

Research Article

Rethinking Entrepreneurial Spirit: Why Internal and Social Factors Matter More Than Capital

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Abstract

This study examined the effects of self-efficacy, entrepreneurial knowledge, business capital, and family environment on entrepreneurial interest among students. The study involved 163 respondents selected through a questionnaire-based data collection method. Data were analyzed using multiple linear regression, t-tests, and F-tests. The findings reveal that: (1) self-efficacy has a positive and significant effect on entrepreneurial interest; (2) entrepreneurial knowledge has a positive but insignificant effect; (3) business capital has no significant effect; (4) family environment has no significant effect; and (5) simultaneously, all independent variables significantly influence entrepreneurial interest. The originality of this study lies in its finding that internal psychological factors, particularly self-efficacy, play a more dominant role in shaping entrepreneurial interest than external and financial factors such as business capital and family environment. This challenges the conventional assumption in entrepreneurship literature that access to capital and family support are the primary drivers of entrepreneurial intention among students. The managerial implications suggest that educational institutions, governments, and business practitioners should collaborate to create a supportive entrepreneurial ecosystem. Entrepreneurship programs should not only emphasize technical knowledge and financial preparation but also strengthen students' confidence and self-belief to start and manage a business.

Keywords: Self-Efficacy, Entrepreneurial Knowledge, Business Capital, Family Environment, Entrepreneurial Interest

JEL Classification: L26, M13, D91

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1. Introduction

Every country certainly has its own problems, such as Indonesia, a developing country, which has problems like unemployment and poverty. In Indonesia, unemployment and poverty remain problems. Unemployment is a fundamental problem faced by all developing countries. Unemployment is the condition of the workforce aged 15-65 who are not working or seeking work. Unemployment is not an option; the imbalance between the supply of job opportunities and the number of workers makes it increasingly difficult to find a job. In Indonesia, there were 8.42 million unemployed people in 2022, according to data from the Indonesian Central Statistics Agency.

Students are human resources prepared to face the world of work. After graduating from college, they are expected to become high-quality human resources and contribute to this country's economy. In reality, competing for jobs is still very difficult.

Self-efficacy is a person's confidence in their ability to solve a problem. To start and manage a business, an entrepreneur must have a high level of self-confidence. A person with high self-confidence will feel confident that they can do something well. A business will be successful if it is managed well. To manage a business well, self-confidence is essential. However, based on the pre-survey results, many students remain uninterested in becoming entrepreneurs because they feel less confident in starting and managing a business and are afraid of taking risks. Based on the explanation above, there is a relationship between self-efficacy and interest in entrepreneurship. This statement is supported by previous research conducted by Abdi & Ciputra (2021), Fadlullah, N. et al. (2021), Sundari & Nugroho (2022), and Saraih et al. (2018), which indicates that self-efficacy has a positive and significant effect on interest in entrepreneurship.

Entrepreneurial knowledge is the ability to generate new ideas through creative thinking and innovative action, thereby creating opportunities. Entrepreneurial knowledge is also identified by Abun et al. (2018) as not only discussing the concepts of business, strategic planning and marketing, but also as requiring the expansion and improvement of attitudes in entrepreneurship, such as being innovative, daring to take risks and thinking creatively.

Management study program students are given more provisions regarding entrepreneurship and are expected not only to have knowledge but also to be able to practice in the business field. However, based on the pre-survey results, students majoring in economics have strong entrepreneurial knowledge, yet many are not interested in entering the world of entrepreneurship. This is due to students majoring in economics lacking experience in entrepreneurship. Based on the explanation above, there is a relationship between entrepreneurial knowledge and interest in entrepreneurship, this statement is supported by previous research conducted by Hendrawan & Sirine (2017), Juhariyah & Wahyuni (2018), Suryadi (2022) showing the results of entrepreneurial knowledge have a positive and significant effect on interest in entrepreneurship, but Sundari & Nugroho (2022) stated that entrepreneurial knowledge has a negative but not significant effect on interest in entrepreneurship.

Capital is an important thing in starting a business. Business capital is the amount of money used to run a business. However, capital itself is not always in the form of money; it can be in the form of goods or supporting facilities for the business. According to Kemala et al. (2021), business capital must be available before someone decides to start a business. According to Tanusi et al. (2020), the availability of business capital is certainly an important factor in the business world. Based on the explanation above, there is a relationship between business capital and entrepreneurial interest. This statement is supported by previous theories and research conducted by Wardani & Dewi (2020), Kemala et al. (2021), and Tanusi et al. (2020), who showed that the results of business capital had a positive and significant effect on entrepreneurial interest, but Siagian and Manalu (2019) showed that business mood negatively affects entrepreneurial interest.

