Risk-Taking, Internal Locus of Control, and Entrepreneurial Intentions: The Mediating Effect of Attitudes toward Entrepreneurship

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Abstract:

This research aims to find out how risk-taking propensity (RTP), internal locus of control (ILC), perceived barriers (PB), and received support (RS) influence entrepreneurial intention through attitude towards entrepreneurship on students in Banjarmasin. In in this research, the method used is a quantitative method with SEM-PLS analysis to determine the phenomenon being studied. This research questionnaire was built based on a literature review and modified from previous research. The respondents for this research were 310 active students at universities in South Kalimantan. The research results reveal that risk taking propensity and internal locus of control contribute positively and significantly to attitude towards entrepreneurship. Then attitude towards entrepreneurship, RTP, and RS contribute positively and significantly to entrepreneurial intention. Meanwhile, internal locus of control and perceived barriers do not contribute positively and significantly to entrepreneurial intention. This is the first step for students to realize that pb needs to be watched out for, students also need to be aware of the presence of internal locus of control and perceived barriers and internal locus of control need to be reconstructed so that they have an impact on entrepreneurial intentions

Keywords: risk taking, locus of control, attitude, entrepreneurship, entrepreneurial intention

Introduction

As a developing country, Indonesia's economic growth relies heavily on entrepreneurship. This is in line with Schumpeter's theory which states that the role of entrepreneurship is very important in a country's economic growth. The prosperity of a country can be achieved by having a minimum of 2% entrepreneurs. This idea was also confirmed by David where he stated that a country can achieve prosperity by having a minimum of 2% entrepreneurs (Nurdwiratno et al., 2023). In general, economic challenges in developing countries, including Indonesia, are

closely related to high unemployment rates. This reflects that there are still many people who prefer not to work rather than starting their own business. Nevertheless, increasing the number of entrepreneurs is considered as an effective step to reduce the unemployment rate (Sudarmiatin & Hermawan, 2020).

Starting a business early is considered a positive first step. The campus environment is considered an ideal place to start business activities. Students who successfully start their business from the start on campus have priorities, such as reducing initial risks, finding the right business partner, forming an entrepreneurial mentality from an early age, and building skills to become an entrepreneur. Apart from that, they can also easily seek advice, guidance, or consultation regarding their business ideas. It is hoped that the existence of new entrepreneurs can create new jobs and reduce the unemployment rate (Nurdwiratno et al., 2023). The first step in increasing the number of entrepreneurs is to develop entrepreneurial intentions. The existence of this intention can influence entrepreneurial behavior, and a person's personality, which is influenced by various internal and external factors, plays a crucial role in shaping their behavior and decisions can reflect commitment to starting a business (Fidita et al., 2023).

Specifically, research in the field of entrepreneurship has identified various characteristics that can predict entrepreneurial intentions, including Risk Taking Propensity (RTP) (Poolsawat, 2021). RTP includes the willingness to take risks and be aggressive in pursuing opportunities, choosing businesses with high risks but the potential for very large profits compared to businesses with low risks but whose profits are more predictable (Agustina & Fauzia, 2021). The high level of uncertainty regarding business success often becomes an obstacle for someone to start a new business (Akhtar et al., 2020). An entrepreneur must be willing to face potential losses, that is, they must be willing to take risks (Zaleskiewicz et al., 2020). These risk-taking skills encourage entrepreneurs to continuously improve their business operations, and research shows that high RTP individuals tend to have stronger intentions to become entrepreneurs (Agustina & Fauzia, 2021)

Another factor that can influence entrepreneurial intentions is personality factors, including dimensions such as Internal Locus Control (ILC) (Annisa et al., 2021a), (Tentama & Abdussalam, 2020). ILC reflects the belief that every event that happens to a person is caused by internal factors within oneself, such as individual ability, effort and motivation. In the context of entrepreneurship, individuals with high ILC have greater opportunities to engage in entrepreneurial activities and start new businesses (Fidita et al., 2023), (Tentama & Abdussalam, 2020).

The underlying behavioral attitudes involve interest in business opportunities, a positive view of business failure, and the ability to face challenges and risks (Maghfiroh et al., 2022). Attitude is considered the core form of entrepreneurial intention, being a key component that influences the

formation of intention, as explained in the Theory of Planned Behavior (TPB), which states that attitude towards behavior is an intention-forming concept (Maghfiroh et al., 2022). Therefore, understanding how entrepreneurial characteristics influence attitudes towards entrepreneurship, intentions and entrepreneurial behavior is very important (Mahmood et al., 2020).

Different scholars have shown that entrepreneurial intentions cover a variety of aspects and conditions. Entrepreneurial Intentions and Perceived Barriers can be influenced by the overall business environment in each country (Rasool et al., 2022). Social Cognitive Career Theory (SCCT) has recently been applied as a framework for understanding the phenomenon of entrepreneurship, conceptualizing how contextual supports and barriers are integrated with internal motivation to lead to specific actions (Duong, 2023).

