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**MARKETING INTERNATIONAL SEMINARS
AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS**

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The 4th ICOBBI

*The Strategy of Digital in Business
for Gaining Competitive Advantages after Pandemic*



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**Proceeding Book of
The 4th International Conference on Business and Banking Innovations
(ICOBBI) 2022
“The Strategy of Digitalization in Business for Gaining Competitive
Advantages after Pandemic”**

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic “The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic”. This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Elisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program
Universitas Hayam Wuruk Perbanas

Prof. Dr. Tatik Suryani, M.M.



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Entrepreneurial Intention for Students at Universities in Sleman, Yogyakarta Special Region, Indonesia

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ABSTRACT

This research is intended to verify the variables that affect entrepreneurial intention. This research uses the element perceived regulatory support, perceived social support, perceived university support, and entrepreneurial self-efficacy, which affect the entrepreneurial intention variable. The population in this study was every student in Sleman. Sampling using purposive sampling. The count of samples in this research was 250 respondents. This study uses a respondent survey approach. The data analysis technique utilizes qualitative and quantitative analysis. Quantitative analysis was used to test the entrepreneurial intention model on students in Sleman, Yogyakarta, Indonesia. The analytical tool used is PLS analysis. The results showed that perceived regulatory support, social support, and university support positively and significantly affected entrepreneurial self-efficacy. Likewise, entrepreneurial self-efficacy had a positive and significant influence on entrepreneurial intention. This research provides several practical and theoretical contributions. This research helps solve practical problems related to government support, social / community environment, and university environment to work up the student count of entrepreneurs in Indonesia, especially the Sleman, Special Region of Yogyakarta.

Keywords: Regulatory, Social, University, Self-Efficacy, Entrepreneurial Intention.

1. BACKGROUND

Digital technology offers entrepreneurs new opportunities to start a business and sell products and services around the world [1]. Recently, in 2021, there has been a new trend among students who no longer want to become a Civil Servant but instead open a start-up company. This is evidenced by the data that entrepreneurial interest is currently increasing. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises, the percentage of entrepreneurs in Indonesia increased by 3.47 percent in 2019, from 3.10 percent in 2017 and only 1.67 percent in 2015. This percentage is obtained from the total population of Indonesia today, as many as 225,000,000 people.

However, in Indonesia alone, the number of entrepreneurs still needs to be increased. This is because Indonesia currently has fewer entrepreneurs than entrepreneurs in several nations with high economic levels. So it is natural that the economy in Indonesia is still slow. According to the Ministry of Cooperatives and Small and medium-sized enterprises (SMEs), Indonesian entrepreneurs have only amount 3.5 % of the count population. This count is still lower than other Asian

countries such as Malaysia at 5 %, Thailand at 4.5 %, Vietnam at 3.3 %, China at 10 %, Singapore at 7 %, Japan at 11 %, and the US at 12 %.

The government is committed to supporting SMEs as start-ups to survive, develop, and grow amidst the challenges of the pandemic. And transformation through programs such as interest subsidies, placement of government funds at partner commercial banks to support the expansion of capital loans. Work and restructuring of SMEs loans. This government support is expected to increase entrepreneurial intention. Entrepreneurial intention defines as "one's desire, wish and hope of becoming an entrepreneur" or can be interpreted as "a desire, and one's hope to become an entrepreneur" [2].

Overall, some researchers such as To et al. [3], Elnadi and Gheith [4], and Hoa et al. [5] have also found that perceived regulatory support, perceived social support, and perceived university support have a positive and significant effect on entrepreneurial self-efficacy. It will affect entrepreneurial intention. However, there are still some finding gaps in the entrepreneurial intention model. Douglas [6] first looked at the influence of entrepreneurial

self-efficacy on the establishment of entrepreneurial

intentions, although entrepreneurial self-efficacy is closely consistent with growth-oriented entrepreneurial intentions. The results of this study indicate that find is not a significant relationship with self-employment intention. This result is not compatible with the theory that the more self-efficacy an individual feels, the greater their intention to launch a new venture, whether growth-oriented or self-reliant.

Second, although To et al. [3], Elnadi and Gheith [4], and Hoa et al. [5] found a positive relationship between perceived university support and entrepreneurial intention, Sesen [7] claim that perceived university support had an insignificant influence on entrepreneurial intention. Third, the entrepreneurial intention model forms a different conceptual framework. Some researchers divide entrepreneurial intention into entrepreneurial implementation intention as a variable that affects entrepreneurial goal intention [8,9]. And some researchers do not divide entrepreneurial intention into entrepreneurial implementation intention and entrepreneurial goal intention [3,4,5]. Fourth, some researchers Nowiński et al. [10], Youssef et al. [11], and Su et al. [12] include components forming the Theory of Planned Behavior (TPB) as a mediating variable and some previous researchers use entrepreneurial self-efficacy as a variable. mediation [3,4,5].