According to the Theory of Planned Behavior (TPB), the decision to become an entrepreneur is influenced by an external factor: the family environment. According to Semiawan (2010), the family environment is the primary and most influential medium that shapes behavior in child development. Based on the explanation above, the family environment influences interest in entrepreneurship, as supported by previous theories and research by Anggraeni (2019) and Amaliah (2021), which show that the family environment has a positive and significant effect on interest in entrepreneurship. However, Sandi & Nurhayati (2019) stated that the family environment does not have a significant effect on interest in entrepreneurship.

Islam highly values people who work with their own hands (Umiyarzi, 2021). Individuals with high self-efficacy tend to show high work enthusiasm. Self-efficacy itself is a person's self-

confidence in their abilities. Islam also teaches us to be confident in facing what is happening and not to give up. Confidence in oneself is very necessary so that it can be applied in the business world and in entrepreneurial activities that are carried out not only to gain profit but also to have value in the sight of Allah SWT (Maulana, 2019). This belief in oneself can foster a sense of enthusiasm and self-confidence, leading a person to continue trying and doing well, including in entrepreneurship.

Entrepreneurial knowledge, according to Hendrawan & Sirine (2017), is an intellectual acquired and owned by an individual through entrepreneurship education, which can later help an individual innovate and enter the field of entrepreneurship. Seeking knowledge is obligatory for every Muslim man and woman (Khasanah, 2021). It is good to share the knowledge we have with others so they can benefit from it and use it to complete their affairs (Miswaty, 2019). In addition to spreading knowledge, you can deepen it, for example, in entrepreneurship. Someone who is innovative, active, creative, independent and can utilize their potential will be able to create value and benefits for themselves and society.

2. Literature Review and Hypothesis

Interest in Entrepreneurship

Interest is a desire that comes from within. Interest plays an important role in each individual's attitude and behavior. Students who have a high interest tend to be interested in things that are considered interesting. This will pique curiosity by studying topics of interest without any element of coercion. This has been explained by Slameto (2015), who stated that interest is a feeling of preference for something or an activity, without anyone telling them to.

Self Efficacy

According to Moraes et al. (2018), self-efficacy is a person's ability to achieve desired results. A person with high self-confidence in the goals they want to achieve is also supported by the abilities they have as a driver of their beliefs and actions. Based on the definitions of the experts above, it can be concluded that self-efficacy is a belief in one's ability to perform a task. This can create motivation to take action or not.

Entrepreneurship Knowledge

Anggraeni (2019) and Hartatik (2014) define entrepreneurial knowledge as the knowledge of all forms of information, in the form of memories and understanding of how to do business, which gives rise to the courage to take risks in pioneering, running and developing a business. When starting a new business, entrepreneurial knowledge is very important because it carries great responsibility towards the surrounding environment, society and one's own life. Meanwhile, according to Mustofa (2014), entrepreneurial knowledge is a person's ability to produce something new through creative thinking and innovative action, enabling them to generate ideas or opportunities that can be properly utilized.

Venture capital

Capital is the initial amount a person must have to start a business. According to Sundari & Nugroho (2022), business capital is money used as principal (parent for trading, releasing money, and so on) and property (money, goods, and so on) that can be used to produce something that increases wealth. A person issues capital to start a business to achieve the goal of earning more income. Putri & Ardias (2021). The availability of capital is an important factor in starting a business; having sufficient capital increases interest in entrepreneurship.

Family Environment

The family environment is a social aspect that influences individuals. According to Hasbullah (2012), the family environment is the first educational environment, because it is in this family that children first receive education and guidance. What is meant by the main environment is that most of a child's life is spent in the family, so most of the education received comes from the family. In the family environment, a child receives basic education from parents and other close relatives.