In this context, various factors can influence entrepreneurial intentions, and one of them is social support, especially family support. Family support is defined as the family's behavior and attitudes in accepting family members, which can be in the form of emotional, informational and instrumental support. Family support in the context of entrepreneurship can include information and assistance in obtaining business capital, especially financial capital (Annisa et al., 2021b). For students and young entrepreneurs, receiving family support can be an important factor because it can make them feel valued and seen by others. Here, parents, siblings, and friends who have entrepreneurial experience can provide much-needed advice, help, and support (Ruiz-Palomino & Martínez-Cañas, 2021).

Literature Review

Risk Taking Propensity and Attitudes Towards Entrepreneurship

Risk Taking Propensity (RTP) refers to the tendency to take risks, accept doubts, and take responsibility for the future (Bella & Elyani, 2023), (Devi et al., 2019; Mahmood et al., 2019). RTP is associated with independence. RTP is also a constant and long-lasting personality trait that has a direct relationship with decision-making behavior (Mawardi & Sujarwoto, 2021). Individuals who have risk taking propensity have self-confidence in facing business obstacles so they have the intention to start or develop a business (Asmara et al., 2016). Risk Taking Propensity is a common characteristic among entrepreneurs, and entrepreneurs tend to take moderate to high risks compared to non-entrepreneurs (Wiramihardja et al., 2022).

Attitude is the extent to which an individual has a positive or negative assessment of the behavior in question (Wiramihardja et al., 2022). In the context of entrepreneurship, entrepreneurial attitude can

be interpreted as the extent to which individuals involve themselves in entrepreneurial behavior to capture market targets (Soomro et al., 2021)**,** (Mawardi & Baihaqi, 2020). Entrepreneurial attitudes include an individual's desire to become an entrepreneur which precedes entrepreneurial intentions, forming a person's intention to behave in a certain way (Mahmood et al., 2020). One of the characteristics of entrepreneurship, namely RTP, has a significant influence on entrepreneurial attitudes. Entrepreneurial attitudes, in turn, have a significant influence on entrepreneurial intentions (Hasmidyani et al., 2019). RTP can indirectly influence entrepreneurial intentions through forming a positive attitude towards entrepreneurship (Poolsawat, 2021).

Internal Locus of Control and Attitudes Towards Entrepreneurship

ILC is one of the core characteristics in self-evaluation (Tseng et al., 2022). ILC refers to a person's ability to control himself well in interpreting the successes and failures he experiences (Takndare & Yulita, 2019). ILC is considered as skill or ability, effort, and motivation (Rahmah et al., n.d.). This is an individual's perception that an event depends on their own inherent characteristics (Mohd Noor et al., 2021). Individuals with ILC believe that they have complete control over their lives, so their actions depend on their own personality (Sze et al., 2021). The existence of ILC is one of the factors that can influence a person's psychology, which then shapes the individual's behavior such as an entrepreneur (Ningtiyas et al., 2022).

Attitudes towards entrepreneurship measure the extent to which a person has an assessment of whether the behavior carried out is considered good or not (Amofah & Saladrigues, 2022), (Mawardi & Baihaqi, 2020). Entrepreneurial attitude is the extent to which individuals engage in entrepreneurial behavior to capture market targets (Mahmood et al., 2020), (Soomro et al., 2021). Factors related to entrepreneurial success, including attitudes towards entrepreneurship, can be influenced by ILC (Auna, 2022). As research conducted by Putra et al (2015) and Dwi Sarwo Ningtiyas et al (2022), proves that there is a positive and significant influence between ILC and attitudes towards entrepreneurship. This succeeded in increasing self-confidence in developing entrepreneurial behavior (Ningtiyas et al., 2022).

Attitudes Toward Entrepreneurship and Entrepreneurial Intentions

Attitude towards a behavior can be explained as the extent to which a person has a positive or negative personal assessment of a behavior (Dewangga Pramudita, 2021)**,** (Hossain et al., 2023)**,** (Wiramihardja et al., 2022)**.** Entrepreneurial attitude is the extent to which individuals carry out entrepreneurial behavior to capture market targets (Mahmood et al., 2020), (Wiramihardja et al., 2022). Attitudes influence

individual intentions and at the same time influence behavior (Hossain et al., 2023). Entrepreneurial intent is considered the most important aspect for establishing a new business in the future (Mahfud et al., 2020). A positive attitude in entrepreneurship has the potential to form entrepreneurial intentions (Hossain et al., 2023; Mahfud et al., 2020).

