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Entrepreneurial Intentions of Women as Students at Universities in Indonesia: Entrepreneurial Knowledge and Self-Efficacy

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Abstract
Women contribute significantly to a country's economy through entrepreneurship, while women in entrepreneurship are influenced by knowledge and self-efficacy. The purpose of this study was to determine how self-efficacy, through which female students' intentions to pursue entrepreneurship are mediated, interacts with entrepreneurial knowledge. The research method is Explanatory Survey which is analyzed using path analysis techniques. Respondents in this study were female students who had taken entrepreneurship courses totaling 315 female students who were taken using the Proportional Random Sampling method. The results of the study show the important role of entrepreneurial knowledge and self-efficacy in increasing female students' entrepreneurial intentions. First, entrepreneurial knowledge has a positive relationship with female students' entrepreneurial intentions. Second, entrepreneurial knowledge has a positive relationship with female students' self-efficacy. Third, self-efficacy is significantly related to female students' entrepreneurial intentions. Fourth, strong self-efficacy mediates the effect of entrepreneurial knowledge on female students' entrepreneurial intentions.

Keywords: Women Entrepreneurial Intentions, Entrepreneurial Knowledge, Entrepreneurial Self-Efficacy

Niat Wirausaha Perempuan Sebagai Mahasiswa di Perguruan Tinggi di Indonesia: Pengetahuan Wirausaha dan Efikasi Diri

Abstrak
Perempuan berkontribusi secara signifikan terhadap perekonomian suatu negara melalui kewirausahaan, sedangkan perempuan dalam berwirausaha dipengaruhi oleh pengetahuan dan efikasi diri. Tujuan dari penelitian ini adalah untuk mengetahui bagaimana efikasi diri, melalui mana niat siswa perempuan untuk menekuni kewirausahaan dimediasi, berinteraksi dengan pengetahuan kewirausahaan. Metode penelitian ini adalah *Explanatory Survey* yang dianalisis dengan teknik analisis jalur. Responden dalam penelitian ini adalah mahasiswi yang pernah mengikuti mata kuliah kewirausahaan berjumlah 315 mahasiswi yang diambil dengan menggunakan metode *Proportional Random Sampling*. Hasil penelitian menunjukkan peran penting pengetahuan kewirausahaan dan efikasi diri dalam meningkatkan intensi berwirausaha siswi. Pertama, pengetahuan kewirausahaan memiliki hubungan yang positif dengan intensi berwirausaha mahasiswi. Kedua, pengetahuan kewirausahaan memiliki hubungan yang positif dengan efikasi diri mahasiswi. Ketiga, efikasi diri berhubungan signifikan dengan niat berwirausaha mahasiswi. Keempat, efikasi diri yang kuat memediasi pengaruh pengetahuan kewirausahaan terhadap niat berwirausaha mahasiswi.

Kata Kunci: Niat Wirausaha Wanita, Pengetahuan Wirausaha, Efikasi Diri Wirausaha

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INTRODUCTION

Women play a crucial role in a country's economic development (Manjaly et al., 2022; Raman et al., 2022). Small businesses can significantly contribute to the economy by generating new jobs and enhancing social welfare within a competitive marketplace (Mekonnim, 2015). This is further supported by research from (Moreira et al., 2019; Noor et al., 2022; Wilson et al., 2009), which emphasizes the important role women play in entrepreneurship based on their interests. Women who engage in entrepreneurship can significantly influence job creation and family income (Ge et al., 2022). According to (Duke, 1996), as employment opportunities become scarcer, the emerging workforce must start their own businesses as a means to secure jobs, a trend that women should leverage for entrepreneurship. By establishing their own businesses, women contribute to driving a country's economy (Bayrón, 2013; Cho et al., 2020). Entrepreneurship offers benefits, satisfaction, and a flexible lifestyle (Kennedy et al., 2003). In Indonesia, women entrepreneurs account for 14% of the total population and contribute 9.1% to the country's Gross Domestic Product, according to data from Bank Indonesia (2021).

