THE INFLUENCE OF SELF-EFFICIENCY AND MANAGEMENT KNOWLEDGE BUSINESS FINANCE ON ENTREPRENEURSHIP INTENTION

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Abstrak: Penelitian ini bertujuan untuk melihat efikasi diri dan pengetahuan manajemen keuangan bisnis terhadap niat seseorang dalam berwirausaha. Pendekatan kuantitatif Digunakan dalam penelitian untuk mengumpulkan, menafsirkan data dan menyajikan hasil penelitian yang memerlukan penggunaan angka-angka dengan sumber data diperoleh dengan menyebarkan kuesioner dan wawancara terhadap responden yang diteliti. Hasil penelitian menunjukkan bahwa efikasi diri tidak dapat memberikan pengaruh terhadap niat berwirausaha dengan tingkat signifikansi sebesar 15,8% dan pengetahuan pengelolaan keuangan usaha dapat memberikan pengaruh terhadap niat berwirausaha dengan tingkat signifikansi sebesar 30,9%. Sedangkan efikasi diri dan pengetahuan pengelolaan keuangan usaha secara bersama-sama dapat mempengaruhi niat berwirausaha dengan tingkat signifikansi sebesar 21,5%. Berdasarkan pemaparan di atas, penulis memberikan rekomendasi yang menurut penulis dapat memberikan manfaat dan dapat dijadikan bahan pertimbangan dalam membangun dan/atau menjalankan suatu usaha, antara lain: 1. Seorang wirausaha perlu memiliki pengetahuan tentang pengelolaan keuangan usaha dalam menjalankan usahanya; 2. Untuk dapat bersaing dalam mengembangkan usaha, selain harus mempunyai pengetahuan mengenai pengelolaan keuangan usaha, seorang wirausaha juga harus mampu mengetahui kemampuannya sendiri serta mampu menempatkan, mengatur dan memilah segala kebutuhan usaha pada tempatnya.
Kata kunci: Efikasi Diri; Pengetahuan; Pengelolaan Keuangan; Bisnis; Niat Berwirausaha.

Abstract: This research aims to look at self-efficacy and knowledge of business financial management on a person's intention to become an entrepreneur. The quantitative approach is a research approach in collecting, interpreting data and presenting research results that requires using numbers with data sources obtained by distributing questionnaires and interviews with the respondents studied. The results of this research show that self-efficacy cannot have an influence on

entrepreneurial intentions with a significance level of 15.8% and business financial management knowledge can have an influence on entrepreneurial intentions with a significance level of 30.9%. Meanwhile, self-efficacy and business financial management knowledge together can influence entrepreneurial intentions with a significance level of 21.5%. Based on the explanation above, the author provides recommendations which the author thinks can provide benefits and can be considered in building and/or running a business, including: 1. An entrepreneur needs to have knowledge of business financial management in running his business; 2. To be able to compete in developing a business, apart from having knowledge of business financial management, an entrepreneur must be able to know his own abilities and be able to place, organize and sort all business needs in their place.
Keywords: *Self-Efficacy; Knowledge; Financial Management; Business; Entrepreneurial Intentions.*

INTRODUCTION

To answer the question of improving the abilities of students both internally and externally, especially students of the sharia financial management study program, it is necessary to carry out research and learning in creating scientific articles or other scientific works in order to be published.

The published scientific work of students will certainly be beneficial both for improving the abilities of students, readers and for the study program they are taking. Increasing the abilities of these students is necessary to present the next generation who are capable and able to compete in the business world and are able to contribute to improving the economy (a (Sitorus et al., 2022), especially in Merangin Regency, so that they can provide direction to traders and/or entrepreneurs to be able to increase the level of knowledge to advance their businesses. Starting from internal factors of the business itself.

On this occasion, the discussion in the article is about the Influence of Self-Efficacy and Business Financial Management Knowledge on Photocopying Entrepreneurial Intentions in Bangko District and we will review a little about the characteristics of self-efficacy, business financial management knowledge and entrepreneurial intentions.

LITERATURE REVIEW

According to (Abdillah & Prasetyo, 2003), influence is a power that exists or arises from something (people, objects) that helps shape one's character, beliefs, or actions. According to (Poewadarmita, 1996), influence can also be defined as a power that exists in something whose nature can give change to another.

Another definition of influence according to (Zain, 1996) is the power that causes something to happen, in the sense that something can shape or change something else. In other words, influence is the cause of something happening or can change something to the form we want. From this understanding, it can be concluded that influence is something that has certain characteristics, uses and/or purposes so that it can form or change something else.

Self-efficacy according to (Fitriana, 2015) is a person's belief in coordinating his own abilities which is manifested by a series of actions in meeting the demands of his life. According to (Dariyo, 2011), Self-efficacy is an individual's belief that is characterized by the belief to do something well and succeed. From this understanding, it can be concluded that self-efficacy is a belief in one's ability to be able to perform a series of actions better.

