



Entrepreneurial Intentions Millennial Generation in North Sumatera: A Case Study at HIPMI Medan City

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ABSTRACT

Entrepreneurial intentions play an important role in directing one's actions to enter the business world by connecting the considerations that are believed and desired by the entrepreneur. Entrepreneurial intentions can be seen by using indicators of feeling happy in entrepreneurship, readiness for entrepreneurship, considerations for entrepreneurship and entrepreneurship decisions. As for things that can influence entrepreneurial intentions are demographic elements (gender, age, education and parental background), personality elements (need for achievement, locus of control, and self-efficacy), contextual elements (access to capital, networks, information). The purpose of this study was to analyze the influence of demographic elements, personality elements, and contextual elements. The approach used in this research is descriptive with mixed method (Mixed Method). This research method is mixed method (Mixed Method) with purposive sampling technique. Questionnaires, interviews, and observations are the data collection methods used in this research. The subjects in this study were 50 millennial entrepreneurs of Minang and Chinese ethnicity who were registered in Medan City. From 50 people, 4 people were selected as informants to be interviewed. The instrument used is a questionnaire on entrepreneurship intentions in the city of Medan and interview guidelines as complementary data. The questionnaire instrument was distributed through a google form and interviews were conducted face-to-face and via online (videocall). The results showed that personality elements (need for achievement, locus of control, and self-efficacy) had an effect on the entrepreneurial intentions of the Minang and Chinese tribes in Medan City. Contextual elements (Capital Access, Relationships and Ease of obtaining information) affect the entrepreneurial intentions of the Minang and Chinese tribes in Medan City.

Keywords: Demographic Elements, Personality Elements, Contextual Elements, Entrepreneurial Intentions.

INTRODUCTION

Indonesia as a developing country is required to prepare itself by giving birth to entrepreneurs in various sectors, with Indonesia's economic conditions in this era entrepreneurship plays an important role in economic growth, especially the millennial generation who make up a large percentage of the productive age in Indonesia today. In everyday life there are five groups of generational groupings (Oplinger, 2010) namely matures (born under 1945), baby boomers (born between 1947-1964), generation xers (born 1965-1980), generation Y/millennials (born 1981-1995) and post-millennial (born 1995-present). Data from the Central Statistics Agency in 2021 shows that 21.6% of North Sumatrans are in the millennial generation (Age 25-40 years). The importance of the millennial generation in entrepreneurship is because this generation is the successor to create jobs for themselves and others. The millennial generation is an age group with enormous entrepreneurial potential and market potential. It is not surprising that this generation is the fastest generation to learn and adapt to almost all forms of digital technology innovation.

Various efforts, both campaigns and structured activities, have been carried out by the Government of Indonesia to encourage the growth of Entrepreneurs in Indonesia. One indicator of developing countries

according to McClelland is the emergence of entrepreneurs at least 2% in a country. Indonesia currently has 3.10% Entrepreneurs (BPS, 2020), but it is still below the ASEAN average of 6%, especially compared to developed countries where 14% of the population becomes Entrepreneurs. The increase in economic growth is deemed unable to overcome the problem of poverty and the provision of jobs, therefore the government increases the intention of entrepreneurship to increase economic growth. The Covid-19 pandemic has also created new problems for the stability of economic growth, the potential for an economic deficit and the possibility of an economic recession in Indonesia.

Stigma in Indonesian society, especially in North Sumatra, which believes that the tendency to entrepreneurship is a talent possessed by ethnic Chinese and Minangs is one of the problems mindset that affects the slow growth of entrepreneurial intentions in Indonesian society, especially the Millennial Generation. Ethnicity or ethnicity according to Koentjaraningrat (in Wijaya, 2007) is a group of people who are bound by awareness and identity of cultural unity. This awareness and identity is often strengthened by the unity of language. Cultural unity is formed due to internal factors (citizens of culture) concerned and not determined by people outside them. This mindset must be changed because some people have entrepreneurial talents that must be explored, especially in the Millennial Generation.

Entrepreneurial considered the answer to overcome economic problems, especially to encourage economic growth and technological development. Entrepreneurship provides a source of income, when the economy cannot provide employment and entrepreneurship provides positive social value in society. This condition will further encourage the need for the growth of Entrepreneurial Intentions to help the recovery of Indonesia's economic conditions. This study will look at the Determinants of Entrepreneurial Intentions, where in several previous studies there were gap research, namely Indarti & Kristiansen (2003), Kusumawardani & Richard (2020), Israr & Saleem (2018), and Kusuma & Warmika (2016) explaining the Determinants of inconsistent entrepreneurial intentions explain their influence and significance.

