

THE IMPACT OF ENTREPRENEURIAL AND ENVIRONMENTAL FACTORS ON ENTREPRENEURIAL INTENTION OF BANKING SECTOR OF INDONESIA

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Abstract: The current study aims to investigate the impact of four exogenous variables, namely, entrepreneurial orientation, entrepreneurial education, environmental factors, college experience toward the entrepreneurial intention of banking sector of Indonesia. To achieve this objective, data has been collected from the 450 managers of the banking sectors, and PLS-SEM was used to test the hypotheses. The key findings of the study have shown that entrepreneurial orientation, college experience, and environmental factors have a positive and significant effect on the entrepreneurial intention of banking sector of Indonesia. Based on the findings of the study, there are several practical and theoretical implications. The findings of the study could provide help to the policymakers to know about the importance to increase the entrepreneurial intention by the following exogenous variables. The findings of the study could also provide help to the researchers to conduct future research to increase the importance of the following study.

Key words: entrepreneurial orientation, entrepreneurial education, environmental factor, college experience, entrepreneurial intention

DOI: 10.17512/pjms.2020.21.2.29

Article history:

Received February 13, 2020; *Revised* May 18, 2020; *Accepted* May 23, 2020

Introduction

Entrepreneurship is acknowledged globally and emerged to be an income source, particularly in emerging countries. Additionally, it is also considered as a significant driver for the economic development regardless of the status of the economy, and its contribution towards economic development is well recognized. It is recognized as a vital economic aspect as it results in economic development, and economies are entirely dependent on entrepreneurial activities. Accordingly, various factors are responsible for entrepreneurial activities. Consistent with this aspect of the entrepreneurship, Tessema Gerba (2012) recommended that the number of entrepreneurs is involved in the entrepreneurial activities in an economy such that the presence of the entrepreneurs in higher number results in greater

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economic activity resulting in economic development. Thus, entrepreneurship demands to be promoted. Countries cannot say that they do not need entrepreneurs due to which a question emerges which address what is to be made possible for the improvement of the entrepreneurial activities in a country.

Additionally, it is also worthy to state that the provision of education can promote entrepreneurship among individuals. In case they do not have skills and abilities, then these can be developed in them by the provision of the engagement in workshops, internships and books etc. Therefore, it hints to carry out more research in this domain. Thus, the present research study has considered the entrepreneurial education as an independent variable for entrepreneurial intentions. The increasing graduate unemployment hints for more research in the entrepreneurship as it has also become a serious issue for the governments. Thus, to deal with such an important problem, it becomes vital to conduct studies and pinpoint the contributors for its improvement (Otache, 2019). Recently, a study has also asked for more research in this domain to highlight the factors which facilitate the entrepreneurial intentions among the graduates.

Based on the above discussion, the present study attempted to determine the association between the predictors, namely; Entrepreneurial orientation, education, environmental factors and college experiences and entrepreneurial intentions. To investigate the relationship of entrepreneurial orientation, entrepreneurial education, environmental factors, college experience and entrepreneurial intention of banking sector of Indonesia is the objective of the study.

The present study is important as it has provided empirical evidence concerning the facilitators of entrepreneurial intentions. Additionally, it can also be considered as an important contribution by the education policymakers to rethink and refine the course of the study so the entrepreneurship can be promoted among the students which will further help to curtail the unemployment. The study is the evidence of the factors which facilitate the entrepreneurial intentions among the individuals.

Literature review and hypothesis development

Entrepreneurial intentions are rooted in deliberate choice, and from this perspective, Nguyen, Mia, Winata, and Chong (2017) regarded it as the strategic organizational orientation which is important for making the decisions and performing the practices (Kallmuenzer, Strobl, & Peters, 2018; Albert et al., 2019). From another perspective, Hussain, Musa, and Omran (2019) described these intentions as simultaneously demonstrating the innovativeness, inclination to take risks, identify the new choices available and also showing reactance to any circumstance. Previously, studies have established the concept of entrepreneurial intentions in the entrepreneurship literature. Notably, Bujan (2020) contended that

innovativeness, reactivity, and risk-taking are agreed to constituents of the entrepreneurial intentions. Organizations are assessed to serve the purpose of strategic management where entrepreneurial intentions are regarded as an organizational position. Hence, the entrepreneurial intentions are inclusive of the organizational intentions and redefining what they are offering to the market and risk-taking in the development of the products and services and being a proactive compared to the competitors in the market. Resultantly, available literature supports the association between entrepreneurial intentions and performance. Additionally, a meta-analysis also supported the association between the EI and performance (Rauch, et al., 2009; Jurik, 2016, Božek, 2019). Therefore, the researcher agreed that entrepreneurship as a strategic orientation is being excellently executed by the organizations as compared to traditional organizations. EI seemed to be significant and organizational need particularly in the presence of the dynamic markets and compressed production life cycle. Moreover, Rauch et al. (2009) contended that less investment is observed in the development of the industrial capabilities due to which they do not perform optimistically.”