According to the above background, this study is intended to analyze the variables that influence entrepreneurial intention. This research refers to the research conducted by To et al. [3], Elnadi and Gheith [4], and Hoa et al. [5], which uses perceived regulatory support, perceived social support, perceived university support variables, entrepreneurial self-efficacy are the elements that influence the entrepreneurial intention variable. This research provides several practical and theoretical contributions. This research helps solve practical problems related to government, social / community, and university support to work up the student count of entrepreneurs in Indonesia, especially the Sleman, Special Region of Yogyakarta. In addition, this study reviews the theory of entrepreneurship because of an integrated view of support for entrepreneurship to help prospective entrepreneurs improve their entrepreneurial spirit. Overall, this study attempts to fill the gaps that exist in the entrepreneurial intention literature.

2. LITERATURE REVIEW

2.1. Perceived Regulatory Support

Favorable perceptions of political conditions and regulatory support regulating entrepreneurship could increase entrepreneurial intentions [13]. According to Bandura [14], society can influence entrepreneurial

behavior by creating a bolster atmosphere. Eventually, each student reacts to this support through introspection and the belief in self-efficacy. Finally, entrepreneurship could be an enterprising career choice for those who find favorable terms for this type of career, not only in trade opportunities but also in support regulation. The relationship between community support and entrepreneurial self-efficacy had been empirically proven [15]. Farashah [16] analyzes perceived regulatory support as an element of entrepreneurial intention, referring to countries' regulations and government policies. Therefore, this study proposes a more positive insight into perceived regulatory support related to increased entrepreneurial self-efficacy. Thus, this study hypothesizes as follows:

H1: Perceived Regulatory Support has a positive and significant impact on Entrepreneurial Self-Efficacy

2.2. Perceived Social Support

In Hockert's [17] study, predictors of entrepreneurial intention include entrepreneurial self-efficacy and perceived social support. Perceived social support creates individual awareness of their meaning and value in society. Khan et al. [18] show that Perceived social support gives individuals a sense of acceptance that they are cared for and valued. Likewise, perceived social support connects with the perception of an individual's facts and love and is part of a supportive social system. If they need some help, they could get assistance from their social networks [19]. Perceived social support gives people trust that sufficient support would be available when needed [20]. Experts as Farooq et al. [21] dan Kanwal et al. [22] have reported on various sources of social support such as family, friends, colleagues, communities, organizations, and neighbors,.

Ernst [23] claim that perceived social support was intelligible to forecast entrepreneurial intention and entrepreneurial self-efficacy. Namely, the more individuals have a high perceived social support, the person will tend to lead to high self-efficacy or believe in their abilities and skills [24]. Therefore, in line with Hockerts [17], this research proposes that perceived social support affects entrepreneurial self-efficacy. Thus, this research recommends the following hypothesis:

H2: Perceived Social Support had a positive and significant impact on Entrepreneurial Self-Efficacy

2.3. Perceived University Support

Perceived university support helps increase their perceived eligibility and university support [25], a well-thought-of essential element of entrepreneurial intention [26]. The more perceived university support students, the



more likely they are to set up a new business, regardless of whether it is an independent or growth-oriented firm.

Researchers as Saeed et al. [27], Mustafa et al. [28], and Bello et al. [29] suggest that the support contributed by academic establishments, especially universities, increases individual self-efficacy, therefore increasing their entrepreneurial intention. Moreover, a study by Prabhu et al. [30] recognizes the role of perceived university support as a variable that influences entrepreneurial intention oriented towards growth and lifestyle. Furthermore, perceived university support on entrepreneurial intention among young people [29]. Lastly, it also examined perceived university support connecting with students' entrepreneurial self-efficacy [27]. Therefore, the researcher proposes that perceived university support affects entrepreneurial intention. Thus, this study hypothesizes as follows:

H3: Perceived University Support had a positive and significant impact on Entrepreneurial Self-Efficacy

2.4. Entrepreneurial Self-Efficacy

Bandura (2006) claims that self-efficacy is considered legitimate as a motivational element influencing behavior selection and performance since self-efficacy is tightly related to action intentionality. Izquierdo and Buelens [31] show an essential construct of risk-taking or opportunity-recognition behavior. Entrepreneurial self-efficacy is an important antecedent of entrepreneurial intention [32]. Ryan and Deci [33] say that persons tend to perform tasks that, in their opinion, it's easy to manage and ultimately succeed. Based on the literature, entrepreneurial self-efficacy expresses an individual's level of belief that task requirements are inside the sphere of individual ability [34]. Judge and

Douglas [35] describe entrepreneurial self-efficacy as persons' experience making autonomous decisions, communicating with others, dealing with risk, etc.

