

The Influence Of Family Environment, *Self Efficacy* And Tolerance For Risk On Entrepreneurship Interests Students

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Abstract:

Growing intention in entrepreneurship among the young generation becomes one solution in dealing with intellectual unemployment which is increasing due to lack of awareness among the younger generation to create their own jobs. This study aims to analyze and examine the influence factors of family environment, self efficacy and tolerance for risk on entrepreneurial interest at Hamzanwadi University in East Lombok. The research used the quantitative with regression analysis method. The number of population amounted to 283 and the sampling method used was accidental sampling and applying the Slovin formula with an error rate of 5%. The number of samples used in this study amounted to 74 respondents source was distribution of questionnaires to college students, then the data were analyzed with IBM SPSS version 22. The data analysis was carried out by several tests such as validity test, reliability test, classic assumption, linear regression analysis and coefficient of determination test. The results of this study indicate that the partial, family environment, self-efficacy and tolerance for risk have a positive and significant effect on college students' entrepreneurship interest. Simultaneously, family environment, self-efficacy and tolerance for risk have a positive and significant effect on entrepreneurship interest of college students at Hamzanwadi University in East Lombok. The findings can be a reference for local government and universities to improve the quality of infrastructure that has a good impact on student entrepreneurial practices so as to increase interest in becoming an entrepreneur. Keywords: Family Environment, Self Efficacy, Tolerance for Risk, Hamzanwadi University,

1. Introduction

As productive resources, students are rich in creative ideas, like challenges and have a high interest in learning so they are seen as capable of playing a role as the front guard for economic development. By becoming an *entrepreneur*, students play an active role in helping the government reduce unemployment in the productive workforce (Nugroho & Sulistyowati, 2020). The more students who are involved in the business world, the higher the productivity generated. Entrepreneurship is the ability to always be persistent in innovating which becomes a tip, basis and resource for finding opportunities for success. It would be good if these qualities were embedded and carried out by each young generation as the spearhead of change and development for the better (Suwarto et al., 2022). All students from various scientific disciplines need to have an entrepreneurial spirit, in which to utilize and advance activities in their respective scientific disciplines requires an *entrepreneurial spirit* in order to achieve innovation (Novi & Syuraini, 2020).

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The unemployment rate among young people and adults is increasingly becoming a serious problem for every region. Having the status of a graduate is not a guarantee of living safely in the future, the many competitors are an endless obstacle. One effective way to overcome unemployment, especially for students, is to support them in creating their own business because they have the interest and potential to become businesspeople (Noventri et al., 2022). Entrepreneurship represents an increasingly dynamic productive force in the economic sector and the growth of new markets that offer opportunities for independence, profit and flexibility. For many people, entrepreneurship is an escape from life in the bureaucracy of traditional organizations and an opportunity to generate greater personal wealth (Hendro, 2011). Young people prefer entrepreneurship and adults, namely 45% and 37% of adults prefer entrepreneurship (Sihombing & Sulistyo, 2021).

One of the most appropriate ways to overcome unemployment in East Lombok is through entrepreneurship. The choice of entrepreneurship and creating jobs has the opportunity to generate greater income and a career as an employee. However, the fact is that currently young people, including students, prefer to work only in the formal sector, private or public. What students prefer to work only in the formal sector is actually countering the conditions where there is an imbalance with the number of jobs currently available in Lombok . Seeing this phenomenon, students who are considered educated should be able to participate in creating employment opportunities rather than being job seekers in the formal sector. It is known that college graduates contribute to a fairly high percentage of the unemployment rate. This is indicated to occur due to students' low interest in becoming entrepreneurs. Even though the level of active participation of students is very high necessary in order to overcome the problem of unemployment and develop the regional economy (Ustha, 2018).

| Regency/City | Unemployment Rate by District | | | |
|---------------------|-------------------------------|------|------|--|
| Regency/City | 2020 | 2021 | 2022 | |
| East Lombok | 4.17 | 2.79 | 1.51 | |
| West Lombok | 4.58 | 3.32 | 4.16 | |
| central Lombok | 3.74 | 2.33 | 3.02 | |
| North Lombok | 3.01 | 1.75 | 0.38 | |
| Mataram City | 6.83 | 5.19 | 6.03 | |

| Table 1. NTB Province Unemployment Rate by Regency 2020-2022 |
|--|
|--|

Source: https://ntb.bps.gold/, 2022

With current conditions, the number of *fresh graduates* in Lombok is increasing every day as time goes by. Job seekers, whether they have a bachelor's degree or not, have to compete to obtain limited jobs. The cause of the problem of *fresh graduate* unemployment is that many graduates only aim to find work, not create jobs. Becoming an *entrepreneur* is one of the factors that determines the progress and decline of the economy in a region, because *entrepreneurs* have the freedom to work, are independent and are able to drive the wheels of the economy.