According to data from BPS Indonesia (2022), 5.91% of Indonesian women are not yet entrepreneurs, with 11.1% of that figure coming from university graduates. This indicates that even though female students gain entrepreneurial knowledge at the university level, they still experience high unemployment rates upon graduation and demonstrate low intent to start their own businesses (Osakede et al., 2017; Youssef et al., 2018). Consequently, there is a notable imbalance between male and female entrepreneurs in various countries (Kickul et al., 2008). The issue of unemployment remains unresolved, as many individuals lack the skills to compete for jobs, highlighting the need to develop quality human resources (Ibegbulam & Echezona, 2019). The unemployment rate can be reduced by encouraging female students to create jobs or start their own businesses (Andi et al., 2018; Bakry et al., 2019; Matthew & Victor, 2018). When female students engage in entrepreneurship, it can help lower unemployment rates, which is a significant social issue that affects economic development and growth in every country (Okoro et al., 2019).

The low entrepreneurial intentions among female students, despite their education in entrepreneurial knowledge, should be a priority concern for all stakeholders, including the central government, the Ministry of Education, the corporate sector, and other related parties (Ariffianti & Hamdi, 2016). Providing quality entrepreneurship education is essential for shaping the identity of female students and guiding them effectively (Meirawan et al., 2022; Jena, 2020). A deeper understanding of entrepreneurial knowledge can better prepare them to initiate business ventures and enhance their self-efficacy (Gorman et al., 1997; Jack & Anderson, 1999).

Consequently, it is essential for female students to develop strong entrepreneurial knowledge and a sense of self-efficacy to navigate globalization in the workforce. Entrepreneurial knowledge significantly influences students' entrepreneurial tendencies (Firman & Putra, 2020; Lee et al., 2005; Packham et al., 2010; Roxas, 2014). Furthermore, students' understanding of entrepreneurial concepts is affected by their self-efficacy, which, according to (Bandura, 2001), can either strengthen or diminish their entrepreneurial

capabilities. The relationship between entrepreneurial knowledge and entrepreneurial goals is largely mediated by self-efficacy (Hoang et al., 2020). As noted by (Austin & Nauta, 2016), women's likelihood of pursuing entrepreneurship is significantly affected by their sense of efficacy. A woman's self-efficacy is positively correlated with her entrepreneurial intentions (Adeniyi et al., 2022; Dempsey & Jennings, 2014; Elliott et al., 2020; Fenech et al., 2019; Nowiński et al., 2019; Santoso, 2016; Wilson et al., 2009).

According to data from Bank Indonesia, BPS Indonesia, and previous studies, there is a noticeable disparity between female and male entrepreneurs. (Kavanagh & Drennan, 2008) highlight that both female and male students are often unprepared to confront the global job market, despite receiving entrepreneurial skills and exceptional talents. This research differs significantly from prior studies because it specifically focuses on the female gender and examines how entrepreneurial knowledge influences entrepreneurial intentions, with self-efficacy serving as a mediating factor. The findings of this research are expected to provide valuable insights for policymaking by the Indonesian government, the Ministry of Education, and women with entrepreneurial aspirations.

The influence of Entrepreneurial Knowledge on Entrepreneurial Intention

Entrepreneurial knowledge equips students with the skills and understanding necessary to identify opportunities that others may overlook, while also nurturing a vision to develop their entrepreneurial intentions (Denanyoh et al., 2015; Zhang et al., 2014). According to (Liñán, 2004), this knowledge is evident in entrepreneurship education, which encompasses a range of activities aimed at cultivating an entrepreneurial mindset within the education system. As a critical component of business education, entrepreneurial knowledge inspires individuals to consider careers as entrepreneurs and promotes the creation of new businesses and revenue growth (Mcstay, 2008).

According to (Zhang et al., 2014), entrepreneurial knowledge can be evaluated by inquiring whether students have received entrepreneurship education, plan to pursue it, or lack this education and have no intention of doing so. The effectiveness of the entrepreneurship education program is measured by various indicators, including its success in achieving its goals. These objectives encompass increasing entrepreneurial intentions, enhancing understanding of the business landscape, and improving the ability to capitalize on opportunities (Hills, 1988).

