

## The Influence of Education, Social Environment, and Motivation on Beginner Entrepreneurial Behavior with Self Efficacy as a Moderator (Albert Bandura Theory)

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**ABSTRACT :** This study aims to analyze the factors that influence the behavior of novice entrepreneurs with self-efficacy as a moderating variable. The research sample was 107 novice entrepreneurs in the city of Semarang, Central Java, who had been doing business for less than 1 year. The dependent variable is the behavior of novice entrepreneurs. Independent variables consist of Education, social environment, and motivation. While the moderating variable is self-efficacy. The data collection method used was a closed questionnaire. Methods of multiple regression analysis and moderation regression analysis were used to analyze the data in this study. The results of the study indicate a significant influence of education, social environment, motivation, and self-efficacy on novice entrepreneurial behavior in a positive way. The self-efficacy variable is also proven to be a moderator of the influence of education, social environment, and motivation on novice entrepreneurial behavior. The implication of this research is the importance of education to provide knowledge and skills for novice entrepreneurs to be able to run their business properly and successfully. The social environment and motivation of novice entrepreneurs must be formed and improved to influence novice entrepreneurial behavior.

**KEYWORDS :** *entrepreneur behavior, education, social environment, motivation, self-efficacy*

### I. INTRODUCTION

Entrepreneurship is one of the important efforts to support economic growth and reduce the unemployment rate in Indonesia. However, novice entrepreneurs often face various challenges and risks in starting their businesses. The behavior of novice entrepreneurs plays a critical role in determining the success or failure of their ventures. Therefore, an in-depth analysis of the factors that influence their behavior is very important to help them achieve success in the business world. Various studies on the emergence of new entrepreneurs stop more at interest (Darmawan, 2021); (Rustya & Akhmad Zaini, 2020); (Rahayu & Laela, 2018). While research that examines the behavior of novice entrepreneurs has never been encountered by researchers.

Entrepreneurship is a form of business to create business opportunities by facing risks to gain profits. For novice entrepreneurs, this early stage is often a period filled with challenges and uncertainties. (Shelton & Archambault, 2018); (Lasekan et al., 2020); (Rowan & Townend, 2016); and (Rashid, T., & Asghar, 2016). Several previous studies have shown that there are certain factors that influence the behavior of novice entrepreneurs. These factors include educational level, social environment, motivation, and access to adequate resources (Shen & Yang, 2022); (Köse & Şencan, 2016); (Wafa, 2022); (Datar & Ahmad, 2019). Whereas in Social theory (Bandura, 2012) Self-efficacy is one of the determinants of entrepreneurial behavior (Akosah-Twumasi et al., 2018) and (Ghulati, 2021). Self-efficacy is an individual's belief in his own ability to perform certain actions or achieve certain goals. This belief includes individual belief in the ability to overcome obstacles, face challenges, and achieve the desired results. (Bandura, 1977b), further explained that Self-efficacy can affect a person's behavior because in self-efficacy there is motivation and persistence, choice of action and also the perception of the results of the action. (Pajares, 2002); (Lent, RW, Brown, SD, & Hackett, n.d.). On the other hand, the environment provides support and role models, which will provide feedback for individual behavior with consideration of the norms and values that exist in the environment (Lent & Brown, 2020); (Tierney, P., Farmer, SM, & Graen, 1999); (Bandura, 2012). Thus, self-efficacy and the social environment interact in shaping individual behavior, especially in the context of entrepreneurial behavior. Self-efficacy affects how motivated and confident individuals are in facing challenges and taking risks in entrepreneurship.

Referring to Bandura's theory and previous research studies, the study of novice entrepreneurial behavior is an interesting matter and is research that has high novelty because it has never been or if there is still very little. This study aims to test whether self-efficacy moderating the variables of Education, Social Environment, and Motivation of a person in behaving as a novice entrepreneur.

**II. METHOD**

This study uses quantitative methods with multiple regression data analysis tools and moderation regression. The research population was 1067 new entrepreneurs with the criteria of doing business under 1 year in Semarang City, Central Java and 125 respondents as the sample. Data collection used closed instruments with 40 choice statements using a Likert scale of 5 choices. After testing the validity and reliability, only 4 statements were declared invalid and 7 were not reliable. This statement has been discarded and ignored because several indicators for each variable of 4 have been represented. The data analysis technique used to test several hypotheses put forward in this study is multiple regression analysis and moderation regression analysis. Collecting data through a survey using a carefully designed questionnaire.

The variables used in this study are as follows.