Research Concept Framework

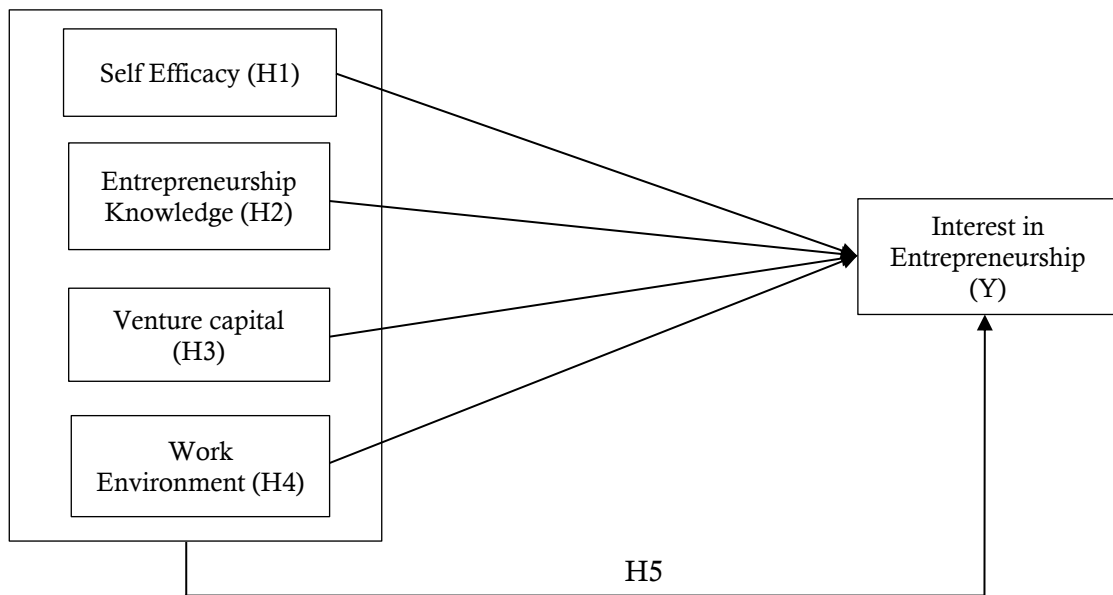


Figure 1. Research Concept Framework

Figure 1 presents the conceptual framework of the study, which describes the relationships among several independent variables and the dependent variable, namely Entrepreneurial Interest (Y). There are four independent variables in this study, namely Self-Efficacy (H1), Entrepreneurial Knowledge (H2), Business Capital (H3), and Work Environment (H4). Each of these variables is assumed to influence an individual's interest in entrepreneurship directly. Self-efficacy refers to an individual's belief in their ability to perform tasks and overcome challenges in the business world.

Research Hypothesis

Self-Efficacy and Interest in Entrepreneurship

Self-efficacy is a person's belief in their ability to organize and carry out actions to achieve a goal, where an individual feels confident and capable of facing various difficulties and can predict how much effort is needed to achieve their goals. Having high self-confidence, a person can be responsible in carrying out the activities needed to achieve a desired goal. Interest in entrepreneurship is related to a person's beliefs and self-confidence because it stems from their desires. A person with high self-efficacy will feel more challenged in entrepreneurship and show greater determination and interest in it than someone without self-efficacy. This is supported by a study by Abdi & Ciputra (2021), which found that self-efficacy has a positive and significant effect on interest in entrepreneurship. In addition, based on research by Saraih et al. (2018), which found that self-efficacy has a positive and significant effect on interest in entrepreneurship. Ketaren and Wijayanto (2021) and Sulistyowati (2020) reported that self-efficacy positively influences interest in entrepreneurship.

H1: Self-Efficacy has a positive and significant effect on Entrepreneurial Interest.

Entrepreneurial Knowledge and Entrepreneurial Interest

Kuntowicaksono (2012) is a person's understanding of entrepreneurship, characterized by various positive, creative, and innovative characteristics in developing business opportunities that benefit themselves, society, or their consumers. The entrepreneurship learning process carried out by students produces knowledge about entrepreneurship. The benefits that students gain from entrepreneurship learning include seeing profitable business opportunities, learning how to start a business, and developing new products and services as capital in entrepreneurship. This is reinforced by the findings of Hendrawan & Sirine (2017), which indicate that entrepreneurial knowledge has a positive and significant effect on entrepreneurial interest. Tshikovhi & Shambare's

(2015) research shows a significant effect on entrepreneurial interest. Najib & Hamzah (2024) and Shafaira & Bhari (2024) state that entrepreneurial knowledge has a positive and significant effect on entrepreneurial interest,

H2: Entrepreneurial Knowledge has a positive and significant effect on Entrepreneurial Interest

Business Capital and Entrepreneurial Interest

Sundari & Nugroho (2022) define business capital as money used as principal (parent for trading, releasing money, and so on) and as property (money, goods, and so on) that can be used to produce something that increases wealth. Capital is issued by someone to start a business and generate more income. Putri & Ardias (2021). The availability of capital is an important factor in starting a business; having sufficient capital increases interest in entrepreneurship. Based on previous research by Wardani & Dewi (2020), business capital is positively and significantly associated with interest in entrepreneurship.