Franco, Haase, and Lautenschläger (2010) and Taheri, Bititci, Gannon, and Cordina (2019) regarded intentions/willingness as a factor which contributes towards the exploration of the opportunity and it also serves as a driver in deciding whether an individual will go for the business. It can be stated as the psychological state and acts a guideline for individual regarding his actions to perform a behavior (Bouncken, Plüschke, Pesch, & Kraus, 2016; Uygun & Kasimoglu, 2013; W. Wales, Gupta, Marino, & Shirokova, 2019). Intentions are converted into behaviours. The individual mental state contributes to the decision to start a business (Sesen, 2013; Wales, 2016; Meyer, 2018). Therefore, it can be stated as the individuals' willingness to start a new business and notably, it is the cognitive process which serves as a guideline for behaviour. The present study has considered the entrepreneurial intentions as a dependent variable which can be described as the psychological state of an individual which urges an individual to start a new business (Hattab, 2014). Previously various authors have defined the entrepreneurial intentions. Notably, it is not only dependent on the opportunity. Hence, it can be considered as a cognitive process in which environment also acts as a stimulus for an individual. Previously studies, for instance (Taheri et al., 2019) contended that the when an individual decides to go for the new business venture; it is based on his or her mental state and intentions. Being a cognitive process, it comes first before the engagement in any kind of behavior.

Entrepreneurial is widespread and can be found at all levels. It is composed of the aspects which stimulate the entrepreneurship. Previously available literature has offered different models for the entrepreneurship (Abubakar, Yakubu, & Shehu, 2019). Certain aspects such as pro-activeness, innovativeness and risk-taking

jointly compose the EO. Self-accomplishment and locus of control are considered as the predictors of the EO. Recently, studies have contended that the acknowledgement of a choice available or looking for a new choice is also the constituent of the EO (Ibrahim & Lucky, 2014; Kraus, Meier, & Niemand, 2016). Notably, authors did not show agreement with the consideration of the innovation as the dimension of EO. Above mentioned literature highlight that the assessment criterion of the EO is not universally agreed which warrants more research (Ibrahim & Mas'ud, 2016; Loučanová et al., 2016; Vegsoova, Straka & Rosova, 2019). Hence, the present research considers the EO as a uni-dimensional construct which is necessary for the stimulation of the entrepreneurial activities. Thus, it is hypothesized that:

H1: Entrepreneurial orientation has a significant effect on entrepreneurial intentions.

Education is an important factor in human life. Accordingly, education which is related to the entrepreneurship, also acts considerably to shape the attitude and behaviors of the entrepreneurs. Such education can affect the individual's mental state regarding the business. Recently Shahab, Chengang, Arbizu, and Haider (2019) in their study, reported that individuals who get such education are regarded as knowledgeable, confident, and their confidence stimulates their intentions for entrepreneurial activity.

It is also worthy to note that provision of entrepreneurial education offers the students with the latest skills and abilities. Several studies have established that such education has a significant influence on the students' intentions (Li & Wu, 2019). Intentions of individuals are shaped by their experiences. Notably, the course work which they are taught consists of the case studies which are the experience of the companies. Case studies broaden the thinking of the students and also influence their intentions. Thus, the study proposes that education related to entrepreneurship positively contributes towards the enhancement of the students' knowledge and skills and finally influence their intentions to be an entrepreneur. Hence, it is hypothesized that:

H2: Entrepreneurial education has a significant positive effect on entrepreneurial intentions.

The environment is a complex construct which contains multiple perspectives and aspects. Because of the complex nature of the environment, it is stated that its different kinds have different contribution towards shaping the entrepreneurial intentions (Bazan, 2019). While talking about the entrepreneurship, it becomes necessary to consider certain environmental factors as the entrepreneurs do not operate in a vacuum. Entrepreneurial environment is composed of all the factors which facilitate the entrepreneurship. These can be described as the situations and aspects which influence, obstruct or facilitate the entrepreneurship. It is not a wise

approach to ignore environmental factors while studying entrepreneurship. It can be regarded as an important aspect which positively contributes to entrepreneurial intentions. Previously studies, for instance, Adriana (2009) contended that environmental aspects such as government policies, entry restrictions and local policies etc. can influence the entrepreneurial intentions.