The Government of the Republic of Indonesia is currently promoting the development of micro, small, and medium enterprises to provide a trickle-down effect. It will also be able to overcome the problem in Indonesia, namely the problem of unemployment. So, by promoting MSMEs, they will be able to absorb workers, especially during the Covid-19 period. In Medan itself, the Covid-19 storm that has hit for almost two years has greatly affected the economic sector, especially MSMEs. Not a few MSME players are shuffled, even to the point of closing their businesses. In fact, MSMEs have been known to support the economy.

In 2015 it showed a growth in the number of Micro, Small and Medium Enterprises in the city of Medan as many as 3,255 MSME business units, while in 2016 the level of MSME actors increased by 18 units or by 0.55% to 3,273 business units, and in 2017 MSME actors in Medan city experienced a development of 68 business units or by 2.08% to 3,341 business units, in 2018 the increase in MSMEs in Medan city continued to grow to 3,598 which increased by 7.69%, and in 2019 it again increased to 3,861 MSME business units or an increase of 7.31%. Based on these developments, it gives an indication that the marketing performance of MSMEs in the city of Medan is still not optimal, this is because the increase in MSME units every year has not been able to increase economic growth in the city of Medan.

To revive MSMEs in Medan City, Medan Mayor Bobby Nasution has made it one of the priority programs to be handled. A number of strategies are being implemented to encourage MSMEs to Go National. One of the strategies carried out by strengthening the integration between MSMEs and technology, such as encouraging MSME players to use digitalization both in terms of marketing, transactions and financial reports. In addition, the use of digital technology is very helpful for MSME players to market their products, especially in the midst of the current Covid-19 pandemic.

To take advantage of the government's encouragement of the growth of MSMEs in Medan City, it is necessary to conduct research to see the factors that can affect the entrepreneurial intentions of the people in Medan City. In particular, this research will focus on the case study of ethnic Chinese and Minang Entrepreneurs (HIPMI Medan City), to see and analyze the Determinants of Entrepreneurial Intentions which are the basis for the strong character of Entrepreneurship owned by these ethnic groups, so as to provide an understanding of character building as described by determinants of Ethnic Chinese and Minang Entrepreneurial Intentions.

LITERATURE REVIEW

Entrepreneurial Intentions

Entrepreneurial Intention is defined as the activity of human behavior that encourages them to seek information, develop ideas and implement a business plan to become entrepreneurs (Tiwari, Bhat, & Tikoria, 2017). Similar to other studies, Elali and Al-Yacoub (2016) stated that Entrepreneurial Intention is a person's motivation to start and encourage the introduction of new commercial ventures, from an understanding of opportunities and confidence in the ability to increase entrepreneurial intentions in the future.

There are several indicators of entrepreneurial intentions according to the research of Engle et al. (2010) and Kolvereid (2006) as follows:

- a. Happy entrepreneurship
- b. Readiness for entrepreneurship
- c. Careful consideration for entrepreneurship

d. Decided to be entrepreneurial

Demographics and Background of Individuals

The demographic factor is to look at entrepreneurial intentions in terms of gender, age, education and parental background which are explained as follows:

a. Gender

Manson dan Hogg (in Wijaya, 2007) suggests that most women tend not to attach importance to choosing a job compared to men. Women think work is not an important thing. Women are still faced with the greater traditional demands of being a wife and housewife (Wijaya, 2007).

b. Age

Research conducted by Sinha (1996) in India, shows that almost most successful entrepreneurs are those who are younger. Reynolds et al (2000) found individuals aged 25-44 years who are most active in entrepreneurship in western countries.

c. Education.

Education is very important to help someone who in preparing one to become an entrepreneur in the face of impending problems because one entrepreneur must also understand the knowledge of the system of financial management, planning and markets (Sinha, 1996). Education can facilitate new knowledge, provide wider opportunities (expand networks so that they can find potential opportunities) and help a person to adapt with new situations.

d. Parental background

The relationship between parent and child in general is very large in its contribution to the development of the child. Research by Jacobowitz and Vidler (Hirrich and Peters, 1998) found that entrepreneurs tend to have fathers or mothers who are relatively close to the entrepreneurial world. Parents will tend to want their children to be more successful than their parents. And teach the child based on the background that the parents have.