H3: Business Capital has a positive and significant effect on Entrepreneurial Interest

Family Environment and Entrepreneurial Interests

According to Semiawan (2010), the family environment is the primary and main media that influence behavior in child development. Based on the explanation above, there is an influence between the family environment and interest in entrepreneurship. This is supported by previous theories and research by Anggraeni (2019) and Amaliah (2021), which show that the family environment has a positive and significant effect on interest in entrepreneurship. However, Sandi & Nurhayati (2019) stated that the family environment does not have a significant effect on interest in entrepreneurship. The results of Anggraeni's (2019) research show a positive and significant influence of family environment variables on interest in entrepreneurship.

H4: Family environment has a positive and significant influence on entrepreneurial interest.

The Influence of Self-Efficacy, Entrepreneurial Knowledge, Business Capital and Family Environment on Entrepreneurial Interest

Interest in entrepreneurship is defined as the desire, interest, and willingness to work hard or have a strong will to try their best to meet their life needs without being afraid of the risks that will occur, and have a strong will to learn from failure according to Anggraeni (2019) to be able to grow interest in entrepreneurship requires high confidence and self-confidence, According to Mustofa (2014) Entrepreneurial knowledge is a person's ability to produce something new through creative thinking and acting innovatively, so that they can create ideas or opportunities and can be utilized properly. Before starting a business, of course, capital is needed to run it properly. According to Nugraha (2011), business capital is property used to produce goods that can increase wealth.

H5: Self-Efficacy, Entrepreneurial Knowledge, Business Capital and Family Environment influence on Entrepreneurial Interest

3. Data and Method

Types of research

The research design used in this study is explanatory. Explanatory research aims to explain the relationships and influences among the variables studied. This study examines the influence of Self-Efficacy (H1), Entrepreneurial Knowledge (H2), Business Capital (H3), and Family Environment (H4) on Entrepreneurial Interest (Y). To analyze the data, this study employed the Statistical Package for the Social Sciences (SPSS) to conduct multiple linear regression, t-tests, and F-tests.

Data and Data Collection

This study used both primary and secondary data sources. Primary data were collected through a survey, with questionnaires distributed online via Google Forms. The respondents were students of the Management Study Program at YARSI University, class of 2019, residing in North Jakarta. The use of online questionnaires was intended to increase efficiency and effectiveness in data collection.

The questionnaire was designed using a modified Likert Scale by eliminating the neutral or middle answer category. This modification was intended to minimize respondents' tendency to choose neutral responses and to encourage more decisive answers, thereby improving the clarity and accuracy of the collected data.

Population and Sample

The population in this study consisted of 275 students from the Management Study Program at YARSI University, class of 2019. From this population, a sample of 163 students was obtained. The sample size was determined using the Slovin formula with a 5% margin of error, indicating that the sample was sufficient to represent the population and maintain statistical reliability.

The questionnaires were distributed online via the Google Forms platform to all students in the population. The use of online distribution enabled broader accessibility and more efficient data collection. The responses received fulfilled the required sample size and were considered appropriate for further statistical analysis.

4. Results

Reliability Test Results

Table 1. Reliability Test

Variables	Cronbach's <i>Alpha</i>	Information
Interest in Entrepreneurship	0.840	Reliable
<i>Self-Efficacy</i> Entrepreneurship	0.674	Reliable
Entrepreneurship Knowledge	0.754	Reliable
Venture capital	0.792	Reliable
Family Environment	0.876	Reliable

Source: Processed Data (2024)

Based on the reliability test results, all variables in this study have Cronbach's Alpha values above 0.60, indicating that all research instruments are reliable.

Multiple Linear Regression Analysis Test

Table 2. Multiple Linear Regression Analysis Test

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
(Constant)	10.149	2,321		4.372	.000	
1	H1	.339	.091	.277	3.725	.000
	H2	.144	.148	.072	.976	.331
	H3	.055	.111	.037	.493	.622
	H4	.390	.093	.313	4.173	.000

Source: Processed Data (2024)

The regression results show that all independent variables have a positive effect on entrepreneurial interest, with the greatest influence coming from the family environment, followed by self-efficacy, entrepreneurial knowledge, and business capital.

