:kertiyasa@unud.ac.id) (Ni Nyoman Kerti Yasa)

addition, another way that can be done is by providing opportunities to conduct independent business with a structured apprenticeship system and direct practice (Handayani & Suyanto, 2016; Kholis et al., 2019). This process can be done through the lecture system and through direct practice within a certain time, which then gets an assessment. Entrepreneurship that involves the younger generation can be built through an educational process, namely by involving practitioners directly to create motivation and desire to do the same (Fardila et al., 2015; Kusmintarti et al., 2017; Yasa, Ariawan, 2017). The foresight of students in the direct practice of entrepreneurship is a learning process to see the existing potential, and this is a reference to see the potential of a resource-based view (Blesia et al., 2021; Purusottama & Trilaksono, 2019). Therefore, the environment around the campus is the potential for entrepreneurship. The development of entrepreneurship for students can be built by looking at the potential around the campus environment. One of the entrepreneurship that students can try is an online business.

Online business is becoming increasingly popular among young people, including students. Because the capital required to start a business is relatively low, online business is rapidly growing (Kirkley, 2017; Zollo et al., 2017). Online businesses that are usually run by students in general, both in Indonesia and in Bali are online businesses for fashion products, food and beverage products, and handicraft products. In higher education, students' willingness to start or run a business is still relatively low. This is demonstrated by the achievement of student performance into entrepreneurs, which, when calculated, is still less than ten percent. Due to the low performance of entrepreneurship students in Bali, universities believe it is critical to focus on the factors that encourage students to start their own businesses. One of the most important factors is the entrepreneurship education provided to students. Entrepreneurship education that is regarded as good and appealing to students will result in increased entrepreneurial behavior (Farooq, 2018; Polbitsyn et al., 2021). Research on the effect of entrepreneurship education on entrepreneurial behavior has been previously investigated by several researchers (Ahmed et al., 2019; Alkhalaf et al., 2022; Anosike, 2018; Ho et al., 2014; Moraes et al., 2022; White et al., 2022). The results that entrepreneurship education is indeed able to create entrepreneurial behavior on students (Ayed, 2020).

The same results are also states that the better the entrepreneurship education provided by universities, the more it encourages the creation of many entrepreneurs among students (Murray & Crammond, 2020). However, there are also other researchers which shows the results that entrepreneurship education has no effect on the entrepreneurial behavior of students (Galvao et al., 2018; Hamzah et al., 2016; Sargani et al., 2020). From the grouping of research results on the effect of entrepreneurship education on entrepreneurial behavior, it still shows that there is a research gap to be re-examined. In addition to entrepreneurship education, there are still variables that determine student entrepreneurial behavior. The variable is the existence of support from institutions including financial support (Liguori et al., 2019). If students have strong financial support, it can encourage students to make decisions to become entrepreneurs because there is already financial support to become business capital. This result was shown who conducted research in China, where the results showed that financial support had a positive and significant impact on entrepreneurial behavior (Liu et al., 2021).

Similar results were also shown by other researchers, such as (Aragon-Sanchez et al., 2017; Ruiz-Rosa et al., 2021), but there are also other groups of researchers who show the opposite result, namely that financial support has no effect on entrepreneurial behavior (Sargani et al., 2020; Soomro et al., 2020). Because of the two research gaps, this study develops a research model by adding a mediating variable, namely the entrepreneurial self-efficacy variable. The reason for adding the entrepreneurial self-efficacy variable is supported by several reasons, including: 1) entrepreneurship education provided by universities is generally able to equip students with the knowledge and skills to become an entrepreneur, so that this adds to their self-efficacy as an entrepreneur. This is revealed in the research results of , which shows the results that entrepreneurship education has a positive and significant effect on entrepreneurial self-efficacy (Wegner et al., 2020)(H. M. K. Hassan, 2020).