Based on interviews with several Hamzanwadi University students, they said they were not interested in entrepreneurship because they were afraid of the greater risk of failure compared to working in a company. Some students stated that becoming *an entrepreneur* was not their main goal because it did not suit the major they were taking. Some students also don't like entrepreneurship because they are unable to manage their time and effort. So an *entrepreneur* takes advantage of this freedom of work to develop his business. This phenomenon can explain the low interest in entrepreneurship, especially among students. Entrepreneurial interest is defined as the effort and drive that an individual has to carry out entrepreneurial behavior in conditions that can be profitable. Entrepreneurial interest has become the dominant perspective in the investigation of cognitive factors that can motivate individuals to act.

An entrepreneurial culture that grows naturally in a family or community group is a very valuable asset. The environment is one of the main factors influencing children's development, both in the family and school environment (Syafitri & Dahmiri, 2019). Family environmental factors that can influence student entrepreneurial behavior are the way parents educate them, the relationships between family members, the atmosphere at home, the family's economic situation and cultural background. Students' interest in entrepreneurship will grow when families implement an entrepreneurial culture towards their children and they will know and like the world of entrepreneurship better if students come from families who are involved in the world of entrepreneurship. This is natural because children are used to knowing or know how and what entrepreneurship is from a young age (Durin & Marwan, 2022). The role of the millennial generation, especially students, currently has a huge contribution in developing the region through their broad way of thinking so that they become pioneers of change, not just following existing trends, but will be able to create new things in society (Putri et al., 2019).

Apart from family environmental factors, *self-efficacy* also influences a person's interest in becoming an *entrepreneur*. Students who have *self Efficacy* in entrepreneurship makes it easier for them to open a business and be able to bear all the risks that will occur later. With *self-efficacy*, students have the ability to manage and take action to achieve goals (Diana et al., 2022). *Self-efficacy* is expected to foster students' interest in entrepreneurship. Students are required to be confident and confident in their own abilities to be able to complete tasks and be responsible for what they are doing. *Self-efficacy* also builds a feeling of wanting to start a business, making someone think creatively and innovatively to create new products (Jaenudin et al., 2019). The main capital of an entrepreneurship will later be able to influence the readiness of students who initially choose to be job seekers and become job creators. This is because if students have a high interest in entrepreneurship then they will not run out of ideas to produce something new (Zulianto et al., 2014).

On the other hand, the decision making of a business person or *entrepreneur* should consider the level of tolerance for risk. An *entrepreneur* can be said to be *risk averse* (avoids risk) where they only want to take opportunities without risk and an *entrepreneur* is said to be a *risk lover* (likes risk) where they take opportunities with a high level of risk (Sari, 2017). Based on the opinion of (Sutrisno et al., 2023), a businessman must take moderate risks, meaning the risks taken are neither too high nor too low. Courage to face risks supported by strong commitment will encourage an *entrepreneur* to continue to struggle to look for opportunities until he gets results. These results must be real and

clear and serve as feedback for the smooth running of activities (Suritno, 2022). The ability and willingness to take risks is one of the main values in entrepreneurship. *Entrepreneurs* who do not dare to take risks will find it difficult to start or take the initiative to open a business so that excessive confidence in their own abilities gives them confidence in getting income decisions beyond expectations and makes them more daring to try something riskier.

Hamzanwadi University, as one of the universities in East Lombok, makes entrepreneurship an optional course. There are 2 important aspects in entrepreneurial character education. *First,* providing education that can give birth to entrepreneurial character. *Second,* providing a conducive environment so that graduates have an *entrepreneurial character* and are able to develop so that they have competitiveness when continuing their business independently. With the entrepreneurship course, it is hoped that it will be able to foster students' interest in entrepreneurship. This research aims to analyze the influence of family environment, *self-efficacy* and *tolerance for risk* on interest in becoming *entrepreneurship* among students at Hamzanwadi University, East Lombok.