Classical Assumption Test Results
Normality Test Results

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		163
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.76837550
Most Extreme Differences	Absolute	.042
	Positive	.042
	Negative	-.032
Test Statistics		.042
Asymp. Sig. (2-tailed) ^c		.200 ^c .d

Source: Processed Data (2024)

Based on Table 3 above, the significance result (Asymp Sig. 2-tailed) is 0.200. Therefore, the research variable is normally distributed, as the p-value from the Kolmogorov-Smirnov test is greater than 0.05 ($P = 0.200 > 0.05$). The residual data are normally distributed and meet the assumptions of normality testing.

Multicollinearity Test Results

Table 4. Multicollinearity Test Results

Model	Coefficients^a				Collinearity Statistics			
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance ^e	VIF	
	B	Std. Error	Beta					
(Constant)	10.149	2,321		4.372	.000			
1	H1	.339	.091	.277	3.725	.000	.834	1.199
	H2	.144	.148	.072	.976	.331	.841	1.189
	H3	.055	.111	.037	.439	.622	.808	1.237
	H4	.390	.093	.313	4.173	.000	.824	1.214

Source: Processed Data (2024)

Based on Table 4 above, the independent variables in this study have tolerance values > 0.10 and VIF values < 10 , indicating that there is no correlation among the independent variables.

Hypothesis Test Results
t-Test Results

Table 5. t-Test Results

Model	Coefficients^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients	Beta		
	B	Std. Error				
(Constant)	10,149	2,321		4,372	.000	
1	H1	.339	.091	.277	3,725	.000
	H2	.144	.148	.072	.976	.331
	H3	.055	.111	.037	.493	.662
	H4	.390	0.93	.313	4,173	.000

Source: Processed Data (2024)

Based on Table 5 above, the results of the hypothesis testing indicate that self-efficacy and family environment have a significant positive effect on entrepreneurial interest, thereby supporting H1 and H4. On the other hand, entrepreneurial knowledge and business capital do not have a significant effect, so that H2 and H3 are rejected.

F Test Results

Table 6. F Test Results

		ANOVA			
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	186,089	4	46,522	14,510	.000b
1 Residual	506,599	158	3.206		
Total	692,687	162			

Source: Processed Data (2024)

Based on Table 6 above, the hypothesis can be accepted, as indicated by the significance value ($0.000 < 0.05$) and the known F-count value of 14,510, which is greater than the F-table value of 2.43. It can be said that all independent variables have a significant influence on entrepreneurial interest and that they can predict the dependent variable well.

5. Discussion

The Influence of Self-Efficacy on Interest in Entrepreneurship

Based on Table 5, Self-Efficacy has a positive and significant effect on Entrepreneurial Interest. This finding indicates that students with high self-confidence tend to have stronger readiness and motivation to engage in entrepreneurial activities. Self-efficacy reflects an individual's belief in their ability to overcome challenges, take risks, and achieve business goals. In the current entrepreneurial era, confidence is considered more important than mere technical resources, as students are increasingly exposed to digital business opportunities that require creativity, adaptability, and the courage to innovate.

This result suggests that entrepreneurial interest among students is driven more by internal psychological factors than external conditions. Students who believe in their own abilities are more willing to start businesses, even with limited resources, because digital technology and online platforms have reduced barriers to entrepreneurship. This finding is reinforced by Abdi & Ciputra (2021), Saraih et al. (2018), Ketaren and Wijayanto (2021), and Sulistyowati (2020), who found that self-efficacy positively and significantly affects entrepreneurial interest.

The Influence of Entrepreneurial Knowledge on Entrepreneurial Interest

Based on Table 5, Entrepreneurial Knowledge does not significantly affect Entrepreneurial Interest. Although students may possess entrepreneurial knowledge gained through academic learning, such knowledge alone is insufficient to encourage them to enter the business world directly. This finding indicates that entrepreneurship is not only determined by cognitive understanding but also by practical readiness, confidence, creativity, and the courage to face uncertainty.

One possible explanation is that many students perceive entrepreneurship today as more practice-oriented and digitally driven. Students may believe that success in entrepreneurship depends more on innovation, networking, and digital adaptability than on classroom theoretical knowledge. Therefore, entrepreneurial knowledge without practical experience and strong motivation may not significantly increase entrepreneurial interest. This finding supports studies conducted by Zulaikha & Razhmawati (2020), Wulandari & Yulianto (2017), and Nugroho & Purwana (2018), which also found that entrepreneurial knowledge does not significantly influence entrepreneurial interest.