Moreover, Lucky and Ibrahim (2015), in their study, revealed that environment influence the individuals. It is acknowledged as an aspect which stimulates or depresses an individual to go for a business venture. Thus, it can act as a positive aspect or negative as well. For instance, when the environment is feasible, supportive and uncourageous for the businesses, then the individuals will be highly inclined towards the new business start-up. While on the other hand if the business environment is unsupportive and unattractive, then the individuals will think of to go for the business. The environment is a vital component with the potential to influence the intentionality to become an entrepreneur. Based on the above literature, it is stated that the positive and supportive business environment will motivate the individuals to start the new business and thus enhance their likelihood to be an entrepreneur. Therefore, it is hypothesized that:

H3: Environmental factors have a significant positive effect on entrepreneurial intentions.

Finally, college experiences are also considered as the potential contributor to entrepreneurial intentions as they positively shape the intentions to be an entrepreneur. They provide the students with the chance of learning from books and experiences like setting up an entrepreneurial exhibition at a small level to scale such intentions. For example, entrepreneurs may be invited by the colleges to deliver a lecture and share their life struggle and challenges being an entrepreneur. Additionally, small businesses at college and university level also boost the students' confidence and their intention to become an entrepreneur. Recent studies (Haider, Gill, & Noreen, 2016) when the institutions provide the support to the individuals (students) then they tend to shape their intentions. Financial and human resources provided by the colleges and universities enable the students to turn their dreams into reality. Therefore, it is hypothesized that:"

H4: College experiences have a significant positive effect on entrepreneurial intentions

Based on the previous discussion, the framework of the study has been established. In the current framework, entrepreneurial orientation, entrepreneurial education, environmental factors, college experiences are independent variables. The entrepreneurial intention is the dependent variable. All of these variables are depicted in Figure 1.

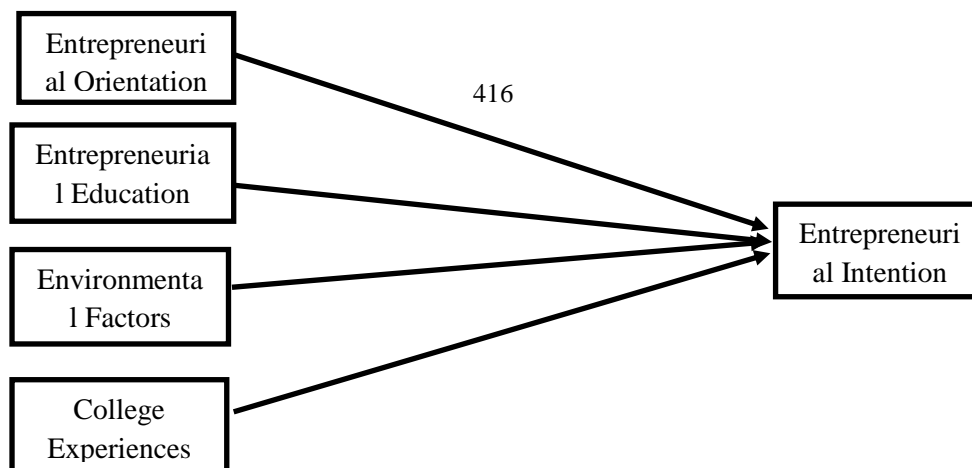


Figure 1: The research framework of the study

Research methodology

The current study is correlational and consists of cross-sectional research design. A quantitative approach was employed by using the self-administered questionnaire to examine the effect of exogenous variables on entrepreneurial intention in the banking sector of Indonesia. The primary data was collected from the managers of the banking sector of Indonesia by using the questionnaire during a personal visit in March 2020. The 450 questionnaires were distributed to the managers of the banking sectors in Indonesia who were the respondents. Among the total, 249 questionnaires were returned from the respondents of the banking sector, which yield a 56% response rate. The primary data was collected through using the five-point Likert Scale, which was ranged from strongly disagree=1 to strongly agree =5.”