Attitude towards entrepreneurship is a crucial component which includes perceptions regarding desires and abilities, influencing entrepreneurial intentions (Dewangga Pramudita, 2021; Mahmood et al., 2020). Attitudes towards entrepreneurship show a positive relationship with entrepreneurial intentions, where individuals who have positive attitudes towards entrepreneurship tend to prefer to be involved in entrepreneurial activities (Mahmood et al., 2020). Research conducted by previous researchers has proven that a positive attitude towards entrepreneurship has a positive influence on entrepreneurial intentions (Dewangga Pramudita, 2021; Novanda et al., 2020).

Risk Taking Propensity and Entrepreneurial Intentions

RTP refers to a person's tendency to make decisions to take or avoid risks (Bella & Elyani, 2023). RTP is also a constant and long-lasting personality trait that has a direct relationship with decision-making behavior (Mawardi & Sujarwoto, 2021). Individuals who have risk taking propensity have self-confidence in facing business obstacles so they have the intention to start or develop a business (Asmara et al., 2016).

Starting a new business is always full of challenges. with risks that influence the intention to become an entrepreneur (Agustina & Fauzia, 2021). RTP is an important factor that has a significant influence on entrepreneurship (Indrawati et al., 2021). Studies on entrepreneurial intentions have shown a positive relationship between risk taking propensity and entrepreneurial intentions. With regard to RTP, previous research also shows that those who are more willing to take risks are more likely to have thoughts of becoming entrepreneurs. This shows that the higher the RTP, the higher a person's chances of considering becoming an entrepreneur, and ultimately, becoming an entrepreneur (Indrawati et al., 2021). Therefore, several studies emphasize that RTP has a significant impact on EI (Poolsawat, 2021).

Internal Locus of Control and Entrepreneurial Intentions

ILC is an individual's perception that an event depends on the characteristics inherent in that individual (Mohd Noor et al., 2021). Individuals with ILC tend to believe that they can influence events in life (Asante & Affum-Osei, 2019; Mohd Noor et al., 2021). Individuals who have ILC tend to be braver in taking risks in building a business (Asante & Affum-Osei, 2019). ILC is one of the characteristics of entrepreneurship. Some barriers to entrepreneurship, such as fear of failure, having to work hard, and reluctance to deal

with stress, can be significant challenges. For individuals with high ILC, these obstacles are not considered a significant threat because they believe that whatever happens in their life is their own personal responsibility (Apidana, 2021).

A person's intention to create a new business is called entrepreneurial intention (Wiguna, 2021). Entrepreneurial intention reflects an individual's desire to engage in entrepreneurial activities by developing new businesses from existing business opportunities. Entrepreneurial intentions enable individuals to have positive attitudes and behavior towards various risks that may arise in the world of entrepreneurship (Annisa et al., 2021a). Several studies, such as those conducted by Hussain et al. (2014) and Farrukh et al. (2018), state that ILC and entrepreneurial intentions have a positive relationship (Nur et al., 2023).

Perceived Barriers and Entrepreneurial Intentions

Fear appears as a huge obstacle in the entrepreneurial journey or entrepreneurial activity (Soomro & Shah, 2023). Perceived barriers (PB) is defined when someone has the intention to become an entrepreneur but due to certain negative factors, which exist in the external environment, faces feasibility problems (Mubarik et al., 2020). PB described are described as external or contextual factors that are considered to provide disadvantages in starting a new business (Wibowo et al., 2019). PB has been researched as an important factor in entrepreneurship. However, most studies only consider PB as a direct predictor of entrepreneurial attitudes (Duong, 2023)**.**

PB in entrepreneurship greatly reduces the entrepreneurial intentions of people who are considering building their own business (Wach & Bilan, 2021). The perceived negative impact of PB shows the need for treatment to increase entrepreneurial intentions (Mubarik et al., 2020). This is important to consider because PB can result in unfavorable outcomes such as business efforts and intentions to quit entrepreneurship. In addition, the extent to which entrepreneurs perceive challenges depends on the type of entrepreneurship they are involved in (Shahid, 2023).

Received Support and Entrepreneurial Intentions

In general, social support refers to the beliefs and hopes that a person feels regarding the advice, guidance and assistance they will receive from their social group (Neneh, 2022)**.** Social support can be obtained in various forms, including instrumental support, informational support, emotional support, or financial support. Previous research has categorized social support into two main dimensions, namely support from family and support from peer groups (Neneh, 2022). Getting social support from family and friends is very

important to strengthen a person's confidence in their ability to complete various tasks, increase motivation, and stimulate the desire to start a business (Neneh, 2022). Support from the closest environment, such as relatives, people who can be trusted, and those who are influential, can help someone believe that they are suitable and worthy of a career in the business world (Tuan & Pham, 2022).