The Influence of Business Capital on Entrepreneurial Interest

Based on Table 5, Business Capital does not significantly affect Entrepreneurial Interest. This finding suggests that students no longer perceive financial capital as the primary determinant for starting a business. In the digital era, many business opportunities can be initiated with minimal capital through social media platforms, digital marketplaces, and online-based business models. As a result, students tend to view creativity, innovation, and technological skills as more important than financial resources.

This result reflects a shift in entrepreneurial perceptions among younger generations. Students may believe that digital entrepreneurship enables them to start small-scale businesses with limited funds, thereby reducing the influence of business capital on entrepreneurial interest. Instead, internal factors such as self-confidence and the ability to utilize technology become more dominant. Another possible explanation is that students still rely on alternative sources of funding, such as partnerships, family assistance, or digital financing systems, so limited capital is not perceived as a major obstacle. Who found that business capital does not significantly affect entrepreneurial interest.

The Influence of Family Environment on Entrepreneurial Interest

Based on Table 5, the Family Environment has a positive and significant effect on Entrepreneurial Interest. This finding indicates that students who receive encouragement, motivation, and emotional support from their families are more likely to develop an interest in entrepreneurship. Family support can create confidence and reduce the fear of failure when students consider starting a business.

In addition, the family environment may shape entrepreneurial values and attitudes from an early age. Students raised in supportive families are more likely to develop independence, responsibility, and risk-taking behavior, which are important characteristics in entrepreneurship. This finding is supported by Anggraeni (2019) and Amaliah (2021), who found that family environment positively and significantly influences entrepreneurial interest. However, Sandi & Nurhayati (2019) found different results, indicating that the influence of the family environment may vary across social and cultural contexts.

The Influence of Self-Efficacy, Entrepreneurial Knowledge, Business Capital and Family Environment on Entrepreneurial Interest

Based on Table 6, self-efficacy, entrepreneurial knowledge, business capital, and family environment simultaneously have a significant effect on Entrepreneurial Interest among Management Study Program students at YARSI University. This indicates that entrepreneurial interest is influenced by a combination of psychological, educational, financial, and social factors.

However, the findings demonstrate that internal and social factors, particularly self-efficacy and family environment, play a more dominant role than technical and financial factors. This suggests that students' entrepreneurial intentions are shaped more by confidence, motivation, and social support than by access to financial resources or theoretical knowledge alone. The rise of digital entrepreneurship and technology-based businesses may explain why business capital is no longer perceived as the main requirement for starting a business. Therefore, universities and policymakers should focus not only on entrepreneurship education and financial assistance programs but also on strengthening students' self-confidence, creativity, and entrepreneurial mindset through practical experiences, mentoring, and supportive ecosystems.

6. Conclusion

This study concludes that self-efficacy and family environment have a positive and significant effect on entrepreneurial interest, whereas entrepreneurial knowledge and business capital do not. Simultaneously, all variables contribute to entrepreneurial interest among Management Study Program students at YARSI University.

These findings indicate a shift in entrepreneurial orientation among students, where psychological and social factors are more influential than technical and financial factors. Students tend to view confidence, motivation, and social support as more important in starting a business than merely possessing theoretical knowledge or financial capital. This reflects the growing influence of digital entrepreneurship, in which business opportunities can be launched with creativity and innovation despite limited capital.

Therefore, entrepreneurship education should not only focus on technical competencies and business knowledge but also prioritize the development of self-efficacy, entrepreneurial mindset, and supportive social environments. Universities and policymakers are encouraged to strengthen mentoring programs, experiential learning, and motivational support systems to foster stronger entrepreneurial interest among students.

The managerial implications of this study indicate that, to foster an entrepreneurial spirit, educational institutions, government, and business actors need to collaborate to create a supportive ecosystem. Entrepreneurship training programs should focus not only on improving technical knowledge but also on strengthening self-efficacy, or individual confidence, to start a business. In addition, ease of access to capital and family involvement as the main support system need to be considered, for example, through family or community-based business mentoring. This approach is expected to increase individuals' interest and readiness to undertake sustainable entrepreneurial activities.

Recommendation

Based on the research results, it is recommended that students improve their self-efficacy by honing both soft and hard skills in entrepreneurship to build confidence in starting a business. In addition, students need to establish open communication with their parents to receive positive support and motivation from their family environment. All aspects, such as self-efficacy, entrepreneurial knowledge, business capital, and family environment, should also be strengthened with Islamic values, so that the spirit of entrepreneurship aligns with the intention of worship and seeks the pleasure of Allah SWT.

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