Similarly, a high level of entrepreneurial self-efficacy encourages a student to take the risk of deciding to become an entrepreneur or to engage in entrepreneurial behavior. Results like this are shown by researchers, which stated that the higher entrepreneurial self-efficacy resulted in higher entrepreneurial intentions and behavior (Crespo et al., 2020; A. Hassan et al., 2020; Jarvis, 2016; Pelegrini & Moraes, 2022; Powers et al., 2021). Similarly, the availability of substantial financial support boosts student entrepreneurial self-efficacy. This is consistent with the findings of research which found that financial support has a positive and significant effect on entrepreneurial self-efficacy (Khaw et al., 2021; Lang & Liu, 2022; Shi et al., 2020; Sidratulmunthah et al., 2018). Based on the existing background, the purpose of this study is to examine and explain the role of entrepreneurial self-efficacy in mediating the effect of entrepreneurship education and financial support on student entrepreneurial behavior of higher education student in Bali.

## 2. METHODS

This research is a type of causality research depend on the type of the problem. In other words, the purpose of this study is to investigate the relationship between the variables of entrepreneurship education, financial support, entrepreneurial self-efficacy, and entrepreneurial behavior. This study was carried out on undergraduate students in Bali who already had started an online business. The method used in collecting data is a questionnaire. The instrument used in collecting data is a questionnaire sheet. Questionnaires were distributed to many Whats App (WA) groups using google forms. The data collected as many as 30 respondents were tested for validity and reliability, and the results are presented in [Table 1](#).

**Table 1. Instrument Validity and Reliability Test Results**

Variable / indicator of variable	Item
<b>Entrepreneurship Education (X1)</b>	X1
I enjoy lectures about entrepreneurship	X1.1
I think entrepreneurship is my favorite subject	X1.2
I'm trying extra to learn entrepreneurship	X1.3
I have entrepreneurial behavior because of the entrepreneurship course	X1.4
I like reading stories about successful entrepreneurs	X1.5
I studied entrepreneurship before starting a business	X1.6
<b>Financial Support (X2)</b>	X2
I assess the ease of access to sources of capital when starting a business	X2.1
I started a business with my savings	X2.2
A good opportunity if there is financial support to start a business	X2.3
Seeking financial support is similar to finding a business idea	X2.4
I'm always looking for capital support to start a potential business	X2.5
I feel there is always the possibility of investing	X2.6
<b>Entrepreneurial Self-Efficacy (Y1)</b>	Y1
I have confidence to be an entrepreneur	Y1.1
I'm proud to run a business	Y1.2
I have high confidence when doing business	Y1.3
I am optimistic to be a successful entrepreneur	Y1.4
<b>Entrepreneurial Behavior (Y2)</b>	Y2
I have started to be an entrepreneur	Y2.1
I work hard to be an entrepreneur	Y2.2
I became an entrepreneur to challenge myself	Y2.3
I've found the opportunity to be an entrepreneur	Y2.4
I have become an entrepreneur for a bright future	Y2.5

[Table 1](#) shows that all variables are valid because the correlation value is above 0.30 and reliable because the Cronbach's Alpha value is above 0.6. Furthermore, data collection was continued by distributing questionnaires in Google Form format to several WhatsApp groups, with as many as 210 respondents collected according to the sample size formula, which is 10 times the number of indicators. Following that, a sample of 210 respondents was analyzed using analytical tools, Path Analysis using SEM-PLS. The technique used to analyze the data is inferential statistics.

## 3. RESULTS AND DISCUSSIONS

### Results

The profiles of 210 respondents are presented in general with several characteristics including gender, semester classification, and monthly allowances. The characteristics of the respondents in this study can be described as follows. There are more female respondents than male respondents, namely 145 women and 65 male respondents. Respondents in this study, on average, had studied at higher education in semester 6. The grouping of respondents based on monthly allowances showed that 194 people earned Rp. 1 – 2 million.

This study uses a two-stage approach to measuring the model before it is used for hypothesis testing, aiming to verify the validity and reliability of a research model. First, by analyzing the convergent validity, then by analyzing the discriminant validity. The outer model test is carried out to ensure the research indicators are suitable for use as their role in measuring research variables, so to see whether a

model is valid to be the basis for research, there are three criteria that must be met, namely: (1) all loading indicators must be above 0.65 (2) Composite Reliability (CR) must be above 0.8, and (3) Average Variance Extracted (AVE) for each construct must exceed 0.5. All outer loading indicators have values above 0.6 with a range between 0.625 to 0.900 meaning they are at the recommendation limit, then the Composite Reliability (CR) value is in the range between 0.881 to 0.938, all of which are above 0.8 meaning all constructs formed has good consistency as a research model, the third is the Average Variance Extracted (AVE) value where all values are above 0.5 with a range from 0.555 to 0.763 so it can be concluded that the research model in this study has good validity. To evaluate discriminant validity, a research model is suggested to ensure that the root value of the Average Variance Extracted ( $\sqrt{AVE}$ ) of a latent variable must be larger. Correlation Between Latent Variables showed in Table 2. Average Variance Extracted and Root Square Average Variance Extracted showed in Table 3.