Entrepreneurial intentions are the first step in the process of building a business, generally long-term (Marta et al., 2019). Support from the family contributes to entrepreneurial intentions by convincing individuals to become entrepreneurs (Tentama & Paputungan, 2019). The positive benefits of family support, both in the form of entrepreneurial support and financial assistance, strengthen the younger generation to learn new entrepreneurial skills and develop strong positive intentions to start an independent business (Saoula et al., 2023).

Research Methodology

Design and Data

This research uses a confirmatory quantitative approach by analyzing causal comparisons between the six variables involved. The research was conducted at a university located in the city of Banjarmasin, South Kalimantan, Indonesia. Research data was collected through a survey using Google Form during October and November 2023. Participants who filled out the research instrument completely were 310 active students.

Variable Measurement

This research questionnaire was designed based on a literature review and modified from previous studies. To measure RTP, we included eight questionnaires that are based on a combination of GRP (Agustina & Fauzia, 2021). ILC was measured by modifying the instrument from Lefcourt which was built based on ILC dimensions, especially ability and effort, with three items (Annisa et al., 2021b).

To measure ATE, this study used five questionnaires modified from instruments developed by Linan & Chen, and Mae et al. (Vamvaka et al., 2020). PB was measured by modifying the instrument from Shinnar et al with six items (Duong, 2023). Meanwhile, to measure RS, we included five questionnaires adapted from instruments developed by Sarafino & Smith, and Falck et al (Annisa et al., 2021b). EI was estimated using five items modified from the instrument developed by Linan & Chen (Duong, 2023). In this study, all instruments were translated from English into Indonesian and adapted to the language context and research subject. A 5-point Likert scale was used, ranging from “strongly disagree” (1) to “strongly agree” (5).

Based on several research findings, it can be analyzed that there is a relationship between variables. There are seven relationships suggested in this research, namely between RTP and ATE; between ILC and ATE; between ATE and EI; between RTP and EI; between ILC and EI; between PB and EI; as well as between RS and EI, as seen in Figure 1. Therefore, the hypotheses proposed in this research are as follows: i) RTP will have a significant effect on ATE (H1); ii) ILC will have a significant effect on ATE (H2); iii) ATE will have a significant effect on EI (H3); iv) RTP will have a significant effect on EI; v) ILC will have a significant effect on EI; vi) PB will have a significant effect on EI (H4); vii) RS will have a significant effect on EI (H5). By testing these hypotheses, this research aims to expand which variables are interconnected and contribute to entrepreneurial intention (EI) through attitudes towards entrepreneurship (ATE).

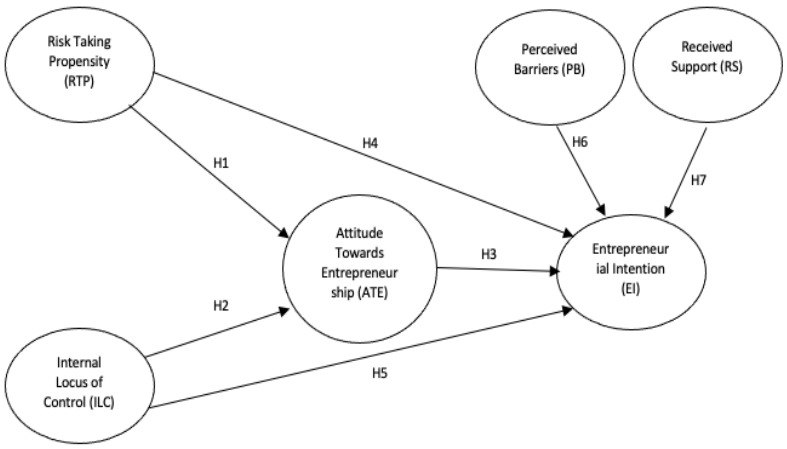

Figure 1. Research Framework

Results and Discussions

Results

Demographic Respondents

Table 1 provides the profile of respondents who provided information in the form of quantitative data. What is interesting in table 1 is that the respondents were from various tertiary institutions in Banjarmasin, the gender was dominated by female respondents, and the majority of respondents were 5th and 7th semester students. Table 1 also shows that the largest number of respondents came from ULM students (55 percent) while the fewest came from STIMI, Univ. Terbuka and Politeknik Hasnur students. A summary of respondent characteristics is presented in table 1.

The number of respondents from the e-questionnaire that was distributed was 310 answers. This e-questionnaire has met the required sample size requirements. Structural Equation Modeling (SEM) analysis requires a sample size of at least 5 times the number of indicator variables used (Haryono, 2016).

By referring to this provision, the minimum number of samples required in this research is 5 x 32 = 160 respondents. Therefore, the number of respondents of 310 in this study has exceeded the minimum sample size required.