2. Theoretical Background

Family environment

Family is the social environment closest to entrepreneurs and plays an important role in shaping entrepreneurial character. Children's entrepreneurial preparation in the future is greatly influenced by their family environment. Because families are responsible for their children's education, it can be claimed that parents serve as the basic pattern for their behavior and personal growth (Alma, 2016). Family background can foster the development of an entrepreneurial spirit, providing the opportunity to start pursuing their interests in the future. There is a direct influence that will be received through interactions with other people, such as family, the community and co-workers. Meanwhile, indirect influence can be through social media, radio, television, reading books, magazines, newspapers and the like (Saiman, 2009). Each individual in the personality aspect is the result of the relationship between the individual and the social environment because each individual has a unique and different personality.

The environment is one of the external factors that can influence a person's interest *in entrepreneurship*. Especially the campus environment where students study, whether religious or other knowledge. Campus education is one of the institutions that has a role in producing students who not only understand religion and other social issues, but can apply knowledge in society and become productive students (Arif & Yusnandar, 2023). Universities are expected to instill an entrepreneurial spirit in their students. Along with the implementation of entrepreneurship education, the friendly environment and complete facilities at universities are able to increase students' interest in entrepreneurship by creating economic and business-based activities. However, there are still many universities that do not have optimal entrepreneurial activities due to limited facilities and infrastructure (Nagel & Suhartatik, 2018).

Self Efficacy

Self-efficacy is the belief that a person has in his abilities that he is able to do something and overcome a situation and will be successful in doing so. According to (Kurniawan et

al., 2016), self *-efficacy* is a person's belief about his ability to demonstrate certain formations that can influence his life. This *self- efficacy* can influence a person's interest in something they believe in. and a help someone in achieving success. *Self-efficacy* is a person's belief in himself regarding the extent to which he can carry out tasks, achieve targets and plan actions to achieve a goal (Hasanah & Azizah, 2021). When a person is faced with a condition, a belief will arise within him that he is able or not to overcome the situation. In other words, *self-efficacy* is a person's motivational condition which is based on belief in one's ability to achieve a certain goal.

Self-efficacy is a personal factor that becomes an intermediary or mediator in the interaction between behavioral and environmental factors. *Self-efficacy* can determine the success of performance and work implementation. *Self-efficacy* also greatly influences thought patterns and emotional reactions in making decisions. Someone who chooses to become *an entrepreneur* as their choice, has certain perceptions related to the level of attractiveness of an entrepreneurial career (*career attractiveness*), *feasibility* of entrepreneurship and belief in self *-efficacy* in order to start a business (Primandaru & Adriyani, 2019). Information about oneself and the environment will be processed cognitively along with previous experiences which can change perceptions regarding *self-efficacy*.

Tolerance for Risk

Tolerance for risk is known as the courage to take risks. An entrepreneur must dare to take risks because it will be very difficult to know what the advantages and disadvantages are if he does not take into account his risk tolerance. If students who want to become entrepreneurs must plan carefully in addition to taking into account risk tolerance (Heridiansyah et al., 2022). The more tolerant students face a risk, the greater the student's incentive to become an entrepreneur. By using anticipated risk as a means of predicting the desire to start their own business, it encourages these students to continue to try and look for opportunities to achieve maximum results (Sutrisno et al., 2023). Along with ability, education, intelligence, work environment and security, the decision to make entrepreneurship will be realized.

Risk tolerance is very important and taken for granted in order to develop students' entrepreneurial potential. Risk tolerance in life includes realizing what is happening, worrying about the future and wanting to live in the present (Andini & Engriani, 2019). The courage to take risks supported by firm commitment is able to encourage *entrepreneurs* to continue to strive in seizing opportunities until results are achieved, such as work skills, education, intelligence, work environment, a sense of annan and the ability to make decisions. Risk tolerance is also one of the factors that influence students' interest in entering the business world. When understanding risk, risk tolerance includes three dimensions, namely uncertainty of results, expected results and potential results (Ratnawati et al., 2023).