Research by (Efendi et al., 2024) identified a significant relationship between entrepreneurial knowledge and women's entrepreneurial interest. Other studies also indicate that knowledge plays a crucial role in fostering interest in entrepreneurship (Díez-Echavarría et al., 2020; Hutasuhut, 2018; Karyaningsih, 2020; Roxas, 2014). Additionally, similar findings demonstrate that entrepreneurial knowledge has a substantial impact on entrepreneurial interest (Liao et al., 2022; Malebana, 2017; Nájera-Sánchez et al., 2023; Tshikovhi & Shambare, 2015).

H1: There is a correlation between entrepreneurial knowledge and entrepreneurial intentions.

The influence of Entrepreneurial Knowledge on Self-Efficacy

Entrepreneurial knowledge significantly affects an individual's self-efficacy (Setiawana et al., 2019). Through entrepreneurship education, this knowledge enhances students' self-efficacy in the field of entrepreneurship (Amaliah et al., 2021; Cox et al., 2002; Liu et al., 2019). Additionally, entrepreneurial knowledge can play a key role in determining whether self-efficacy increases (Autónoma et al., 2011; Jiatong et al., 2021).

H2: Entrepreneurial knowledge is correlated with self-efficacy

The influence of Self-Efficacy on Entrepreneurial Intention

Self-efficacy has a significant and positive influence on interest in entrepreneurship (Utari & Sukidjo, 2020). It is an essential variable for both starting and managing a business (Dardiri et al., 2019; Frunzaru & Cismaru, 2021; Utari & Sukidjo, 2020). Self-efficacy reflects a person's confidence in their ability to overcome challenges and achieve their goals (Bellò et al., 2018; Efendi et al., 2024). According to (Hemmings, 2018), students with high self-efficacy are likely to succeed in running an entrepreneurial venture.

H3: There is a correlation between self-efficacy and entrepreneurial intentions.

The Mediating role of Self-Efficacy on the influence of Entrepreneurial Knowledge on Entrepreneurial Intention

Self-efficacy, often described as the fundamental self, reflects an individual's confidence in their ability to meet expectations across various tasks (Autónoma et al., 2011). Entrepreneurial self-efficacy particularly influences individual perceptions. Specifically, key competencies such as efficacy, resourcefulness, and visibility serve as essential tools for enhancing perceived value, empowering entrepreneurs to seize opportunities as they arise (Shittu & Dosunmu, 2014). According to (Autónoma et al., 2011), self-efficacy significantly impacts decision-making, goal-setting, emotional responses, effort, and the capacity to persist and overcome challenges in entrepreneurship.

Efficacy can be assessed through various dimensions, including searching, planning, preparation, and implementation (Autónoma et al., 2011). In terms of self-efficacy, one key indicator is business creation, which effectively predicts entrepreneurial intentions (McGee et al., 2009). Additionally, self-efficacy can either increase or decrease based on one or a combination of several sources, such as mastery experience, social modeling, social persuasion, and emotional factors (Bandura, 2012).

Intention is a mental state that directs an individual's focus, experiences, and actions toward a specific goal (Zhang et al., 2014). The Theory of Planned Behavior suggests that initiating entrepreneurship requires concrete actions that significantly influence research outcomes (Liñán, 2004). Entrepreneurial intention refers to the desire to engage in entrepreneurial activities (Mcstay, 2008). It reflects the mental processes an individual undertakes to start their own business or add value to an existing one (Fini et al., 2012). According to (Nabi et al., 2010), entrepreneurial intention encompasses an individual's awareness and belief in their desire to establish a new business venture and their commitment to achieving this in the future. Essentially, entrepreneurial intention represents

a state of consciousness that drives attention, desire, and action toward starting one's own business.

Entrepreneurial intention is assessed through several indicators, which include: 1) individual readiness, 2) professional goals, 3) personal will, 4) determination, 5) seriousness, and 6) the strength of individual intention (Liñán & Chen, 2009). According to Campo (2011), entrepreneurial intention can be measured using four criteria: starting a business, purchasing a small company, establishing a growing business, and buying and revitalizing a struggling company. This study employs measurement criteria from (Samuel et al., 2013), which focus on indicators such as preferences, desires, and plans.