The personality of students indirectly influences their intention to start a new venture through their attitude (Lüthje and Franke, 2003).

a. Need for Achievement

The need for achievement is defined as an attitude that motivates a person to face challenges to achieve success and excellence. Furthermore, McClelland (1971) asserts that the need for achievement as one of the characteristics of a person's personality to have entrepreneurial intensification. A person with a need for achievement tends to like responsibility, dare to make their own decisions, be willing to bear risks according to their abilities, have an interest in always learning from the decisions that have been taken.

b. Locus of Control

The locus of control is the degree to which the individual feels the success or failure he gets depends on his own initiative (Green et al, 1996, cited in Ramayah and Harun, 2005). The locus of control causes entrepreneurs to want to control the environment, have more ability and trust in taking advantage of opportunities, resources, and compiling strategies (Fadilla & Megasari, 2009).

c. Self-efficacy

Bandura (in Indarti, 2008) defines self-efficacy as a person's belief in his ability to complete a job, or in other words a person's motivational condition that is based more on what they believe than what is objectively correct. Self-efficacy According to expert opinion, is expressed, measured, defined as a trait but as a belief in the ability to coordinate skills and abilities to achieve desired goals in certain domains and circumstances Snyder & Lopez, 2002).

Contextual factors are looking at entrepreneurial intentions in terms of access to capital, availability of information and social networks which are explained as follows:

a. Access to Capital

A very important factor in starting a business is capital, both human and financial capital and so forth. Research conducted by Marsden, Meier, and Pilgrim, Steel (in Indarti, 2008) states that difficulties in obtaining access to capital, credit schemes and financial system constraints are seen as the main obstacles to success according to aspiring entrepreneurs in developing countries. Kristiansen in Indarti et al. (2008) stated that access to capital is one of the determinants of the success of a business.

b. Availability of Information

The availability of information is one of the most important factors for a person to start a new venture. A strong desire to get information is one of the main characters of an entrepreneur. Singh and Krishna's research (in Indarti, 2008) in India proves that a strong desire to obtain information is one of the main characteristics of an entrepreneur. Information search refers to the frequency of contact which is made by a person with various sources of information.

c. Social Networks

Business relations have a straight-proportional principle, meaning that the greater the number of business relationships, the faster a person will achieve success in trying, and vice versa (Sudjatmoko, 2009). The same thing was expressed by Kristiansen (2004) who explained that social networking consists of formal and

informal relationships between the main actors and supporters in a related circle and describes a path for entrepreneurs to gain access to the resources needed in the establishment, development and success of the business.

METHOD

This study uses a case study qualitative analysis approach. According to Moleong (2009), the qualitative data analysis process begins by examining all available data from various sources, namely interviews, observations that have been written down in field notes, personal documents, official documents, photo images and so on. After reviewing, the next step is data reduction, compilation of units, categorization and the last is data interpretation.

1. Data Reduction

One of the processes used in this research is data reduction. Reducing data means summarizing, selecting important, fundamental things and focusing on the main things, looking for themes, patterns and discarding things that are not needed. Data reduction can be done by doing abstraction. Abstraction is an attempt to make a summary of the core, processes and statements that need to be maintained so that they remain in the research data. In other words, this data reduction process is carried out by researchers continuously when conducting research to produce core notes from data obtained from data mining.

2. Presentation of data

This step is done by presenting a structured set of information that gives the possibility of drawing conclusions. This is done on the grounds that the data obtained during the qualitative research process is usually in the form of a narrative, thus requiring simplification without reducing its content. Presentation of data is done to be able to see the overall picture or certain parts of the overall picture. At this stage, the researcher attempts to classify and present the data according to the subject matter, starting with coding for each sub-problem.

3. Conclusion or verification

Conclusion or verification is the final stage in the data analysis process. In this section the researcher expresses conclusions from the data that has been obtained. This activity is intended to find the meaning of the data collected by looking for relationships, similarities, or differences. Conclusions can be drawn by comparing the suitability of statements from research subjects with the meanings contained in the basic concepts in the research. Furthermore, the data analysis process will use NVIVO analysis tools, which can help display the capture of interview/in-depth documentation results in each unidirectional cluster so that it can show a description of the determinants of Entrepreneurial Intentions from the sample surveyed survei.