Entrepreneurship Interest

Interest is a feeling of being interested or connected to a particular activity without being prompted or asked. A person can show their interest by engaging in activities and making statements that indicate they are more interested in other objects. A person's interest in a particular object can be determined through their words, actions and responses to a number of questions (Boldureanu et al., 2020). *Entrepreneurship* interest arises when

students can pay attention to the characteristics of a condition related to their own needs and desires. *Entrepreneurship* interest is a very strong desire for entrepreneurship in a person, both consciously and unconsciously which is fulfilled through certain behaviors (Yoghoubi et al., 2017).

Entrepreneurial *intention* is defined as the first step of a business start-up process which is generally long-term. Entrepreneurial interest can reflect a person's commitment to starting a new business and is a central issue that needs to be considered in order to understand the entrepreneurial process of establishing a new business. There are several indicators of entrepreneurial interest, namely feelings of pleasure, interest, attention and involvement. Activities that can move a person in doing business activities and understand things related to entrepreneurship and always have the desire to be involved in it and always follow developments in the field of entrepreneurship.

The Influence of Family Environment on Interest in Entrepreneurship

The role of family is very important in supporting a person's tendency to do entrepreneurship. The support provided by the family can take the form of moral support, both opportunities, trust, providing ideas and capital or material support from parents to their children to be able to start their business (Kusnawan, 2017). Conducive family environmental conditions can also encourage and convince the intention of their children to become entrepreneurs. Obstacles in starting an entrepreneurship can also occur if the family environment is not conducive and does not provide full support, but rather gives prohibitions or parental disapproval. The family environment affects the growth of student entrepreneurial personality (Mahanani & Sari, 2018).

Entrepreneurial personality can grow in students if the family environment, especially parents, has a positive influence and motivates them to become entrepreneurs. Student entrepreneurial personality is influenced by close relationships between family members, family encouragement for entrepreneurship and positive parental treatment and service. A family environment that runs a business will motivate students to join in running a business owned by their parents. This is in line with research (Pratiwi & Wardana, 2016; Susanto, 2017) which found that there is a positive and significant relationship between family environment and interest in *entrepreneurship* in students. So, the hypothesis in int research is: HI : Family environment has a positive and significant influence on interest student *entrepreneurship*

The Influence of SelfEfficacy on Interest in Entrepreneurship

A successful *entrepreneur* must have a high *self-efficacy* attitude because this will provide strong motivation, courage, confidence, initiative and perseverance. Low *selfefficacy* leads to increased anxiety and avoidance behavior and this condition is described as students will avoid activities that can make things worse. This is not caused by threats, but because they feel they do not have the ability to manage aspects that have risks (Fitri et al., 2023). *Self efficacy is* expected to be able to foster student interest in entrepreneurship, students are required to be confident and believe in their own abilities in order to complete tasks and be responsible for what is being done. *Selfefficacy* can also build a sense of desire to start a business, making students think creatively and innovatively in creating new products. *SelfEfficacy* is needed to achieve entrepreneurial interest in students at Hamzanwadi University, East Lombok.

The entrepreneurial interest that students have will later affect their readiness where they initially choose to be a job seeker and then turn into a job creator. Students have a high interest in entrepreneurship, they will not run out of ideas in producing something new. This is in line with research (Andini & Engriani, 2019; Nugroho & Sulistyowati, 2020) which states that *self efficacy has a* positive and significant effect on student *entrepreneurship* interest. The higher the *selfefficacy*, the higher the interest in student entrepreneurship. So, the hypothesis proposed in this research is: H2 *Self efficacy has a* significant positive effect on *entrepreneurship* interest student.

The Effect of Tolerance for Risk on Interest in Entrepreneurship

Students who have engaged in entrepreneurship are calculated risk takers. Big risks will bring big profits, and vice versa. They are passionate about facing challenges and have high motivation to take risks in pursuit of their goals. Tolerance for risk is closely related to creativity and the ability to resolve the size of a risk taken in order to obtain the expected income (Wongso et al., 2020). Apart from weighing tolerance for risk, entrepreneurs must also make careful plans. Tolerance of risk has a relationship with the ability and creativity to overcome the taking of large and small risks in order to obtain the expected income.

The greater the student's self-confidence, the greater his belief in the ability to get results from the decisions he makes in taking something that is considered a risk to others. *Tolerance for risk* is one of the aspects that students must have when they want to be entrepreneurs. In order to become an entrepreneur, students need to have the willingness and ability to take risks. This is in line with the results of research (Herdiani & Hidayat, 2017; Utami & Sari, 2017) stating that tolerance for risk has a significant positive effect on student entrepreneurial interest. So, the hypothesis proposed in this research is: H3 : Tolerance for Risk has a positive and significant influence on interest in risk management student entrepreneurship.