Table 1. Characteristics of Respondents

Identity	Category	N	Percentage
Gender	Male	73	23.5
	Female	237	76.5
Semester	1	23	7.4
	3	56	18.1
	5	82	26.4
	7	142	45.8
	9	7	2.2
College	Lambung Mangkurat University	171	55
	Islamic University of Kalimantan	66	21
	STIENAS (College of Economics STIENAS)	19	6
	Indonesian College of Economics	39	13
	State Islamic University	6	2
	Pancasila College of Economics	6	2
	Indonesian College of Management (STIMI)	1	0.3
	Open University	1	0.3
	Hasnur Polytechnic	1	0.3

Table 1 presents the data presents the demographic profile of respondents based on gender, semester, and college affiliation. A majority of the respondents are female (76.5%), while males make up 23.5%. In terms of academic level, most students are in their 7th semester (45.8%), followed by the 5th semester (26.4%), 3rd semester (18.1%), 1st semester (7.4%), and 9th semester (2.2%). Regarding the origin of the respondents, the largest group comes from Lambung Mangkurat University (55%), followed by the Islamic University of Kalimantan (21%), the Indonesian College of Economics (13%), and STIENAS (6%). Other institutions such as the State Islamic University, Pancasila College of Economics, Indonesian College of Management (STIMI), Open University, and Hasnur Polytechnic each contribute a small proportion, ranging from 2% to 0.3% of the total respondents.

Outer Model Evaluation

Hair et al provide a loading factor threshold value > 0.70 as a condition for a variable to meet convergent validity (Wibowo et al., 2023). Outer model analysis, as seen in Table 2, shows the overall loading factor

value ranges from 0.705 to 0.900 (>70), providing confidence that this research is authentic in meeting convergent validity. Several items that did not meet the criteria (<70) such as RTP04, RTP05, RTP06, RTP07, RTP08, PB01, PB02, and PB03 were eliminated to construct a more appropriate structural model.

The next step is to evaluate discriminant validity according to the Fornell and Larcker (1981) criteria (Wibowo et al., 2023). To meet convergent validity, the loading factor value of each variable should exceed the cut-off value of around 0.70. The results listed in Table 3 show that the factor loadings of the variables RTP, ILC, ATE, EI, PB, and RS all exceed the threshold, indicating that these variables meet the criteria for discriminant validity. This research also includes heterotrait-monotrait ratio (HTMT) analysis. The HTMT test results show that the ratio values for the variables RTP, ILC, ATE, EI, PB, and RS are all less than 0.90 (HTMT), indicating discriminant validity. Overall, HTMT values ranged from 0.612 to 0.848, confirming that discriminant validity was met, as shown in Table 4.

4.2 Structural Model Evaluation

These initial calculations rely on the assumption that the model has passed previous validity and reliability tests. After carrying out testing on the outer model, the next step is to carry out testing on the structural model (Hair et al., 2020). In testing the structural model, a series of procedures were carried out, including (1) collinearity test, (2) R-squared test, (3) F-squared test, and (4) Q-squared predictive test. The first collinearity test procedure aims to check whether there is collinearity between the variables being tested (Hair et al., 2020). The Variance Inflation Factor (VIF) coefficient value has met the limit of less than 5.00. From the calculations, it can be seen that the outer VIF value generally ranges from 1,081 to 2,327. By comparing the VIF value with a maximum limit of 5.00, the findings show that there is no collinearity problem in the research model. Therefore, the variables RTP, ILC, ATE, EI, PB, and RS do not show any collinearity. Table 5 provides the results of the collinearity test, which confirms that all construct estimation indicators do not experience collinearity and can be processed in subsequent structural model analysis. The next step in the structural model procedure is the R-Squared test (R^2). R-Squared (R^2) aims to evaluate the extent to which the research model is able to predict accurately, with categories of 0.67 (high), 0.33 (medium), and 0.19 (weak) in accordance with Chin & Marcoulides (1998) (Kurniawan et al., 2023).

Table 2. Outer Model Estimates

Code	Item	LF
Risk Taking Propensity (RTP)		
RTP01	I am open to new experiences	0.806
RTP02	I am ready to accept risks in entrepreneurship	0.874
RTP03	I am ready to accept higher risks because I am aware of the consequences	0.843
Internal Locus of Control (ILC)		
ILC01	The abilities I have determine my success	0.779
ILC02	Doing a task with maximum effort will help me complete the task quickly	0.803
ILC03	I am able to resolve conflicts that occur	0.784
Attitudes Towards Entrepreneurship (ATE)		
ATE01	Being an entrepreneur represents more advantages than disadvantages for me	0.746
ATE02	Entrepreneurship will provide more advantages than disadvantages	0.705
ATE03	I feel very interested in a career as an entrepreneur.	0.847
ATE04	When I have the opportunity and resources, I would like to start a business.	0.791
ATE05	Being an entrepreneur certainly gives me great satisfaction	0.866
Entrepreneurial Intention (EI)		
EI01	I am willing to do everything to become an entrepreneur.	0.783
EI02	My professional goal is to become an entrepreneur	0.817
EI03	I am determined to build a company in the future	0.855
EI04	I am very serious about launching a Company	0.881
EI05	I have a strong intention to start a company someday	0.871
Perceived Barriers (PB)		
PB04	Lack of ideas about what business to start	0.710
PB05	Lack of support from people around me (family, friends, etc.) in entrepreneurship	0.795
PB06	I am afraid of failure in entrepreneurship	0.900
Received Support (RS)		
RS01	My family values my opinion	0.760
RS02	My family provides the facilities I need	0.706
RS03	My parents gave me the best advice when I was in trouble	0.817
RS04	I have a friend who inspired me to become an entrepreneur	0.778
RS05	I have friends who support entrepreneurship	0.828