The population in this study are entrepreneurs who are already running a business and the age range is Millennials (born 1980-1994) in North Sumatra and is devoted to the characteristics of the sample criteria, namely Entrepreneurs with Chinese and Minang ethnicities Minang.

The data sources of this research are:

1. Key informants (key informants), the initial informants were selected purposively (deliberately). In this study, what is seen as the initial informant (source of information) is the Chinese and Minang Ethnic Millennial Generation Entrepreneurs
2. Places and Events, namely various events or events and social situations related to the focus of the research to be observed, including the business activities of the informants.
3. Documents, as other data sources that are complementary to the main data that are relevant to the problem and research focus.

Types of data in qualitative research are divided into words and actions, writing, photos and statistics, used as necessary information. Information in the form of words or stories from interviewed research informants and observed actions, in qualitative research is used as the main data (primary), while writing, photos and statistical data from various documents relevant to the research focus are used as complementary data (secondary).

In qualitative research, the data collection process includes 3 (three) activities carried out. Lofland and Lofland (in Moleong, 2000) assert that in the context of data collection there are three activities, namely:

1. The process of entering the research location (getting-in), at this stage entering the research location where entrepreneurs have activities to adapt and process activities with informants based on ethical and sympathetic relationships so as to reduce social distance between researchers and informants.
2. While at the research location (getting along), at this stage trying to establish a closer personal relationship with the research subject, seeking complete information needed and trying to capture the meaning of the information and observations obtained.
3. Collecting data (logging the data), at this stage using four kinds of data collection techniques, namely:

a. Observation.

This technique is used to observe entrepreneurial activities

b. Interview.

This technique is used to obtain information (empirical data) related to: views and attitudes. In order for the data from this interview to be recorded properly, tools such as recorders and interview guides were used.

c. Documentation, is used to collect various information and data taken from documents, in the form of company profiles, business activity reports, other documents related to entrepreneurial business activities that are sampled.

d. Focus Group Discussion (FGD).

FGDs were conducted with informants to establish openness, trust, and understand the perceptions, attitudes, and experiences of the informants, thus enabling researchers and informants to have intensive discussions in discussing very specific and constructive issues from participants who have different background.

RESULTS AND DISCUSSION

Description of Data

Hipmi Kota Medan, is a Association of Young Indonesian Entrepreneurs located in the Medan City region, within the scope of this study, researchers chose the environment because it is scope that is easily accessible and has information about young entrepreneurs/ millennials. Another reason is a matter of time and mobility that is considered easy to access and reach.

All of the members registered at Hipmi Medan are young entrepreneurs who have at least 1 (one) line of business that they are currently engaged in. The businesses occupied by these entrepreneurs are spread across the city of Medan. To get accurate data, the researchers used the method of observation, and interviews. The informants of this study were based on the title raised by the researcher, namely the entrepreneurial intention of the millennial generation in the City, the informants consisted of one category, namely entrepreneurs who entered the millennial generation in Medan City. This research focuses on the respondents/informants who have Chinese and Minang ethnic groups.

The population identified is all millennial entrepreneurs registered in Medan City and the sample is 50 millennial entrepreneurs who are intended for explanation based on demographic and background factors. Of the 50 participants, the informants for this research were 4 people, consisting of some millennial entrepreneurs who were in Medan City and registered at Hipmi Medan City. With this number of informants, researchers are still not able to get much information needed. The informant is a very important research subject, so in this study the real name of the informant was deliberately disguised by using another name to protect the informant against unwanted things in the future.

Below is a general description of the identity of the informants that the researchers interviewed. In detail, the following is the data of the informants who became resource persons based on predetermined criteria:

1. Zulfian

Is a member of the Medan City Hipmi with Chinese ethnicity. Initially Zulfian was an employee who worked in the family business. While working in a family place, he learned many lessons and knowledge, until finally he had enough knowledge and capital to open a syrup business in Medan City in 2015 until now. (Zulfian, Tuesday: 26/10/2021)

2. Taufik

Is a member of the Medan City Hipmi with Minang ethnicity. Initially Taufik was an employee in a company in Medan City. Taufik has been doing activities as an employee for a long time which causes him to feel bored and feel that the work he is doing is not in accordance with his potential. Finally in 2014 Taufik opened a business on Jl. Abdullah Lubis which he runs until now. (Taufik, Monday: 20/09/2021)

3. Ari

is a member of the Medan City Hipmi of Chinese ethnicity. Initially Ari was a seasoning entrepreneur in taxes, but after running the business Ari felt that there was no development in him even though Ari felt that he still had the potential to be developed within him. Finally, Ari founded a business called Petok-petok in 2019 until now. Ari hopes that in the future this business will develop and become a franchise business (Ari, Monday: 20/09/2021).