This research applies quantitative methods with regression analysis in order to explore the correlation between variables (Sugiyono, 2017). In this research, the author uses primary data, namely information obtained directly from respondents who are seen from the answers to the questionnaires that have been distributed. Sampling in this research uses *accidental sampling*, which is a way of determining the sample without special criteria, so that anyone who happens to find the researcher can become a sample. The sample used as the object of research is all students of the Economics Education Study Program, Faculty of Social and Economic Sciences (FISE) Hamzanwadi University, East Lombok, totaling 283 even semester students in 2022. The reason the author chose students as the object of research is because the college period is one of the best times for a student to become an entrepreneur. The Slovin method is applied by researchers so that a standard error of 5% is used, the following formula:

Formula:

 $n = N(e)^2 + 1$

Description: n = umber of samples N = Total population

e = The error tolerance limit, the author uses an error rate of 5%.

Completion:

| | N |
|-------|--------------------------|
| n= | |
| | $N(e)^2 + 1$ |
| | 283 |
| n | |
| | 283 (0.1)° + 1 |
| | 283 |
| | 2.83 + 1 283 |
| | 3.83 |
| n - 7 | 73,89 |
| n=' | 74 (Rounding from 73.89) |

There are 2 variables in this study, namely independent *variables* and *dependent variable*.

a) Independent Variable

The independent variables are Family Environment (Xi), *Self Efficacy* (X2) and *Tolerance for Risk* (X3).

b) Dependent Variable

The dependent variable is Student Entrepreneurship Interest (Y).

After all data is obtained, it is then analyzed using SPSS 22 for windows software. Using several test methods, namely validity, reliability, classical assumptions, multiple linear regression analysis to the coefficient of determination test

3. Methodology

The method used in this study is a quantitative method which partially explains the relationship between financial attitudes, financial literacy, and level of education on financial behavior in MSMEs in the Buleleng sub-district.

This research was conducted on MSMEs spread across Buleleng District which are registered with the Department of Trade, Industry, Cooperatives and MSMEs of Buleleng Regency. The types of data used in this study are primary data and secondary data, as well as types of primary and secondary data. Population is the subject of research. The population in this study is the number of MSMEs in 2022. The sample according to is part or representative of the population studied. The sample in this study was determined using the Slovin formula, namely as many as 46 MSMEs spread across the Buleleng District. Data collection techniques were carried out using a questionnaire through the Google form, and measured using a Likert scale of 1-5. Validity and reliability tests will be carried out before data analysis, with the standard for reliability values using the Cronbach Alpha standard (0.60) and testing the validity by comparing the correlation value (r-count) with r-table.

Data analysis techniques using SPSS (*Statistical Program For Social Science*). The stages of data analysis using SPSS include the Classical Assumption Test (Normality Test, Heteroscedasticity Test, Multicollinearity Test), Multiple Linear Regression Analysis Test, Coefficient of Determination Test, and Statistical Test (t test) by comparing t-count and t-table. If the t-count is greater than the t-table, it can be said to be significan.

4. Empirical Findings/Result

Validity and Reliability Test

The purpose of carrying out the validity test is to ensure that each questionnaire question that has been distributed by researchers is valid so that it can be used to obtain data correctly. Obtained from the comparison between r-count with r-iabedlilaila df = n-2 with alpha 0.05. If the *Pearson Correlation* value> r-table, it can be said to be valid.

| Ta | able 2. Validity Tes | st | |
|--------------------|----------------------|----------------|----------|
| Variable | Pearson | R-table | Validity |
| | Correlation | [a-5%) | Results |
| Entrepreneurship | 0,661 | 0,361 | Valid |
| Family Environment | 0,601 | 0,361 | Valid |
| SelfEfficacy | 0,755 | 0,361 | Valid |
| Tolerance for Risk | 0,656 | 0,361 | Valid |