Some previous researchers collectively agree that entrepreneurial self-efficacy impacts individual entrepreneurial intention as one generic element. When people have a positive perception of an aggressive career and their self-efficacy in continuing a start-up company, they tend to act [36]. Therefore, the researcher proposes the hypothesis that entrepreneurial self-efficacy impact entrepreneurial intention. Thus, this study suggests the following hypothesis:

H4: Entrepreneurial Self-Efficacy has a positive and significant impact on Entrepreneurial Intention

2.5. Entrepreneurial Intention

Molino et al. [37] claim entrepreneurship is a process, and the first important thread in this process is an entrepreneurial intention or entrepreneurial intention. Outside it, forward entrepreneurial steps would not exist. Hence, Alammari et al. [38] claim that entrepreneurial intention has allowed much attention from researchers to understand how entrepreneurs are developed and why individuals are involved in business creation. In general, as stated by Bird [39], "Intentionality is a state of mind that directs one's attention (and therefore experiences and actions) towards certain objects (goals) or paths to achieve something (means)." A study by Alammari et al. [38] and Farooq et al. [21] declares that entrepreneurial intention could be defined as readiness, persistence, and the desire to create the efforts and actions required to engage in entrepreneurship.

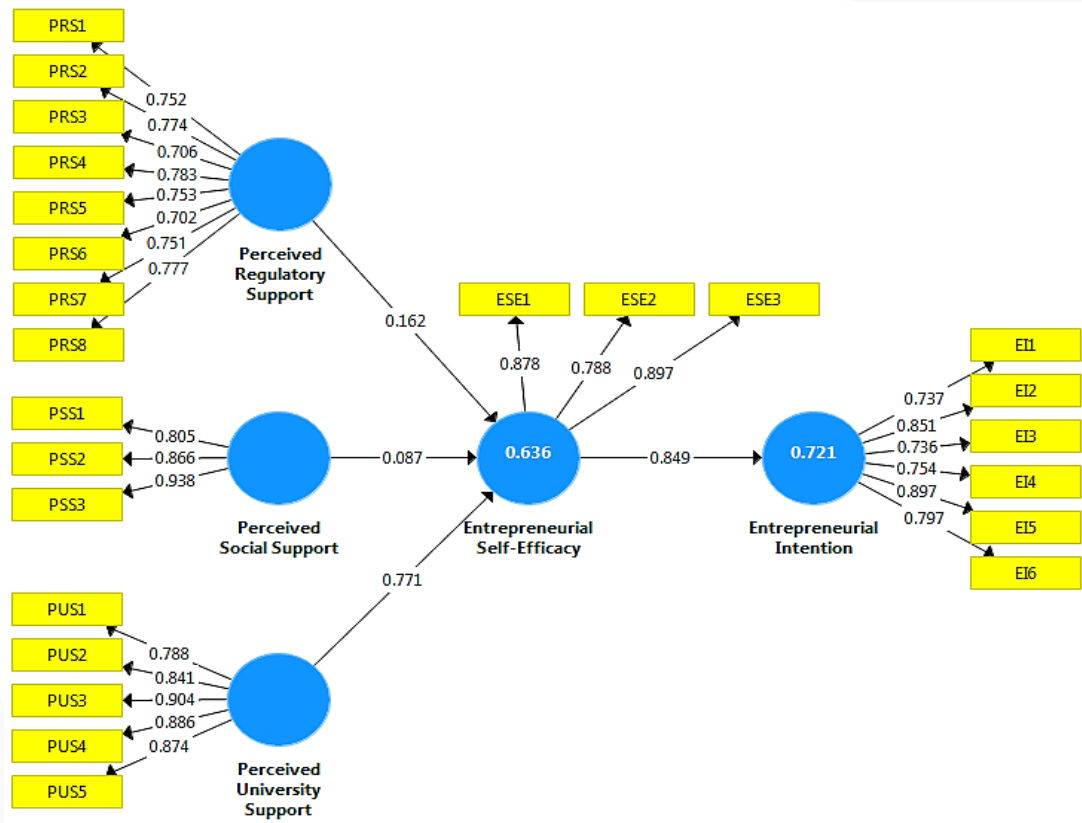


Figure 1. Algorithm Test Results

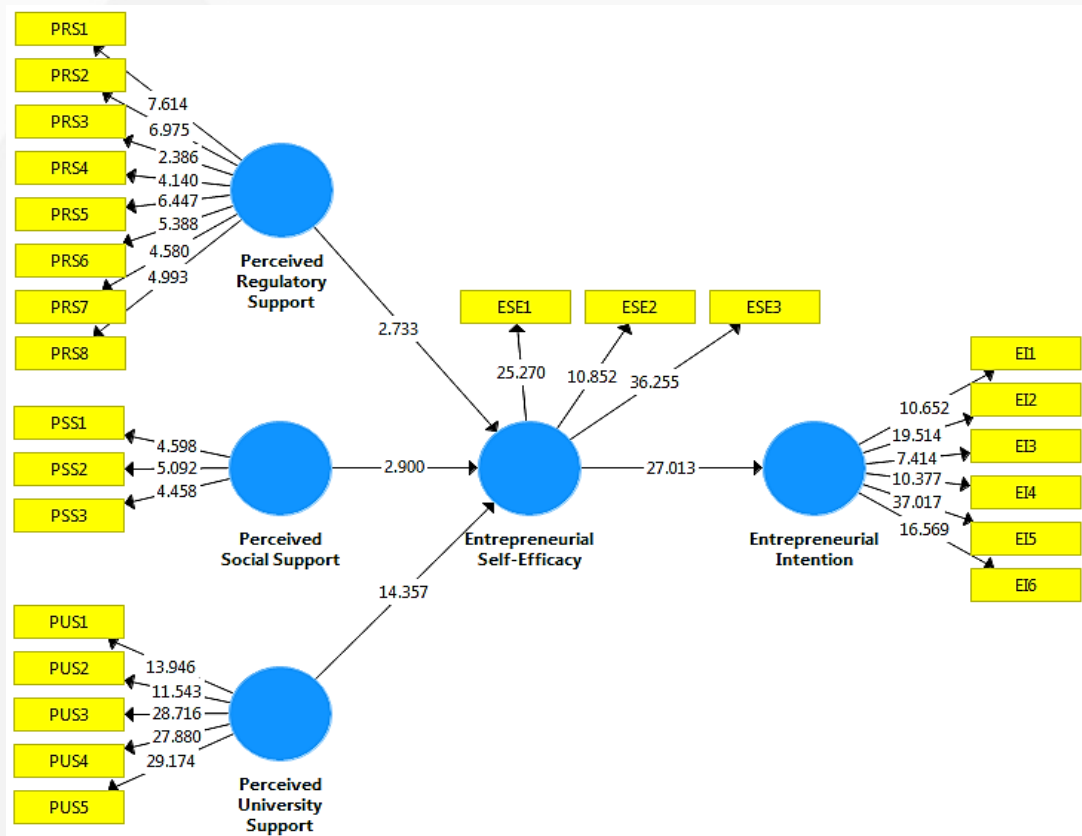


Figure 2. Bootstrapping Test Results

3. RESEARCH METHODOLOGY

Based on the research objectives, this research is research to test hypotheses. According to Sekaran and Bougie [40], hypothesis testing explains the relationship between the dependent and independent variables or other variables that influence one variable. This research was conducted using quantitative data. The survey approach is carried out by collecting information from a sample by asking through a questionnaire or interview to describe various aspects of the population [41]. The population in this study were all students in Sleman, Special Region of Yogyakarta, Indonesia. The sampling technique used was non-probability with a census method or a total sampling of 250 students. The theoretical framework of this research consists of four constructs; all constructs were measured with the help of various items adapted from previous research because the validity and reliability of the items were well established.