The research questionnaire for the current has been adopted from the existing literature. The research framework of the study is to be consist of six variables. “Among the six variables, four variables are related to the independent variable, and one is the dependent variable. Among the independent variables, ten items for entrepreneurial orientation was adopted from the study of (Sahban, 2016), six items adopted for entrepreneurial education from the study of (Keat, Selvarajah, & Meyer, 2011), five items adopted for environmental factor from the study of (Keat et al., 2011);, eight items adopted for college experience from the study of (Zhao & Kuh, 2004), six items were adopted for the dependent variable from the study of (Liñán & Chen, 2009). The current study analysis was conducted based on two model one is the measurement, and another one is the structural model. The analysis of these models is discussed below.

Findings

For the Partial Least Square (PLS)-Structural Equation Modelling (SEM) the Smart PLS 3.2.8 version was employed. It is suggested in the extant literature that before the structural model, the construct reliability and validity must be checked (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). For this purpose, the first measurement model assessed by the following two criteria's, which are convergent and discriminant validity. In the convergent validity, for the factor loadings the minimum value is 0.5, for Cronbach alpha minimum value is 0.7, for composite reliability minimum value is 0.7 and for the average variance extracted minimum value is 0.5 (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). Table 1 has shown that all the values are above from the values mentioned above. All of the values are predicted in the following Table 1.

Table 1: Convergent validity

Constructs	Items	Loadings	Alpha	CR	AVE
Entrepreneurial Orientation	EO1	0.837	0.851	0.913	0.692
	EO2	0.785			
	EO 3	0.879			
	EO 4	0.825			
	EO 5	0.793			
	EO 6	0.867			
	EO7	0.567			
	EO8	0.745			
	EO9	0.862			
	EO10	0.742			
Entrepreneurial Education	EE1	0.758	0.758	0.824	0.544
	EE2	0.702			
	EE3	0.704			
	EE4	0.745			
	EE5	0.658			
	EE6	0.783			
	EE7	0.670			
	EE8	0.890			
Environmental Factors	EF1	0.703	0.774	0.833	0.507
	EF2	0.701			
	EF3	0.705			
	EF4	0.814			
	EF5	0.796			
Entrepreneurial	EI1	0.591	0.898	0.913	0.678

Intention	EI2	0.786
	EI3	0.704
	EI4	0.757
	EI5	0.806

On the other hand, the discriminant validity could be assessed by Heterotrait Monotrait (HTMT) ratio. The HTMT values should be less than 0.85, and in Table 2 all the values are lower than 0.85 and valid discriminant validity that means constructs are not highly correlated (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). These values could be seen in the following Table 2, which shows that all the values are among these criteria.

Table 2: HTMT criterion

	EI	EO	EF	CE	EE
EI					
EO	0.13				
EF	0.842	0.254			
CE	0.402	0.171	0.189		
EE	0.639	0.343	0.504	0.679	

The next steps in assessing the structural model to examine the hypothesized association among the constructs in the structural model. The model explanatory power was resolute through inspecting how well the observed data fit the hypothesized relationship among the constructs. Bootstrap, the re-sampling approach has been used to test each coefficient significantly. As recommended by Hair et al. (2014), five thousand duplications by using the randomly selected subsamples which were performed to test all the hypothesized relationships. Table 4 depicts the beta coefficients and t-values for the first four direct hypotheses of the study.

The key findings of the study have shown that entrepreneurial orientation (EO) has a positive and significant ($\beta=0.343$; $t=4.805$, $p=0.000$) association with the entrepreneurial intention (EI) that supported the hypothesis (one). In addition, the results also have shown that entrepreneurial education (EE) has a negative and insignificant association ($\beta=-0.166$; $t=1.80$, $p=0.072$) with the EI. Moreover, college experience (CE) also has positive and significant ($\beta=0.156$; $t=3.38$, $p=0.001$) association with the EI and supported hypothesis three. The environmental factors (EF) also has a positive and significant ($\beta=0.224$; $t=3.02$,

$p=0.03$) association with the EI and supported hypothesis four. These findings have shown that all of these predictors are considered to be important factors for the EI in the banking sector of Indonesia. All of the results are depicted in the following Table 3.