- a. Beginner Entrepreneurial Behavior (BEB) Variable as a dependent variable with indicators: entrepreneurial behavior such as courage in facing risks, initiative, and persistence in running a business.
- b. Education Variable (Edu) with indicators determined based on formal education categories such as elementary, secondary, senior, Diploma, Bachelor, Magister, and Doctor.
- c. The Social Environment Variable (SocEnv) with indicators is the level of social support received from family, friends, and the community in supporting novice entrepreneurs; observations and lessons from successful entrepreneurs or previous experiences; and self-regulation and the ability to overcome pressures and obstacles in entrepreneurship.
- d. Motivation Variable (Mot) with indicators of the level of intrinsic motivation, namely inner desire, and personal satisfaction in achieving entrepreneurial goals; extrinsic motivation, such as financial encouragement or social recognition, that influences the decision to start a business.
- e. Self-efficacy variable (SelfE/Moderation) with an indicator of the beginner entrepreneur's level of confidence in their own ability to start and manage a business; confidence in facing risks and overcoming challenges in business; and the level of confidence in the success of the planned business.

**III. RESULT AND DISCUSSION**

**Results of Multiple Regression Analysis**

The results of multiple regression analysis with novice entrepreneurial behavior as the dependent variable are presented in table 1 below. From the calculation of the coefficients, it can be shown that the regression equation is as follows:

$$BEB = 31,895 + 1,074Edu + 0,593SocEnv + 0,390Mot + ,024SelfE$$

Meanwhile, to test the hypothesis, it is determined as follows:

- If t count < t table, then accept H0 (not significant).
- If t count > t table, then reject H0 (significant).

**Table 1. Multiple Regression Analysis Results**

Model		Unstandardized Coefficients		standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	39,229	4,166		9,418	,000
	Edu	,896	,076	,963	11,819	,000
	SocEnv	,007	,080	,006	2,083	,034
	Mot	,159	,163	,074	3,980	,029
	SelfE	,024	,020	-,061	3,201	,032

a. dependent Variable: BEB

**Hypothesis Test Results 1:**

Education (Edu) has a significant effect on the behavior of novice entrepreneurs (BEB), where the results obtained t count is 11.819 with a significance level of 0.000, it can be concluded that the hypothesis is accepted with the results between t count and t table of 11.819 < 1.65978 or t count > t table.

**Hypothesis Test Results 2:**

Social Environment (SocEnv) has a significant effect on Beginner Entrepreneurial Behavior (BEB), where the results obtained t count is 2.083 with a significance level of 0.034 below 0.05, it can be concluded that the hypothesis is accepted with a result between t count and t table of  $2.083 < 1,65978$  or  $t \text{ count} > t \text{ table}$ .

**Hypothesis Test Results 3:**

Motivation (Mot) has a significant effect on Beginner Entrepreneurial Behavior (BEB), where the results obtained t count is 3.980 with a significance level of 0.029 below 0.05 so it can be concluded that the hypothesis is accepted with the result between t count and t table of  $3.980 < 1.65978$  or  $t \text{ count} > t \text{ table}$ .

**Hypothesis Test Results 4:**

Self-Efficacy (SelfE) has a significant effect on Beginner Entrepreneurial Behavior (BEB), where the results obtained t count is 3.201 with a significance level of 0.032 below 0.05, it can be concluded that the hypothesis is accepted with a result between t count and t table of  $3.201 < 1,65978$  or  $t \text{ count} > t \text{ table}$ .

**Moderated Regression Analysis Results**

The results of the moderated regression analysis obtained the following equation:

$$BEB = 135.264 + 14.571Edu + 1.128SocEnv + 8.242Mot + 0.213Edu*SelfE + 0.137Mot*SelfE + 0SocEnv*SelfE$$

From the equation above, if the Social Environment variable has a value of 0, this means that the social environment variable is considered an excluded variable, perhaps because it has the equivalent of the Self-Efficacy variable that moderates it. Meanwhile, to see whether the Self-efficacy variable moderates the three variables of Education, Social Environment and Motivation in influencing novice Entrepreneurial Behavior can be seen in the comparison of the first R Square Regression and the second R square regression, where the first R square is 0.792 and the second R Square Regression is 0.901. It is thus proven that there is an increase if Self-Efficacy moderates the three independent variables.

**Tabel 2. Model Summary First Regression Equation**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,890 <sup>a</sup>	,792	,786	1,749
a. Dependent Variable: BEB				
b. Predictors: (Constant), Mot*SelfE, SocEnv, Mot, Edu, Edu*SelfE, SocEnv*SelfE, SelfE				

**Tabel 3. Model Summary Second Regression Equation**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,952 <sup>a</sup>	,906	,901	1,187
a. Dependent Variable: BEB				
b. Predictors: (Constant), Mot*SelfE, SocEnv, Mot, Edu, Edu*SelfE, SocEnv*SelfE, SelfE				

**Discussion**

After collecting data from respondents, an analysis was carried out to identify the factors that influence the behavior of novice entrepreneurs.

**1. Education**

The results of the study show that the level of education affects the behavior of novice entrepreneurs. Respondents with higher education tend to have a higher level of courage in starting their business. In addition, startup entrepreneurs who have a better education are also better able to overcome challenges and take risks in their ventures. (Wafa, 2022); This can be argued if with higher education they are more confident and able to take advantage of their previous association community (alumni) (Abotsi et al., 2020), besides that higher education is better able to predict risk because of their numerical and literacy skills (Aqmarina et al., 2017); (Aqmarina et al., 2017); (Rahayu & Laela, 2018); (Aban & Tanusi, 2020); and (Raduan & Na, 2020).