According to (Nurdiansyah & Rahman, 2019), financial management is a scientific discipline that studies company financial management in terms of finding sources of funds, allocating funds, or sharing company profits through various schemes such as CSR (Mulyani et al., 2021). According to (Kanyoto, 2018), Financial management is all company activities related to efforts to obtain the necessary funding at minimal costs and the most favorable terms and efforts to use funds as efficiently as possible.

The conclusion from the understanding put forward by the experts above is that financial management is all company activities related to financial management to obtain sources of funds and allocate funds as effectively and efficiently as possible to realize business/company goals.

According to (Muhar, 2013), entrepreneurial intention is a process of seeking information to achieve business goals. From this definition, it can be concluded that entrepreneurial intention can be interpreted as a process of finding information that can be used to achieve the goal of establishing a business.

METHODS

A method is a method that can be used to obtain data on the object to be studied. In writing this article, the author used data obtained from distributing statements given in a questionnaire to photocopy entrepreneurs in Bangko sub-district with the criteria of having been running their business for at least 3 years. The method that the author uses is a descriptive quantitative method to describe the results of research conducted using a Likert scale which is then processed using SPSS 23 to test research instruments, Classical Assumptions and Hypotheses which include the F test, t test and Coefficient of Determination test.

RESULTS AND DISCUSSION

The results of the analysis are the conclusions or final results of the research as outlined in sentences, phrases, or a scientific work. These results show the relationship of a variable studied which is used as a sample, so as to provide readers with a general understanding of self-efficacy, knowledge of business financial management and entrepreneurial intentions. The research results are as follows:

Instrument Test Study

Validity Test

Based on the results of testing on variable X_1 (Self-Efficacy) in Table 4.1. Self-Efficacy Validity Test below, it can be concluded that all self-efficacy variable statements contained in the questionnaire are valid, this is indicated by the value of r count > r table.

Table 4.1 Validity Test Self Efficacy

STATEMENT	r count	r table	INFORMATION
ED1.1	0.4275	0.2787	Valid
ED1.2	0.6160	0.2787	Valid
ED1.3	0.6340	0.2787	Valid
ED2.1	0.5037	0.2787	Valid
ED2.2	0.4853	0.2787	Valid
ED3.1	0.3555	0.2787	Valid
ED3.2	0.4514	0.2787	Valid
ED4.1	0.4752	0.2787	Valid
ED4.2	0.3523	0.2787	Valid
ED4.3	0.5120	0.2787	Valid

(Primary Data Analysis, 2023)

Based on the test results on variable X_2 (Knowledge of Business Financial Management) in Table 4.2 Test the Validity of Knowledge of Business Financial Management below, it can be concluded that all statements on the variable knowledge of business financial management contained in the questionnaire are valid, this is indicated by the value of r count > r table.

Table 4.2 Validity Test Knowledge Management Finance Business

STATEMENT	r count	r table	INFORMATION
PMKB1.1	0.3612	0.2787	Valid
PMKB1.2	0.2878	0.2787	Valid
PMKB1.3	0.4001	0.2787	Valid
PMKB2.1	0.6467	0.2787	Valid
PMKB2.2	0.3481	0.2787	Valid
PMKB3.1	0.3894	0.2787	Valid
PMKB3.2	0.3327	0.2787	Valid
PMKB4.1	0.4516	0.2787	Valid
PMKB4.2	0.5088	0.2787	Valid
PMKB5.2	0.6382	0.2787	Valid
PMKB5.3	0.5789	0.2787	Valid

(Primary Data Analysis, 2023)

Based on results testing on variable Y (Entrepreneurial Intentions) in Table 4.3 Test the Validity of Entrepreneurial Intentions under this , then can concluded that all statement variable intention existing entrepreneurship _ questionnaire is valid, p This showed with mark from r count > r table.

Table 4.3 Entrepreneurial Intention Validity Test

STATEMENT	r count	r table	INFORMATION
IB1.1	0.5612	0.2787	Valid
IB1.2	0.6872	0.2787	Valid
IB2.1	0.4344	0.2787	Valid
IB2.2	0.5170	0.2787	Valid
IB3.1	0.6942	0.2787	Valid
IB3.2	0.6406	0.2787	Valid

(Primary Data Analysis, 2023)

Reliability Test

From Table 4.4 the reliability test results above show that the value of *Cronbach's Alpha* on the self-efficacy variable (X_1) is 0.6279, the variable knowledge of business financial management (X_2) is 0.6123 and the entrepreneurial intention variable (Y) is 0.6323 greater than 0.60, which means the statement in the questionnaire has a good level of consistency to be used in this study.