In research conducted by (Efendi et al., 2024), self-efficacy was identified as a mediator in the relationship between entrepreneurial knowledge and entrepreneurial interest. Similarly, (Utari & Sukidjo, 2020; Jiatong et al., 2021; Abdelwahed et al., 2022) found that self-efficacy is connected to how entrepreneurial knowledge affects entrepreneurial interest. Additionally, other studies indicate that self-efficacy mediation plays a significant role in the influence of entrepreneurial knowledge on entrepreneurial interest (Abdelwahed et al., 2023; Jiatong et al., 2021; Utari & Sukidjo, 2020).

H4: Self-efficacy acts as a mediator in the relationship between entrepreneurial knowledge and entrepreneurial intentions.

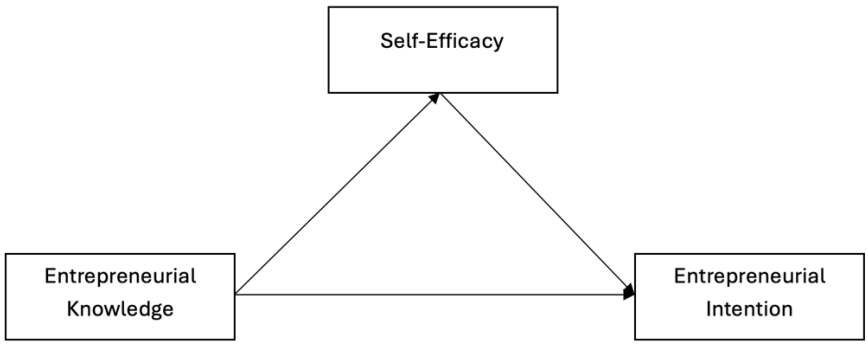

Figure 1. Modeling Research Framework

Table 1. *Summary of Questionnaire Instrument*

No	Variable	Indicator
1	Entrepreneurial Knowledge	Possess foundational knowledge of entrepreneurship. Possess knowledge of business concepts and opportunities. Possess knowledge of various business aspects. Dare to take risks. Able to evaluate business opportunities. Able to develop solutions to issues.
2	Self-efficacy	Confidence in one's ability to run a business. Possessing a leadership mindset when establishing a business. Emotional condition.
3	Entrepreneurial Intention	Opting for an entrepreneurial path instead of collaborating with others. Pursuing a career as an entrepreneur. Future oriented. Planning to start a business.

METHOD

This study employs quantitative techniques using explanatory survey methods. The subjects included female students who had taken entrepreneurship courses at Universitas Pendidikan Indonesia. A total of 315 women participated in the study, selected through proportional random sampling. Data collection was conducted using a five-point Likert scale questionnaire (included in Table 1), followed by path analysis. The data analysis was performed using path analysis within the IBM SPSS Amos 23 application.

FINDING AND DISCUSSION

The following presents a descriptive statistical analysis of each research variable, as outlined in Table 2, where all variables in the study show moderate correlation. The dependent scale utilized is Cronbach's Alpha, which ranges from 0.77 to 0.87 depending on the analyzed variable. Convergent validity was assessed using confirmatory factor analysis (CFA).

Table 2. *Displays Statistical Analysis.*

Factors	Resp	Minimal	Maximal	Average	SD
EK	315	3.50	5.00	3.8273	0.48
Se	315	3.00	5.00	3.4547	0.28
EI	315	3.60	5.00	3.6784	0.46

**EK= Entrepreneurial Knowledge, Se= Self-efficacy, EI = Entrepreneurial Intention.*

Additionally, Table 3 below presents the reliability and validity of the research model, demonstrating strong convergent validity. The statistical results for reliability and validity are as follows:

Table 3. *Data on Reliability-Validity*

Factors	AVE	CR	VIF
Entrepreneurial Knowledge	0.40	0.81	1.22
Self-efficacy	0.49	0.77	1.29
Entrepreneurial Intention	0.76	0.92	1.08

After conducting the reliability and validity tests, a Goodness of Fit (GOF) measurement was performed. According to Ghozali (2017), GOF assesses how well the observed data aligns with the research model. Table 4 below presents the final results for the absolute fit and goodness measures. The GOF test results indicated that the chi-square values, GFI, NFI, and RMSEA were all satisfactory, confirming that the research model is considered fit.