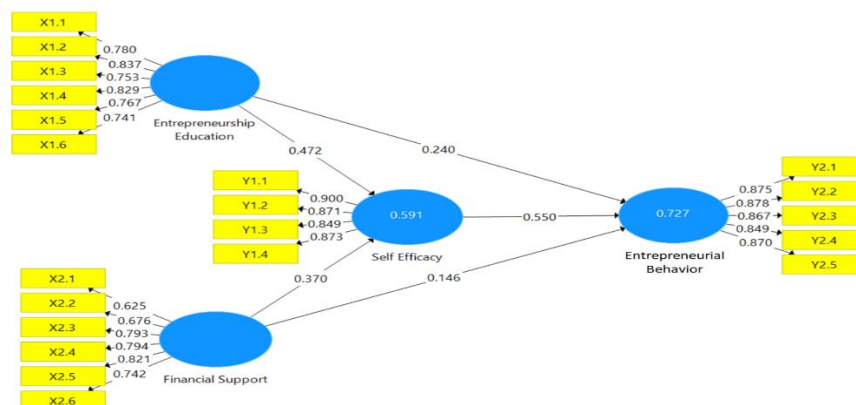
**Table 2. Correlation Between Latent Variables**

Construct	Entrepreneurship education	Financial support	Entrepreneurial self-efficacy	Entrepreneurial behavior
Entrepreneurship education	1.000	0.663	0.717	0.731
Financial Support	0.663	1.000	0.683	0.681
Entrepreneurial self-efficacy	0.717	0.683	1.000	0.822
Entrepreneurial behavior	0.731	0.681	0.822	1.000

**Table 3. Average Variance Extracted and Root Square Average Variance Extracted**

Construct	Average Variance Extracted (AVE)	Root Square Average Variance Extracted
Entrepreneurship education	0.617	0.785
Financial Support	0.555	0.745
Entrepreneurial self-efficacy	0.763	0.873
Entrepreneurial behavior	0.753	0.868

The results of the analysis are presented in Table 2 and Table 3, discriminant validity is considered good if the root value of AVE ( $\sqrt{AVE}$ ) in Table 5 is greater than 0.5. The research model proposed in this study can be considered good, where the smallest AVE value is 0.745. Structural models focus on hypothesized relationships or pathways between latent variables. The structural model was evaluated using R-square for the dependent construct and t-test as well as the significance of the coefficients of the structural path parameters. The results of the inner model test can be seen in Figure 1.



**Figure 1. Structural Model**

In this study, bootstrap will be carried out which will produce two measurements of the structural model, namely: the value of  $t$  (t-test) and  $R^2$  which will be interpreted the same as multiple regression analysis in general. The predictive power of a research model can be seen by looking at the  $R^2$  value generated by the bootstrapping process. The highest  $R^2$  value is found in the entrepreneurial behavior variable of 0.727 which means that 72.70% of the entrepreneurial behavior variable can be explained by the constructs contained in the model, namely entrepreneurship education, financial support, and entrepreneurial self-efficacy, while the lowest value is found in entrepreneurial self-efficacy variable with 0.591 which means that 59.10% of self-efficacy variables can be explained by the constructs that influence these variables, namely entrepreneurship education and financial support. From the examination of the  $R^2$  value, it can be concluded that in general the predictive ability of this research model is good, seen from all variables that have an  $R^2$  value above 50%. The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing the hypothesis is the value contained in the output path coefficients which is presented in Table 3.