4. Abdi

Is a member of the Medan City Hipmi with Minang ethnicity. Initially he opened a business because he was a coffee connoisseur. He has enjoyed almost all types of coffee. So Abdi thought of opening a business according to his passion. Finally Abdi opened a coffee business called Sururu Coffee in the Medan City area in 2015 until now. Saruru Coffee initially used traditional tools in its presentation until following the current developments, Sururu Coffee finally used machine tools in serving coffee (Abdi, Monday: 20/09/2021).

We apologize if the information we mentioned on the informant's identity is very little, this is because we try very hard to maintain the confidentiality of our informants, therefore we only provide a little information about our informants.

Data Analysis and Discussion

The Theory of Planned Behavior (TPB) which is a development or refinement of the Reason Action Theory by Fishbein and Ajzen (1975). One of the most popular theoretical frameworks for measuring Entrepreneurial Intentions is The Theory of Planned Behavior (TPB) by Ajzen (1991). The theory explains that behavioral intentions must take into account personal and social factors, and a more positive attitude will make the intention more feasible (Liñán, RodríguezCohard, & Rueda-Cantuche, 2010). According to Fietze and Boyd (2017), the Theory of Planned Behavior proposed by Ajzen (2002) is one of the most significant models in explaining human behavior. This theory is supported by empirical evidence and behavioral performance predictions seen from Perceived Behavioral Control, attitudes, and subjective norms (Ajzen, 1991).

Influencing Factors Demographic and Background Factors Gender

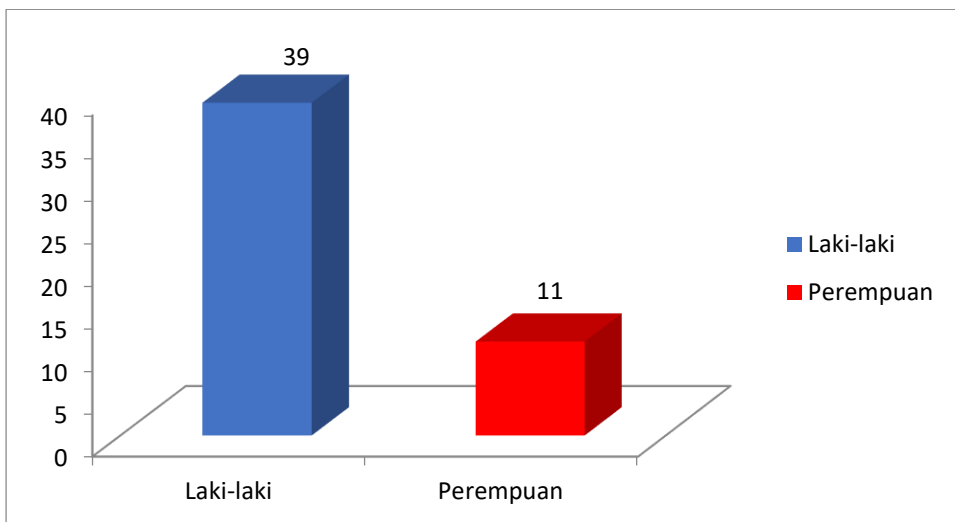


Figure 1 Characteristics of Respondents by Gender
Source: Data Processing Results (2021)

Figure 1 shows that 39 respondents in this study were male and 11 were female. This shows that the male gender has a greater intention than the female gender. Manson and Hogg (in Wijaya, 2007) suggest that most women tend to be less concerned in choosing a job than men. Women think work is not important. Women are still faced with greater traditional demands of being wives and housewives (Wijaya, 2007). It was found in Chinese students that male students were more likely to become entrepreneurs than female students (Plant and Ren, 2010).