Table 4. *Summary of GOF Test*

Identity	Standards of Measurment	
Chi-Square	<0.79	0.000
Goodness of fit	>0.91	1.000
Root Mean Square Error of Approximation	<0.81	0.000
Normed Fit Index	>0.91	1.000

Additionally, a hypothesis analysis was conducted to assess the direct and indirect effects of entrepreneurial knowledge variables on the entrepreneurial intentions of female students, with self-efficacy as a mediator. The results of the hypothesis testing are displayed in Table 5 and Figure 2.

Table 5. *Summary of Hypothesis Test*

Hypothesis	**Path Coeff**	**R^2**	**P-Value**
H_1 : EK → EI	0.20	0.19	0.000
H_2 : EK → Se	0.39	0.22	0.000
H_3 : Se → EI	0.25	0.13	0.000
H_4 : EK → Se → EI (Se Controlled)	0.29	0.21	0.000

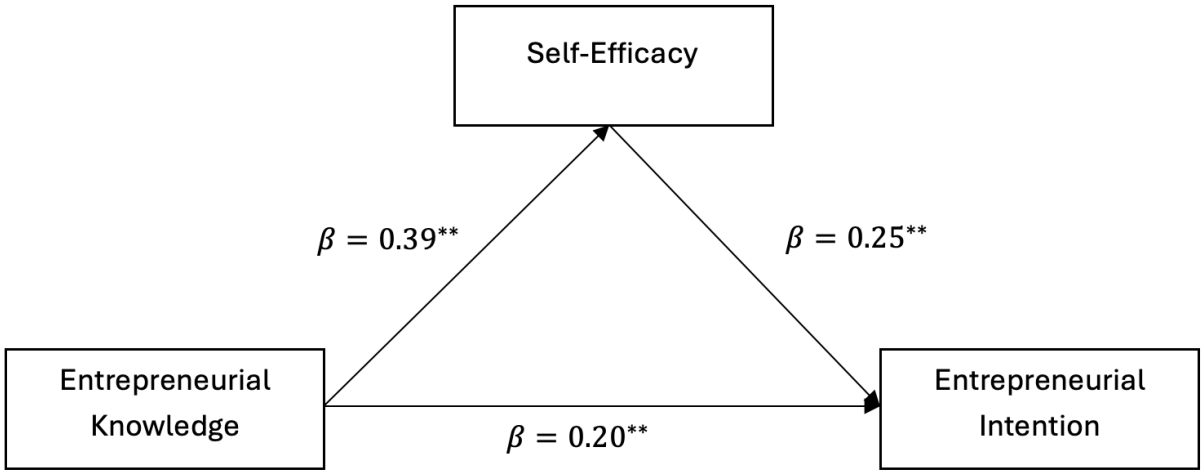

Figure 2. *Research Mediation Model*

The analysis results indicate a partiality in each research variable related to the entrepreneurial intentions of female students. We previously outlined the measurement dimensions for the entrepreneurial knowledge variable, which include: A) increased interest, B) enhanced understanding of the business world, and C) the ability to seize opportunities (Hills, 1998). For the self-efficacy variable, measurement dimensions include: A) seeking opportunities, B) planning, C) organizing resources, D) managing personnel, and E) handling finances (Campo, 2011). The entrepreneurial intention variable is measured using the following indicator dimensions: A) preference, B) desire, and C) planning (Samuel et al., 2013).

In the first hypothesis, the analysis reveals a strong positive relationship between entrepreneurial knowledge and the entrepreneurial intentions of female students. Entrepreneurial knowledge has an R^2 effect of 0.19, indicating 19% variance explained. This finding aligns with (Bandura, 2001) social cognitive theory, which posits that entrepreneurial intentions can be influenced by the surrounding environment, particularly the school environment for students. Other studies have also demonstrated that entrepreneurial knowledge significantly affects the entrepreneurial intentions of female students (Efendi et al., 2024; Firman & Putra, 2020; Lee et al., 2005; Nowiński et al., 2019; Packham et al., 2010; Roxas, 2014). According to (Carr & Sequeira, 2007), entrepreneurial

knowledge impacts the intentions of both female and male students, as students receive socialization through various methods that enhance their skills and confidence to pursue entrepreneurship.