## 2. Social Environment

The results of the study show that the social environment is significant to the behavior of novice entrepreneurs. Social environment actually plays an important role in shaping the behavior of novice entrepreneurs, as stated (Berry, 2010) that the environment is very supportive of the formation of entrepreneurs which will also have an impact on their students. Respondents who receive positive support from their family, friends and community tend to be more confident and motivated to try and face risks in entrepreneurship (Suyudi et al., 2020); (Aban & Tanusi, 2020). This social support also helps novice entrepreneurs overcome difficulties and maintain enthusiasm in developing their business, especially support from their friends (Rahmadi, 2016). According to (Bandura, 1977a) community support is also the existence of novice entrepreneurial models who were successful first and used as examples to start entrepreneurship, this role model is often imitated (imitation) and used as role models (Bandura, 2001).

## 3. Motivation

Empirically, motivation can influence the behavior of novice entrepreneurs. Motivation plays a key role in influencing the behavior of novice entrepreneurs (Yurianto & Armansyah, 2021). Respondents who have intrinsic motivation, namely motivation that comes from within themselves, tend to be more dedicated and persistent in facing challenges in entrepreneurship, in line with the opinion (Ratten, 2020) which says self-motivation is usually stronger in people who have self-confidence. Meanwhile, extrinsic motivation, such as financial gain or social recognition, can also have a positive effect on encouraging novice entrepreneurs to try and face risks in their businesses (Rosyidi et al., 2022); (Wafa, 2022); (Kusumaningtyas, 2022); and (Ariyanti, 2018).

## 4. Self-efficacy

Self-Efficacy as self-confidence to know its ability so that it can exercise a form of control over the benefits of the person himself and events in the surrounding environment (Feist., 2011). As a belief, it will have a positive effect on business beginners, this is from research results ranging from interest to doing business will not be separated from self-confidence (Ariyanti, 2018); (Darmawan, 2021); (Shawkat, 2022); (Hajare et al., 2010). According to (Widayako, 2016) Self-efficacy is a person's confidence to face problems. This is very suitable for novice entrepreneurs who will have many problems. Therefore, strong self-efficacy is necessary. (Bandura, 1977a) explains that self-efficacy has four sources, namely: master experience; vicarious experience; social persuasion; and physical and emotional conditions (arousal). In this study self-efficacy is more about social persuasion, where being a novice entrepreneur is a new experience that is fun and free to innovate and be creative, this is in accordance with the opinion (Schumpeter, 1934).

Efficacy as a moderator that strengthens the influence of education, social environment, and motivation on beginner entrepreneurial behavior can be explained as Bandura divides into four sources of efficacy, so education is a source of self the efficacy of mastering something (master experience). This is explained if a person obtains education, then he will gain several competencies as a result of his learning experience, therefore the higher the education achieved, the belief in one's competence will increase competence.

The second source of self-efficacy is a vicarious experience, where this experience is obtained from the experience of seeing other people, if observing other people in successful entrepreneurship then it will be used as a role model that will be followed in accordance with Bandura's theory explanation if in behaving people more imitate (imitation) of other people who used as a model.

The third source of social persuasion is social support which is identified by the presence of three elements, namely: a) support and role models: a supportive environment provides emotional and practical support that enhances individual self-efficacy. Besides that, the existence of successful or inspiring role models in the social environment also influences individual beliefs about their own abilities to achieve goals; b) feedback: positive and constructive feedback from the environment can increase individual self-efficacy. Feedback that supports and acknowledges individual effort and achievement helps strengthen their belief in their own abilities; and c) social norms and values: the social environment also influences the norms and values that exist in society. social norms that encourage and reward entrepreneurial endeavors as well as values that support the spirit of entrepreneurship can shape individual entrepreneurial behavior in that environment.

The fourth source is physical and emotional conditions (arousal). The level of arousal affects self-efficacy, depending on the arousal that is interpreted when students face certain tasks, the level of arousal is emotional which gives motivation to everyone in obtaining something or achieving a goal.

#### IV. CONCLUSION

This study identified four factors that influence the behavior of novice entrepreneurs in Semarang City, Central Java, namely education, social environment, motivation, and self-efficacy. The results of the study show that education has a significant and positive effect on the behavior of novice entrepreneurs. The social environment also influences the behavior of novice entrepreneurs significantly. Likewise, motivation is a factor that can determine the behavior of novice entrepreneurs. The results of other studies show that self-efficacy is also able to significantly influence the behavior of novice entrepreneurs. Self-efficacy has also been shown to be able to moderate the influence of education, social environment, and motivation on beginner entrepreneurial behavior. The implication of this research is the importance of education to provide knowledge and skills for novice entrepreneurs to be able to run their business properly and successfully. The social environment and motivation of novice entrepreneurs must be formed and improved to influence novice entrepreneurial behavior.

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