Table 3: The direct effect of the study

	Beta	SD	T Statistics	P Values	Results
EO->EI	0.343	0.071	4.805	0.000	Supported
EE->EI	0.166	0.092	1.80	0.072	Not supported
CE-> EI	0.156	0.046	3.38	0.001	Supported
EF-> EI	0.224	0.074	3.02	0.003	Supported

Discussions

This study indicated the positive association among the entrepreneurial orientation, “entrepreneurial education, environmental factors, college experience on entrepreneurial intention” of banking sector of Indonesia. These findings are matched with the outcomes of Shehu (2014) who also found positive nexus among the entrepreneurial education and entrepreneurial intention of the owners of the organizations. In addition, the present study output is similar to the output of the Ekpe and Mat (2012), who also examined that entrepreneurial orientation and entrepreneurial intentions are positively associated with each other. The findings of the study could provide help to the policymakers to know about the importance to increase the entrepreneurial intention by the following exogenous variables. The findings of the study could also provide help to the researchers to conduct a future research to increase the importance of the following study.

Conclusion

The current study aims to investigate the impact of four exogenous variables namely, entrepreneurial orientation (EO), “entrepreneurial education, environmental factors (EF), college experience (CE) on entrepreneurial intention (EI) of banking sector of Indonesia. To achieve this objective, four hypotheses were formulated. The key findings of the study have shown that EO, CE, and EF have a positive and significant association with the EI of the banking sector of Indonesia. On the other hand, findings further have shown that EE has a positive and insignificant association with the EI. This shows that the banking sector of Indonesia has little attention on EE to increase the EI. Based on the findings of the study, there are several practical and theoretical implications. The findings of the study could provide help to the policymakers to know about the importance to increase the EI by the following exogenous variables. The findings of the study

could also provide help to the researchers to conduct future research to increase the importance of the following study. Based on the findings, the current study also has some limitations. Firstly, the study was limited to one service sector, hence to increase the generalizability of the findings, the other sector like money exchange could also use in the future study. Secondly, the study was conducted on cross-sectional research design in which data is collected at one time, to increase the future generalizability research could be conducted as a longitudinal research design. Thirdly, the study was limited on direct effect, hence to increase the effect of all of these exogenous variables on the endogenous variable, a mediating or moderating variable could be used within their relationship. Fourthly, the study was limited to one country. Therefore, the generalizability of the findings is limited, in this regards, and future research could be established on more countries to take a comparative study. Fifthly, the study was quantitative, and a future mix method study could be conducted to increase the more reliable results.”

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WPLYW PRZEDSIĘBIORCZOŚCI I CZYNNIKÓW ŚRODOWISKOWYCH NA PRZEDSIĘBIORCZĄ INTENCJĘ SEKTORA BANKOWEGO INDONEZJI

Streszczenie: Obecne badanie ma na celu zbadanie wpływu czterech zmiennych egzogenicznych, a mianowicie: orientacji przedsiębiorczej, edukacji przedsiębiorczej, czynników środowiskowych, doświadczenia uczelni na intencję przedsiębiorczości sektora bankowego w Indonezji. Aby osiągnąć ten cel, zebrano dane od 450 menedżerów sektorów bankowych, a do przetestowania hipotez wykorzystano PLS-SEM. Kluczowe wyniki badania wykazały, że orientacja na przedsiębiorczość, doświadczenie w nauce i czynniki środowiskowe mają pozytywny i znaczący wpływ na intencję przedsiębiorczości sektora bankowego w Indonezji. W oparciu o wyniki badania istnieje kilka praktycznych i teoretycznych implikacji. Wyniki badania mogą pomóc decydentom w zrozumieniu znaczenia zwiększenia intencji przedsiębiorczości przez następujące zmienne egzogeniczne. Wyniki badania mogą również pomóc naukowcom w przeprowadzeniu przyszłych badań w celu zwiększenia znaczenia następnego badania.

Słowa kluczowe: orientacja na przedsiębiorczość, edukacja przedsiębiorcza, czynnik środowiskowy, doświadczenie w nauce, zamiary przedsiębiorcze, przemysł bankowy, Indonezja.

企业家和环境因素对印度尼西亚银行业的企业家意图的影响

摘要: 目前的研究旨在调查四个外生变量, 即创业倾向, 创业教育, 环境因素, 大学经历对印度尼西亚银行业创业意图的影响。为了实现这一目标, 已从450位银行业经理中收集了数据, 并使用PLS-SEM检验了假设。该研究的主要发现表明, 创业方向, 大学经验和环境因素对印度尼西亚银行业的创业意图具有积极而显著的影响。根据研究结果, 有一些实际和理论意义。该研究的结果可为决策者提供帮助, 以了解通过以下外生变量来提高创业意向的重要性。该研究的发现还可以为研究人员进行进一步的研究提供帮助, 以增加后续研究的重要性。

关键词: 创业导向, 创业教育, 环境因素, 大学经历, 创业意向, 银行业, 印度尼西亚。