The second hypothesis examines the direct effect of entrepreneurial knowledge on the self-efficacy of female students. The study results indicate a strong correlation between entrepreneurial knowledge and female students' self-efficacy, with an R^2 effect of 0.22, or 22%. However, the findings suggest a variability in the relationship, indicating that while there is no direct correlation between self-efficacy and entrepreneurial knowledge, self-efficacy serves as a significant mediator (Abdelwahed et al., 2023; Jiatong et al., 2021; Kazumi & Kawai, 2017).

The third hypothesis examines the direct effect of self-efficacy on the entrepreneurial intentions of female students. The results indicate a significant positive relationship, with an R^2 value of 0.13, or 13%. This finding illustrates how self-efficacy influences female students' entrepreneurial intentions, as supported by previous research (Adeniyi et al., 2022; Amatucci & Crawley, 2011; Dempsey & Jennings, 2014; Saraih et al., 2018; Nowiński et al., 2019; Santoso, 2016; Wilson et al., 2009).

The fourth and final hypothesis examines the indirect effect of self-efficacy as a mediator in the relationship between entrepreneurial knowledge and the ambition of female students to become entrepreneurs. The findings indicate that self-efficacy mediation enhances the effect of entrepreneurial knowledge on female students' entrepreneurial intentions. This is supported by (Bandura, 2012) assertion that self-efficacy can boost entrepreneurial intentions.

The findings of this study are further supported by the assertion that self-efficacy is a crucial factor in explaining the relationship between entrepreneurial knowledge and entrepreneurial intentions (Fayolle & Liñán, 2014; Hoang et al., 2020; Remeikiene et al., 2013). It can be argued that self-efficacy serves as a significant mediating component for the entrepreneurial intentions of female students (Abdelwahed et al., 2023; Bayrón, 2013; Jiatong et al., 2021; Kazumi & Kawai, 2017).

Based on the findings of this research, tertiary institutions should focus on enhancing their performance by encouraging female students to have the courage to pursue entrepreneurship. Universities should also develop programs that promote an entrepreneurial spirit. One effective approach is to collaborate with private businesses, as partnerships with external organizations can significantly boost entrepreneurial success (AR et al., 2016; Lynch, 2000). By enabling students to study entrepreneurship and participate in internships at these partnering businesses, universities can help increase female students' confidence in starting their own ventures.

CONCLUSION

Research indicates that entrepreneurial knowledge plays a crucial role in enhancing female students' entrepreneurial intentions through self-efficacy. First, there is a positive and significant relationship between entrepreneurial knowledge and the entrepreneurial intentions of female students. Second, entrepreneurial knowledge positively and

significantly influences self-efficacy among students. Third, a positive and strong correlation exists between self-efficacy and entrepreneurial intentions in female students. Lastly, self-efficacy mediates the effect of entrepreneurial knowledge on the entrepreneurial intentions of female students. The conclusions of this study acknowledge certain limitations, including the focus on testing only the relationships between the variables of entrepreneurial knowledge, self-efficacy, and entrepreneurial intentions, specifically among female students who have received entrepreneurship education. The findings of this study suggest several recommendations: 1) students should enhance their awareness of the importance of entrepreneurship education by engaging in learning opportunities beyond traditional lectures, such as entrepreneurship seminars and training sessions, which can help foster greater interest in entrepreneurship; 2) it is essential for lecturers to give serious attention to the implementation of entrepreneurship education; by emphasizing student engagement and active learning, they can better stimulate students' interest in entrepreneurship; and 3) for future studies, the researcher recommends conducting a deeper exploration into additional factors that might influence students' interest in entrepreneurship, extending beyond just entrepreneurial knowledge and self-efficacy.

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