**LF= Loading Factor*

Table 3. Discriminant Validity

	ATE	EI	ILC	PB	RS	RTP
ATE	0,793					
EI	0,752	0,842				
ILC	0,664	0,622	0,789			
PB	-0,166	-0,194	-0,116	0,806		
RS	0,612	0,642	0,573	-0,247	0,779	
RTP	0,590	0,614	0,654	-0,194	0,502	0,841

Based on preliminary findings, the R value^2 for ATE is 0.483, indicating that RTP and ILC can explain as much as 48.3% of the variation in ATE, which can be categorized as moderate level. Next, the R value^2 for EI is 0.647, which means ATE, PB, and RS can explain as much as 64.7% of the variation in EI, so the EI category is medium. Analysis of f values^2 used to evaluate the significance of the size of the variable construct in this study, by referring to the f criterion^2, namely 0.02 (small), 0.15 (medium), and 0.35 (large) (Sarstedt et al., 2020). The research results show that the value of f^2 from RTP to ATE is 0.082 (medium category), and from ILC to ATE is 0.263 (medium category). Next, the f value^2 between ATE to EI is 0.271 (medium category), from RTP to EI is 0.049 (medium category), from ILC to EI is 0.005 (small category), from PB to EI is 0.001 (small category), and from RS to EI is 0.080 (medium category).

Table 4. Heterotrait-Monotrait Ratio (HTMT)

	ATE	EI	ILC	PB	RS	RTP
ATE						
EI	0,848					
ILC	0,858	0,784				
PB	0,185	0,203	0,155			
RS	0,714	0,732	0,746	0,293		
RTP	0,708	0,726	0,875	0,231	0,612	

Table 5.Variance Inflation Factor (VIF)

	ATE	**EI**	**ILC**	**PB**	**RS**	**RTP**
ATE		2,191				
EI						
ILC	1,747	2,327				
PB		1,081				
RS		1,818				
RTP	1,747	1,938				

Table 6. Evaluation Result of Goodness of Fit for Outer Model

	a	**CR**	**AVE**
ATE	0,852	0,894	0,629
NO	0,897	0,924	0,710
ILC	0,697	0,832	0,622
PB	0,755	0,846	0,649
RS	0,838	0,885	0,607
RTP	0,793	0,879	0,708

Evaluation of the goodness of fit model in the last step is based on research findings that refer to practical guidelines from Hair and colleagues. They set the criteria that α should be more than 0.70, CR more than 0.70, and AVE more than 0.50 (Hair et al., 2020). The information in Table 6 shows that the CR and AVE values of the model meet or exceed the predetermined limits. Therefore, it can be concluded that the structural and measurement models can be considered good or appropriate.

Table 7. Path Coefficients and results of hypotheses testing (RTP, ILC, ATE, EI, PB, and RS)

Hypothesis	Effect	T Statistics	P Values	Hypothesis
H1	RTP -> ATE	4,118	0,000	Accepted
H2	ILC -> ATE	7,601	0,000	Accepted
H3	ATE -> EI	8,594	0,000	Accepted
H4	RTP -> EI	3,372	0,001	Accepted
H5	ILC -> EI	1,234	0,218	Rejected
H6	PB -> EI	0,569	0,570	Rejected
H7	RS -> EI	4,483	0,000	Accepted

Hypothesis Testing

In hypothesis testing, the t-test threshold is used, with the t-count criteria > 1.645 and p-value < 0.050 (Wibowo et al., 2023). Table 7 and Figure 2 inform that five hypotheses were accepted, while two hypotheses were rejected. The accepted hypothesis includes the influence of RTP on ATE, ILC on ATE, ATE on EI, RTP on EI, and RS on EI (H0=rejected; Ha=accepted). However, there is no positive and significant effect between ILC on EI and PB on EI (H0=rejected; Ha=accepted). Although H1, H2, H3, H4, and H7 are accepted, H5 and H6 are rejected.