**Table 3. Path Coefficient**

H	Correlation between Variables	Path Coefficient	t-statistic	p-values	description
H 1	Entrepreneurship education → Entrepreneurial behavior	0.240	3.647	0.000	accepted
H 2	Financial support → Entrepreneurial behavior	0.146	2.186	0.029	accepted
H 3	Entrepreneurship education → Entrepreneurial self-efficacy	0.472	6.128	0.000	accepted
H 4	Financial support → Entrepreneurial self-efficacy	0.370	4.609	0.000	accepted
H 5	Entrepreneurial self-efficacy → Entrepreneurial behavior	0.550	8.086	0.000	accepted
H 6	Entrepreneurship education → Entrepreneurial self-efficacy → Entrepreneurial behavior	0.260	4.167	0.000	accepted
H 7	Financial support → Entrepreneurial self-efficacy → Entrepreneurial behavior	0.203	4.984	0.000	accepted

Hypothesis testing is done by using t-statistics and looking at the p-value. If the p-value  $< 0.05$  then the hypothesis is accepted. Based on Table 3, it can be explained that entrepreneurship education on entrepreneurial behavior has a t-statistic value of 3,647 with a p-value of  $0.000 < 0.05$ , so H1 is accepted. This means that the better the entrepreneurship education, the higher the entrepreneurial behavior of students. Financial support for entrepreneurial behavior has a t-statistic value of 2.186 with a p-value of  $0.029 < 0.05$ , so H2 is accepted. This means that the higher the financial support, the higher the entrepreneurial behavior of students in Bali. Entrepreneurship education on entrepreneurial self-efficacy has a t-statistic value of 6128 with a p-value of  $0.000 < 0.05$ , so H3 is accepted. This means that the better the entrepreneurship education, the higher the entrepreneurial self-efficacy of students. Financial support has an effect on entrepreneurial self-efficacy with a t-statistic value of 4.609 with a p-value of  $0.000 < 0.05$  then H4 is accepted. Entrepreneurial self-efficacy on entrepreneurial behavior has a t-statistic value of 8086 with a p-value of  $0.000 < 0.05$ , so H5 is accepted. This means that the higher the entrepreneurial self-efficacy, the higher the entrepreneurial behavior of students. Furthermore, for the indirect effect, the following results are obtained. The effect of entrepreneurship education on entrepreneurial behavior through entrepreneurial self-efficacy is obtained by a t-statistic value of 4.167 with a p-value of  $0.000 < 0.05$ . This means that entrepreneurial self-efficacy is able to partially mediate the effect of entrepreneurship education on entrepreneurial behavior. Likewise, the effect of financial support on entrepreneurial behavior through entrepreneurial self-efficacy results in a t-statistic of 4,984 with a p-value of  $0.000 < 0.05$ . This means that entrepreneurial self-efficacy is able to partially mediate the effect of financial support on entrepreneurial behavior.

## Discussion

Based on the analysis results, the entrepreneurship education variable has a positive and significant effect on the entrepreneurial behavior of students in Bali. That is, better entrepreneurship education is shown by entrepreneurship courses that students can enjoy. This lesson is also a favorite



subject, encouraging students to study extra hard (Liguori & Winkler, 2020; Ratten, 2020). Besides that, it can encourage students to behave in entrepreneurship, motivate students, and increase student entrepreneurial behavior to be higher (Bischoff et al., 2018; Rauch & Hulsink, 2015). The results of this study at the same time strengthen the results of previous research, which states that entrepreneurship education plays an important role in encouraging students to adopt entrepreneurial behavior (Ahmed et al., 2019; Blesia et al., 2021). Similar results have also been obtained previously, which states that good entrepreneurship education can encourage students to take higher entrepreneurial behavior (Ho et al., 2014). The results of this study are also strengthened by the results of research finding that the variable of entrepreneurship education has a positive and significant influence on the variable of entrepreneurial behavior (Ayed, 2020; Howorth et al., 2012).

In addition to the entrepreneurship education variable, there is still a financial support variable that determines entrepreneurial behavior. These results mean that the financial support variable has a positive and significant effect on entrepreneurial behavior. So, the stronger financial support indicated by the ease of access to capital sources, starting a business with own savings, a good opportunity if you have business capital, the perception of seeking capital as a good idea, always seeking financial support, and feeling that you have an investment, it can improve student behavior. Entrepreneurship (Howorth et al., 2012; Purusottama & Trilaksono, 2019). The results of this study at the same time strengthen the results of previous research states that the financial support variable has a positive and significant effect on entrepreneurial behavior (Liguori et al., 2019). The results of this study were strengthened by the research found the results of the financial support variable having a positive and significant effect on entrepreneurial behavior so that it can be concluded that high financial support has a positive and significant effect on student entrepreneurial behavior (Aragon-Sanchez et al., 2017; Ruiz-Rosa et al., 2021).