Source - SPSS Processed Data, 2023

Based on the results of the data in table 3, it is concluded that if *entrepreneurship* interest, family environment, *selfefficacy* and *tolerance for risk* have a *Pearson Correlation* score> f-table, then9 it can be said that all questions are valid so that they can be a valid measuring instrument. The reliability of a variable is determined if the *Cronbach's Alpha* score is> 0.6. If the reliability <0.6 is declared not good, but if 0.7 is categorized as quite good and the reliability of the good category is more than 0.8.

| Table 3. Reliability Test | | | | | |
|---------------------------|---------------------|-----------|-------------|--|--|
| Variables | Cronbach's Alpha | N ofltems | Description | | |
| Entrepreneurship | 0,818 | 8 | Reliable | | |
| Interest Family | 0,810 | 7 | Reliable | | |
| Environment | 0,671 | 5 | Reliable | | |
| SelfEfficacy | 0,698 | S | Reliable | | |
| Tolerance for Risk | | | | | |

Source: SPSS Processed Data, 2023

Based on table 4, the acquisition of *Cronbach 's Alpha* score of *entrepreneurship* interest = 0.818, family environment = 0.810, *selfefficacy* - 0.671 and *tolerance for risk* - 0.818. 0,698. It can be concluded that this research data is acceptable and reliable.

Simultaneous Test (F Test)

When the significance is <0.05, it means that Ho is rejected, meaning that the independent and dependent variables have a significant effect. If the significance

| Table 4. Simultaneous Test | | | | | | | |
|--|----------------|----|--------------------|---|------|--|--|
| Model | Sum of Squares | df | Mean Square | F | Sig. | | |
| Regression 296,132 3 98,710 75,032 0,001b | | | | | | | |
| Residuals 94,026 71 1,324 | | | | | | | |
| Total 390,158 74 | | | | | | | |
| a. Dependent Variable: Entrepreneurship Interest | | | | | | | |

value is > 0.05, it indicates the acceptance of Ho, so it can be stated that the independent and dependent variables have no effect.

b. Predictors: (Constant), Family Environment, *Self-Efficacy, Tolerance for Risk* Source. SPSS Processed Data, 2023

Based on the results obtained from table 6 it can be stated that the F-calculated value of 75032> Fmbel2.83, systematically obtained a significant value of 0.000 < 0.05 significant level, so it can be said that simultaneously X1, X2, X3 affect Student *Entrepreneurship* Interest (Y).

Partial Test (t Test)

If the resulting probability <0.05, it is stated that there is a significant implication of the *independent variable* to the *dependent variable*. If the resulting probability > 0.05, it is said that it will not have a significant effect.

| Model | | Unstandardized Coefficients | | | Standardized Coefficients | |
|---|--------------------|--------------------------------|------------|------|------------------------------|------|
| | | В | Std. Error | Beta | Т | Sig. |
| | (Constant) | 5,172 | 1,776 | | 1,691 | ,000 |
| Family Environment ,279 ,110 ,296 ,455 ,0 | | | | | | |
| 1 - | SelfEfficacy | ,235 | ,090 | ,283 | ,446 | ,001 |
| - | Tolerance for Risk | ,205 | ,099 | ,210 | ,569 | ,033 |

Source - SPSS Processed Data, 2023

Referring to table 7 Family Environment (Xi) has a significance of 0.004 <0.05. Signaling Hi is accepted and Ho is rejected, then the *Entrepreneurship* Interest of Hamzanwadi University Students is influenced by the family environment. *SelfEfficacy* (X2) has a significance value of 0.001 <0.05. So, hypothesis H2 is approved and Ho is rejected, so that the *Entrepreneurship* Interest of Hamzanwadi University Students is influenced by aspects of *selfefficacy*.

Tolerance for Risk (X3) has a significance value of 0.033 <0.05. Signaling the acceptance of H3 and the rejection of Ho, it is concluded that the *Entrepreneurship* Interest of Hamzanwadi University Students is influenced by *tolerance for risk*.

Determination Coefficient Test

This test is expected to produce an r squared score that is greater than 0.5, because a good value is between 0 and 1.

| Table 6. Test Coefficient of Determination (K) | | | | | |
|--|---------------|--------------|---------------------|----------------------------|--|
| Model RR Square Adjusted R Square Std. Err | | | | | |
| | | | | the Estimate | |
| 1 | /30a | ,533 | ,510 | 1,912 | |
| a Prodictor | c: (Constant) | Equily Envir | anmont SolfEfficant | Tolongues for Dick Source: | |

Table (Test Co officient of Determined on MA

a. Predictors: (Constant), Family Environment, <u>SelfEfficacy</u>, Tolerance for Risk Source: SPSS Processed Data, 2023

Based on table 8 it is known that the Adjusted R Square value is 0.510, indicating that the *independent variable* (family environment, *self efficacy* and *tolerance for risk)* affects the *dependent variable (entrepreneurship* interest) by 51% and the remaining 49% is not examined in the research.