Table 4.4 Reliability Test Results

VARIABLE	Cronbach's Alpha	INFORMATION
Efficacy (X_1)	0.6279	Reliable
Knowledge Management Finance Business (X_2)	0.6123	Reliable
Entrepreneurial Intention (Y)	0.6323	Reliable

(Primary Data Analysis, 2023)

Assumption Classic

Normality test

Based on Table 4.5 *One-Sample Kolmogorov-Smirnov Test* on can seen that mark significance on the data with do *One-Sample Kolmogorov-Smirnov Test* on *Asymp. Sig. (2-tailed)* is 0.200 more big of 0.05 then the data is distributed normally and already fulfil normality test conditions.

Table 4.5 *One-Sample Kolmogorov-Smirnov Test*

		Unstandardized Residuals
N		50
Normal Parameters [a,b]	Means	,0000000
	std. Deviation	1.76795207
Most Extreme Differences	absolute	.053
	Positive	.053
	Negative	-.049
Test Statistics		.053
asymp. Sig. (2-tailed)		,200c [,d]

(Primary Data Analysis, 2023)

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Multicollinearity Test

Based on Table 4.6 Multicollinearity Test Results , VIF values in variables X_1 and X_2 is 1026 and value *tolerance* is 0.974, then can said No happen multicollinearity on both variable the .

Table 4.6 Multicollinearity Test Results (Coefficients ᵃ)

Model		Collinearity Statistics	
		tolerance	VIF
1	X1	,974	1.026
	X2	,974	1.026

a. Dependent Variable: Y

(Primary Data Analysis, 2023)

Heteroscedasticity Test

Based on Table 4.7 Test Results Spearman's rho value Sig. (1-tailed) on *Unstandardized Residual* each of variable independent efficacy self (X_1) is 0.371 and knowledge management finance business (X_2) is 0.326, then can interpreted that variable independent No influence variable dependent. this _ due to Sig. (1-tailed) on *Unstandardized Residual* has mark more big from 0.05, up to No happen heteroscedasticity.

Table 4.7 Spearman's Rho Test Results (Correlations)

			X1	X2	Unstandardized Residuals
Spearman's rho	X1	Correlation Coefficient	1,000	, 116	-.048
		Sig. (1-tailed)	.	,212	,371
		N	50	50	50
	X2	Correlation Coefficient	, 116	1,000	-.066
		Sig. (1-tailed)	,212	.	,326
		N	50	50	50
	Unstandardized Residuals	Correlation Coefficient	-.048	-.066	1,000
		Sig. (1-tailed)	,371	,326	.
		N	50	50	50

(Primary Data Analysis, 2023)

Hypothesis Test

Coefficient Determination (R^2)

Based on Table 4.8 Coefficient Determination above is known that mark *Adjusted R Square* is 0.215 or 21.5%. from such can interpreted that variable independent in a manner together can give influence on variables dependent of 21.5%, while 78.5% is influenced by other variables outside from equality regression in study this.

Table 4.8 Coefficient Determination (Summary Model [b])

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,497 [a]	,247	,215	1.80518

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

(Primary Data Analysis, 2023)

Simultaneous Parameter Significance Test (F Test)

Based on Table 4.9 F Test Results (Simultaneous), it is known that mark significance is of 0.001 more small of 0.05, then in accordance with F test provisions above, can taken conclusion that hypothesis accepted.

Table 4.9 F Test Results (Simultaneous ANOVA [a])

Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	50,123	2	25,061	7,691	, 001b
	residual	153,157	47	3,259		
	Total	203,280	49			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

(Primary Data Analysis, 2023)

Significance Test (t test)

Based on Table 4.10 (Partial) t test results, it is known that the significance value of the variable X_1 (Self-Efficacy) is 0.130 greater than 0.05, so according to the provisions of the t test above, it can be concluded that the hypothesis is rejected, while the significance value on the variable X_2 (Knowledge of Business Financial Management) is 0.002 less than 0.05, it can be concluded that the hypothesis is accepted.

Table 4.10 t Test Results (Partial Coefficients [a])

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	4,629	5,568		,831	,410
X1	,158	, 103	,198	1,541	,130
X2	,309	,093	,425	3,314	,002

a. Dependent Variable: Y

(Primary Data Analysis, 2023)

CONCLUSION

The conclusion drawn from this research, considering the analysis and discussion in the preceding chapters regarding the influence of self-efficacy and business financial management knowledge on entrepreneurial intentions in Merangin, includes the following findings: Firstly, based on the research data analysis, it can be concluded that variable X1 (self-efficacy) does not significantly influence variable Y (entrepreneurial intentions) with an increase of 15.8%. Secondly, according to the research data analysis, it is inferred that variable X2 (business financial management knowledge) significantly influences variable Y (entrepreneurial intentions) with an increase of 30.9%. Lastly, based on the research data analysis, it is concluded that variables X1 (self-efficacy) and X2 (business financial management knowledge) together significantly influence variable Y (entrepreneurial intentions) with an increase of 21.5%.

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