Entrepreneurship education also affects student self-efficacy. These results mean that entrepreneurship education has a positive and significant effect on student self-efficacy (Bischoff et al., 2018; Rauch & Hulsink, 2015). This means, the better entrepreneurship education shown by entrepreneurship courses can be enjoyed by students, rated as favorite subjects, encouraging students to study extra hard, encouraging students to behave entrepreneurially, motivating students to like reading entrepreneur success stories, and encouraging students to study before starting business, it can increase student self-efficacy to become an entrepreneur. The results of this study at the same time strengthen the results of previous research, regarding the role of entrepreneurship education in increasing student self-efficacy to become entrepreneurs (Bischoff et al., 2018; Wegner et al., 2020). This result is also strengthened by the research, found that entrepreneurship education had a positive and significant effect on student self-efficacy (H. M. K. Hassan, 2020). It can be concluded that, to build high student self-efficacy, a good entrepreneurship education must be built.

Likewise, financial support has an effect on entrepreneurial self-efficacy. These results mean that financial support has a positive and significant effect on student self-efficacy. This means, the higher the financial support, which is indicated by the ease of access to capital sources, starting a business with their own savings, a good opportunity if you have business capital, the perception of seeking capital as a good idea, always seeking financial support, and feeling that you have an investment, then it is not able to increase the self-efficacy of entrepreneurial students in Bali. The results of this study at the same time strengthen the results of previous research regarding financial support being able to increase entrepreneurial self-efficacy (Khaw et al., 2021; Lang & Liu, 2022; Shi et al., 2020; Sidratulmunthah et al., 2018). It can be concluded that financial support has a positive and significant influence on self-efficacy, this means that the higher the financial support possessed by students, the higher their self-efficacy as entrepreneurs.

Furthermore, self-efficacy also affects entrepreneurial behavior. These results mean that the self-efficacy variable has a positive and significant effect on the entrepreneurial behavior of students in Bali. This means that, the higher the student's self-efficacy shown by having self-confidence, having pride, having self-confidence, and being optimistic about being an entrepreneur, then being able to improve student entrepreneurial behavior. The results of this study also strengthen the results of previous research stated that self-efficacy plays an important role in improving entrepreneurial behavior (A. Hassan et al., 2020). Similar results have also been obtained, which states that high self-efficacy is able to encourage entrepreneurial student behavior (Crespo et al., 2020). The results of this study are also strengthened by the results, who found that the entrepreneurial self-efficacy variable had a positive and significant influence on the entrepreneurial behavior variable (Pelegriani & Moraes, 2022; Powers et al., 2021).

The entrepreneurial self-efficacy variable is able to significantly mediate the effect of entrepreneurship education on the entrepreneurial behavior of students in Bali. This means that the

influence of entrepreneurship education on entrepreneurial behavior can increase if the entrepreneurship education is able to build students' entrepreneurial self-efficacy first and then, entrepreneurial self-efficacy is able to improve entrepreneurial behavior. Furthermore, the entrepreneurial self-efficacy variable is able to partially mediate the effect of financial support on the entrepreneurial behavior of students in Bali. This means that the financial support that students have is able to build entrepreneurship efficacy and then entrepreneurial self-efficacy which increases student entrepreneurship behavior in Bali.

#### 4. CONCLUSION

The results of this study are: first, The better the entrepreneurship education given to students, the better the entrepreneurial behavior of students in Bali. Second, The higher the financial support obtained by students, the higher their entrepreneurial behavior. Third, The better the entrepreneurship education provided to students, the higher the student entrepreneurship self-efficacy. Fourth, The higher the financial support obtained by students, the higher the entrepreneurial behavior of students. Fifth, Likewise, the higher the entrepreneurial self-efficacy of students, the higher the entrepreneurial behavior. Sixth, Student entrepreneurship self-efficacy must be built first by providing better entrepreneurship education and later its impact on improving student entrepreneurship behavior. Seventh, Furthermore, the entrepreneurial self-efficacy of students must also be increased by providing higher financial support and later the increase in entrepreneurial self-efficacy has an effect on increasing student entrepreneurial behavior in Bali.

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