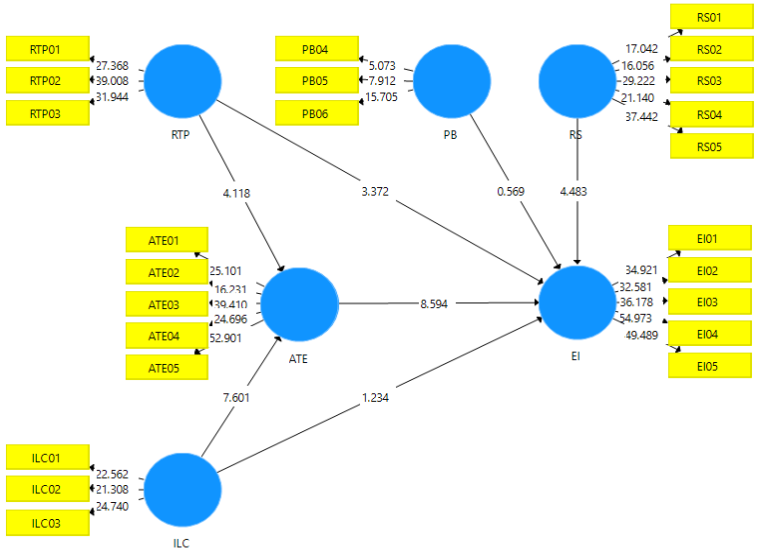

Figure 2. Measurement and estimation of structural models (RTP, ILC, ATE, EI, PB, and RS)

It is important to note that the structural model was analyzed using the Smart PLS method, with variable abbreviations in this model including RTP (Risk Taking Propensity), ILC (Internal Locus Of Control), ATE (Attitudes Towards Entrepreneurship), EI (Entrepreneurial Intention), PB (Perceived Barriers), and RS (Received Support).

Discussion

Based on research findings, Hypothesis 1 indicates that there is a positive and significant influence between RTP and ATE. The entrepreneurship training process in higher education provides insight to students, encouraging them to be more willing to take risks. The training increases students' tendency to take risks, forms an entrepreneurial attitude, and develops entrepreneurial skills, which include characteristics, behavior, and skills. With entrepreneurship training, students become better prepared to face uncertainty, difficulties and disruption, thereby creating an outlook that encourages them to take risks. This attitude can have a significant influence on the life cycle of a business. This finding is in line with previous research which states that RTP has a significant influence on entrepreneurial attitudes. Entrepreneurial attitudes, in turn, have a significant influence on entrepreneurial intentions (Hasmidyani et al., 2019). RTP can indirectly influence entrepreneurial intentions through forming a positive attitude towards entrepreneurship (Poolsawat, 2021).

The results of Hypothesis 2 show that there is a positive and significant influence between the ILC and ATE variables. This research found that ILC made a positive contribution to ATE. ILC, as one of the core characteristics in self-evaluation (Tseng et al., 2022), reflects individuals' belief that they have complete control over their lives, and their actions are greatly influenced by their own personality [28]. ATE, as the extent to which a person assesses whether the behavior carried out is considered good or not, is also positively influenced by a high level of ILC (Amofah & Saladrigues, 2022; Mawardi & Baihaqi, 2020). This finding is also in line with research by Putra et al. (2015) and Dwi Sarwo Ningtiyas et al. (2022), which also states that ILC and ATE have a positive and significant effect, which helps foster self-confidence in developing entrepreneurial behavior (Ningtiyas et al., 2022). As stated by (Ningtiyas et al., 2022), in his research, ILC encourages individuals to control their surrounding environment, design strategies, and utilize their own potential with a high level of self-confidence. Students with low levels of ILC may be more susceptible to feelings of despair if they cannot achieve their targets, a very important aspect in a business world that is often faced with unpredictable business risks. Therefore, a high level of ILC encourages students to exert effort, energy, and behavior to achieve the expected entrepreneurial intentions.

In hypothesis 3, research states that ATE and EI have a positive and significant effect. It can be concluded that the entrepreneurial attitude possessed by students has a positive and significant influence on entrepreneurial intentions. Students who have an enthusiastic attitude towards entrepreneurship and a strong determination to establish a business venture in the future (Ekachandra & Puspitowati, 2023). This finding is also supported by other studies which found a positive and significant influence between ATE and EI (Fajriyah et al., 2023; Kusuma & Widjaja, 2022; Novanda et al., 2020; Burnama & Fitrayati, 2020; Testado, 2022).