4. RESULTS

Results Characteristics of Respondents

The data in this study were obtained from primary data, namely a survey of students in Sleman, Yogyakarta Special Region. The total number of questionnaires distributed was 250 students. The researcher then analyzed the primary data that was successfully collected to determine the characteristics of the respondents. An explanation of the characteristics of the respondents can be seen in Table 1 below:

Table 1. Characteristics of Respondents

Characteristics	%
Gender:	
Female	137
Male	113
Age:	
17 – 22	60
23 – 28	125
29 – 33	15
Occupation:	
Already Working	123
Not yet working	127
Income:	
1 million (rupiah)	
1 million – 3 million (rupiah)	55
3 million (rupiah)	170
	25

Source: Processed data, 2022

Quantitative Analysis of Respondents

The analytical technique used in this study is Partial Least Square (PLS). According to Hair et al. (2017), PLS

is one of the Structural Equation Modeling (SEM) techniques that can directly analyze latent variables, indicator variables, and measurement errors. PLS can be used with small sample sizes and applied to all data scales. The outer model or test of reflective indicators is evaluated through convergent validity, discriminant validity, and AVE. Meanwhile, the reliability test is seen from the composite reliability and Cronbach alpha values. Valid and reliable data is > 0.7 , and the expected AVE value is > 0.5 . Each construct shown in Table 2 has criteria above the expected standard. Meanwhile, discriminant validity is evaluated by comparing the loading value on the intended construct which must be greater than the loading value with other constructs. Table 3 presents the results of the discriminant validity test, which shows that each loading value on the intended construct is greater than the loading value of the other constructs.

Table 2. Construct Reliability and Validity

Variables	Measurement Item	Outer Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Perceived Regulatory Support	PRS1	0752	0.827	0.865	0.651
	PRS2	0774			
	PRS3	0706			
	PRS4	0783			
	PRS5	0753			
	PRS6	0702			
	PRS7	0751			
	PRS8	0777			
Perceived Social Support	PSS1	0805	0.854	0.904	0.760
	PSS2	0866			
	PSS3	0938			
Perceived University Support	PUS1	0788	0.911	0.934	0.739
	PUS2	0841			
	PUS3	0904			
	PUS4	0886			
	PUS5	0874			
Entrepreneurial Self-Efficacy	ESE1	0.878	0.816	0.891	0.732
	ESE2	0788			
	ESE3	0897			
Entrepreneurial Intention	EI1	0.737	0.873	0.904	0.613
	EI2	0851			
	EI3	0736			
	EI4	0754			
	EI5	0897			
	EI6	0797			

Source: Data processed, 2022

Table 3. Cross Loadings

	Entrepreneurial Intention	Entrepreneurial Self-Efficacy	Perceived Regulatory Support	Perceived Social Support	Perceived University Support
EI1	0,737	0,512	-0,130	-0,119	0,500
EI2	0,851	0,743	-0,169	-0,105	0,686
EI3	0,736	0,499	-0,069	0,034	0,332
EI4	0,754	0,571	-0,070	-0,097	0,449
EI5	0,897	0,799	-0,144	-0,079	0,670
EI6	0,797	0,771	-0,243	-0,142	0,707
ESE1	0,758	0,878	-0,297	-0,210	0,736
ESE2	0,633	0,788	-0,123	-0,070	0,608
ESE3	0,779	0,897	-0,250	-0,177	0,677
PRS1	-0,269	-0,261	0,752	0,534	-0,245
PRS2	-0,086	-0,171	0,774	0,631	-0,080
PRS3	0,028	-0,035	0,706	0,271	-0,086
PRS4	-0,018	-0,133	0,783	0,388	-0,026
PRS5	-0,192	-0,181	0,753	0,606	-0,292
PRS6	-0,114	-0,227	0,702	0,485	-0,136
PRS7	-0,096	-0,118	0,751	0,627	-0,132
PRS8	-0,050	-0,165	0,777	0,502	-0,105
PSS1	-0,105	-0,112	0,654	0,805	-0,162
PSS2	-0,022	-0,088	0,676	0,866	-0,056
PSS3	-0,130	-0,218	0,679	0,938	-0,220
PUS1	0,668	0,681	-0,236	-0,186	0,788
PUS2	0,540	0,572	-0,212	-0,230	0,841
PUS3	0,614	0,689	-0,098	-0,101	0,904
PUS4	0,578	0,638	-0,162	-0,152	0,886
PUS5	0,725	0,781	-0,241	-0,163	0,874

Source: Data processed, 2022

Table 4. Results of Hypothesis Testing

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O / STDEV)	P Values	Decision
H1: Perceived Regulatory Support → Entrepreneurial Self-Efficacy	0.162	0.166	0.094	2.733	0.004	Supported
H2: Perceived Social Support → Entrepreneurial Self-Efficacy	0.087	0.074	0.097	2.900	0.009	Supported
H3: Perceived University Support → Entrepreneurial Self-Efficacy	0.771	0.768	0.054	14,357	0.000	Supported
H4: Entrepreneurial Self-Efficacy → Entrepreneurial Intention	0.849	0.854	0.031	27,013	0.000	Supported