The Influence of Family Environment on Interest in Entrepreneurship

Based on the results of data analysis, that the family environment has a positive and significant effect on the *entrepreneurship* interest of Hamzanwadi University students is evident from the probability value of 0.004 <0.05. This means that the family environment plays a very important role in the career choices of Hamzanwadi University students because they tend to consult with fellow family members such as parents, brothers, sisters and other family members. Positive support that can be provided by the family environment is in the form of moral support or injection of business capital so that they are more confident and confident that they are able to run a business.

Student entrepreneurial personality is influenced by close relationships between family members, family encouragement for entrepreneurship and positive parental treatment and service. A family environment that runs a business will motivate students to run their parents' business. This is in line with research from (Pratiwi & Wardana, 2016; Susanto, 2017) that there is a positive and positive relationship between the entrepreneurial personality of students and their parents. significant between family environment and interest in *entrepreneurship* Hamzanwadi University students.

The Effect of SelfEffkacy on Interest in Entrepreneurship

Based on the results of data analysis, that *self efficacy has a* positive and significant effect on *entrepreneurship* interest of Hamzanwadi University students is evident from the probability of 0.001 <0.05. The higher the level of student self-efficacy in entrepreneurship in the early career period, the stronger their entrepreneurial intentions. Students already have high self-confidence, so they have serious intentions of entrepreneurship. *Selfefficacy* can also build a sense of desire to start a business, making students think creatively and innovatively in creating new products. The entrepreneurial interest of Hamzanwadi University students will later affect their readiness where they initially choose to be job seekers and then turn into job creators. Students have a high interest in entrepreneurship, they will not run out of ideas in producing something new. This is in line with research (Andini & Engriani, 2019; Nugroho & Sulistyowati, 2020) which states that *selfefficacy has a* positive and significant effect on student *entrepreneurship* interest. The higher the *selfefficacy*, the higher the interest in student entrepreneurship.

The Effect of Tolerance for Risk on Interest in Entrepreneurship

Based on the results of data analysis, if *tolerance for risk has a* positive and significant effect on *entrepreneurship* interest of Hamzanwadi University students, it is proven through the probability value, namely 0.033 <0.05. Taking risks is the courage of *entrepreneurs* because they want to be winners and lead in the best way. The main value in entrepreneurship is the willingness and ability to take risks. Tolerance of risk int capturing an opportunity and challenge in front of the eyes is a student's favorite. Tolerance for risk has a relationship with the ability and creativity to overcome the taking of large and small risks in order to get the profit as expected. The greater the student's self-confidence, the greater his belief in the ability to get results from the decisions he makes in taking something that is considered a risk for others. *Tolerance for risk* is one of the aspects that Hamzanwadu University students must have when they want to be entrepreneurs. In order to become an entrepreneur, students need to have the willingness and ability to take risks. This is in line with research (Herdiani & Hidayat, 2017; Utami & Sari, 2017) which states that tolerance for risk has a significant positive effect on student entrepreneurial interest.

5. Conclusions

Based on the results of the analysis, the family environment, *self efficacy* and *tolerance for risk have a* positive and significant effect on the *entrepreneurial* interest of Hamzanwadi University students in East Lombok. If students come from a family environment that supports and directs them to become *entrepreneurs*, then the student's entrepreneurial interest will increase. If students have high self-efficacy, it will increase entrepreneurial interest in students. With high self-efficacy, students will be confident with their entrepreneurial skills ability to run a business. Seeing the ever-changing market environment, students are required to be brave in facing risks that can come anytime, anywhere and in any form. Whether it is the risk of financial aspects, career opportunities, family relationships, to emotional and psychological conditions. The results of this study are expected to contribute to the development of science as well as input for local governments and universities to improve the quality of infrastructure that has a good impact on the entrepreneurial practices of students so as to increase their interest in becoming an *entrepreneur*

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