In hypothesis 4, these findings state that there is a positive and significant influence between RTP and EI. This indicates that students with high RTP levels tend to have greater opportunities to think and ultimately become entrepreneurs. RTP is considered a key factor that has a significant influence on entrepreneurship (Indrawati et al., 2021). This explanation reflects that entrepreneurs tend to have a brave attitude in taking higher risks. This is in accordance with the theory of planned behavior, where a person's intentions arise when a positive attitude towards something becomes a habit (Hermawan & Fitria, 2020). In this context, facing risks itself becomes an attitude, and because they often face risks, an entrepreneur will become braver in taking risks. This finding is in line with previous research which states that RTP has a positive and significant influence on entrepreneurial intentions (Poolsawat, 2021), (Hermawan & Fitria, 2020), (Octaviani et al., 2023).

The findings in hypothesis 5 state that there is no positive and significant influence between ILC and entrepreneurial intentions. These results are not in line with several previous studies (Halizah, 2023; Khayru et al., 2022), which stated that students with ILC want to be considered as influential individuals and able to face entrepreneurial challenges. However, these findings contradict the opinions of (Nur et al., 2023), (Khayru et al., 2022), (Halizah, 2023), which show a positive and significant influence between ILC and entrepreneurial intentions. Therefore, the findings of this study indicate the importance of further research, perhaps considering contextual factors that may moderate the relationship between ILC and EI.

The findings in hypothesis 6 show that there is no influence between PB and entrepreneurial intentions. PB described are described as external or contextual factors that are considered to provide disadvantages in starting a new business (Wibowo et al., 2019). PB in entrepreneurship greatly reduces the entrepreneurial intentions of people who are considering building their own business (Wach & Bilan, 2021). In the context of this research, PB does not influence students' intentions to engage in entrepreneurial activities. This interpretation is consistent with the idea that some students may make their career decisions based on their perception of contextual factors rather than their initial intentions. In other words, students may not view barriers as a major barrier to their decision to engage in

entrepreneurship. The perceived negative impact of PB shows the need for treatment to increase entrepreneurial intentions (Mubarik et al., 2020).

These findings may provide valuable insights for further understanding of the factors influencing entrepreneurial intentions among college students. Some students may make their career decisions based on their perception of contextual influences, rather than their initial intentions. Even though EI is not important for students who feel high barriers, they still choose to become entrepreneurs. In contrast, for students with low barriers, their entrepreneurial intentions are very important in making the decision to become an entrepreneur (Duong, 2023). This finding contradicts previous research (Duong, 2023), as in the case of the relationship between PB and entrepreneurial intention, indicating that this phenomenon may be influenced by various contextual factors, such as differences in the study population, economic conditions, or other variables that were not measured or not properly considered in these findings. This is important to consider because PB can result in unfavorable outcomes such as business efforts and intentions to quit entrepreneurship.

The findings in hypothesis 7 state that RS has a positive and significant influence on EI, consistent with the understanding that social support can play an important role in shaping entrepreneurial attitudes and intentions. Support factors from family and peers are recognized as elements that can provide motivation, increase self-confidence, and provide positive encouragement to start a business (Neneh, 2022). Social support from the immediate environment, such as family and friends, creates conditions that support the development of positive attitudes towards entrepreneurship. Awareness of this social support can increase students' self-confidence to take steps towards achieving entrepreneurial goals. Therefore, these findings provide further understanding of how social support can shape students' entrepreneurial intentions.

The contribution of family support to entrepreneurial intentions is a consistent theme in research and supports previous findings (Tentama & Paputungan, 2019). Family support can take many forms, including emotional support, financial support, and informational support. Having support from family can play an important role in building an individual's confidence and self-confidence to pursue an entrepreneurial path. This finding is in accordance with the TPB perspective which shows that subjective norms, or expectations from people closest to them, can influence a person's intentions and behavior (Setiabudi, 2019; Wardani & Jelati, 2022). Family support provides an important foundation for students to feel supported and confident in pursuing an entrepreneurial career. The suitability of these findings with previous research strengthens understanding of the key role of family support in forming entrepreneurial intentions (Wardani & Jelati, 2022).

Conclusion

The aim of this research is to examine how RTP, ILC, PB, and RS influence EI through ATE. The proposed hypothesis consists of seven hypotheses. Where 5 of them were accepted, namely H1, H2, H3, H4, and H7, while H5 and H6 were rejected. The research results found that RTP had a positive and significant influence on ATE. ILC has a positive and significant influence on ATE. ATE has a positive and significant influence on EI. RTP has a positive and significant influence on EI. Furthermore, ILC does not have a positive and significant influence on EI and PB does not have a positive and significant influence on EI. RS has a positive and significant influence on EI. These findings indicate that factors such as RTP, ILC, ATE, and RS have a positive and significant influence on EI. However, PB and ILC have no effect on EI. It is recommended for further research to consider other variables outside the framework of this research in order to obtain a more complete picture of the factors that influence students' entrepreneurial intentions. These additional variables can enrich understanding of the complex dynamics in entrepreneurship development at the higher education level in Banjarmasin.

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