Source: Processed data, 2022

The results of quantitative analysis in this study indicate that all hypotheses have a positive and significant effect. The value of the original sample on H1 (0.162), H2 (0.087), H3 (0.771) and H4 (0.849) had a positive effect on the value so that it showed a strong relationship positive. On the other hand, the t-statistic value has a number > 1.960 and a p-value $> 5\%$. This means that the hypothesis H1 (t-value = 2.733 / p-value = 0.004), H2 (t-value = 2.900 / p-value = 0.009), H3 (t-value = 14,357 / p-value = 0.000) and H4 (t-value = 0.000) -t = 27,013 / p-value = 0.000) is supported.

5. DISCUSSION

Overall, this study has positive and significant hypothesis test results. The relationship between perceived regulatory support and entrepreneurial self-efficacy has been validated as positive and significant. This result aligns with the research results based on Memon, Soomro, & Shah [15]. This finding implies that increasing perceived regulatory support will lead to high entrepreneurial self-efficacy. This is as stated by Audretsch and Belitski [42], Stam [43], and Meshram & Rawani [44], that building a supportive environment that integrates policies and programs of institutions is essential for entrepreneurial success. Thus, the Indonesian government needs to focus on the entrepreneurial ecosystem. This can be realized by creating "government policies and regulations, government programs and support, social factors, and entrepreneurship education and training," which will increase students' entrepreneurial intentions.

This study also found that perceived social support positively and significantly affected entrepreneurial self-efficacy. In line with the findings of Ernst [23], Barbosa, Gerhardt, & Kickul [24], and Hockerts [17], this study shows that the higher the perceived social support, the higher the entrepreneurial self-efficacy. Liñán et al. [45] highlight that apart from the approval of friends and family, the presence of an entrepreneur among them has a positive effect on the individual. Thus, it is expected that the social environment will play an important role in individual decisions to establish and run a business with all the consequences [46]. This study has shown that perceived social support is an element that demands that entrepreneurs fit into a social-centric entrepreneurial environment.

This study is consistent with Saeed et al. [27], Mustafa et al. [28], and Bello et al. [29], who found that perceived university support and entrepreneurial self-efficacy were found a positive and significant relationship. This shows that universities' entrepreneurship education and entrepreneurship support are channeled through student knowledge and career development of students involved in entrepreneurship. Higher education is considered a source of fostering innovation and entrepreneurial spirit, thereby increasing

entrepreneurial self-efficacy.

Similarly, this finding finds that entrepreneurial self-efficacy positively and significantly affects entrepreneurial intention. This result is consistent with the results of research conducted by Shapero and Sokol [32], Ryan and Deci [33], and Heilbrunn et al. [36]. Entrepreneurial self-efficacy is described as individual's experience making autonomous decisions, communicating with others, dealing with risk, etc. [35]. Heilbrunn et al. [36] say that when people have positive perceptions about an enterprising career and their self-efficacy in running a start-up company, they tend to act. Thus, students are expected to improve their experience and positive perception of being active in entrepreneurship.

6. CONCLUSIONS

Overall, this study succeeded in forming a model of entrepreneurial intention. This study found that perceived regulatory support, social support, and university support had a positive and significant effect on entrepreneurial self-efficacy. In addition, entrepreneurial self-efficacy also has a positive and significant effect on entrepreneurial intention.

7. LIMITATIONS AND SUGGESTIONS

Although this study succeeded in forming a model of entrepreneurial intention, the result of this research still has several limitations. First, it concerns the possibility of national bias because the data come from a single region/region, presenting specific characteristics of entrepreneurial intentions. There is a need for evidence from the situation in other countries to which other resource availability conditions are required to determine the generalizability of the results. Future research can also investigate whether similar innovation patterns exist between regions or regions with comparable characteristics.

Second, government policies to encourage entrepreneurship will widely spread entrepreneurial intentions among students. Entrepreneurship training is essential to do. In addition, the government plays a role in campaigning for entrepreneurship through seminars and webinars or social media.

Third, entrepreneurs have a well-thought-of focus and play an essential role in start-up business activities [47]. Future research can verify the influence of the entrepreneurial team on the relationship between technological innovation competencies. Future research could also pay greater attention to the role of crowdfunding [48] and sustainable venture capitalists [49]. It is a specific instrument to support the development of sustainable start-ups.



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