Age

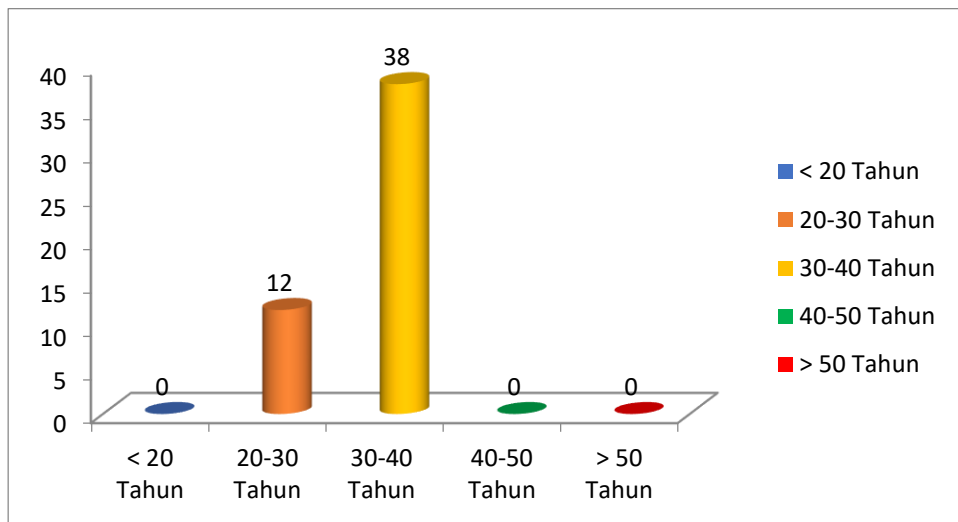


Figure 2. Characteristics of Respondents by Age
Source: Data Processing Results (2021)

Figure 2 shows that the response is at the age of 20-40, this shows that this study focuses on millennials. Research conducted by Sinha (1996) in India, shows that almost the majority of successful entrepreneurs are those who are younger. Reynolds et al (2000) found that individuals aged 25-44 years were the most active in entrepreneurship in western countries.

Education

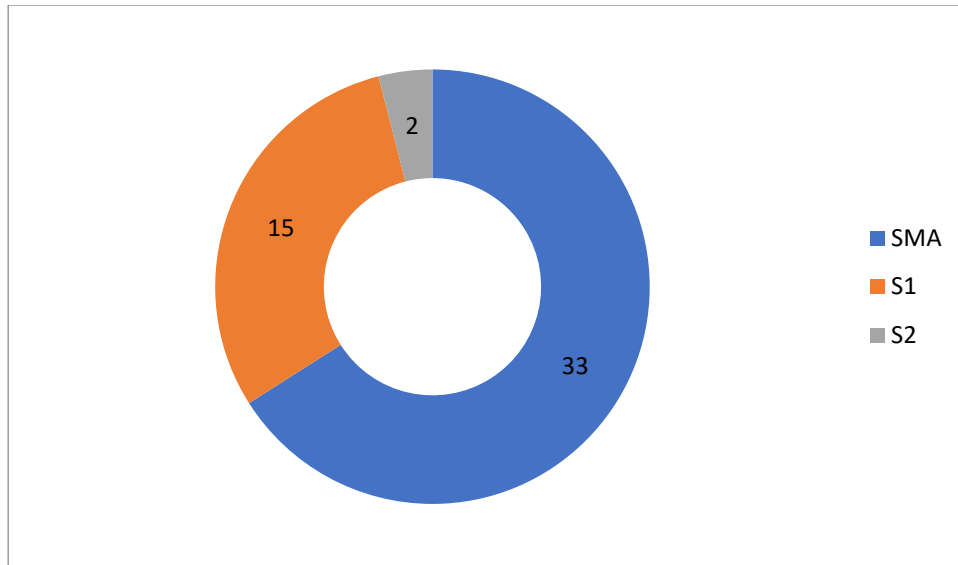


Figure 3. Characteristics of Respondents Based on Education

Source: Data Processing Results (2021)

Education is very important to help someone who is preparing someone to become an entrepreneur in facing future problems because an entrepreneur must also understand knowledge of financial management systems, planning and markets (Sinha, 1996). Education can facilitate new knowledge, provide wider opportunities (widen networks so that they can find potential opportunities) and help someone to adapt to new situations. Characteristics of respondents indicate that education in starting a business has not been optimized because when viewed from the characteristics of respondents most have high school education.

Background of Parents

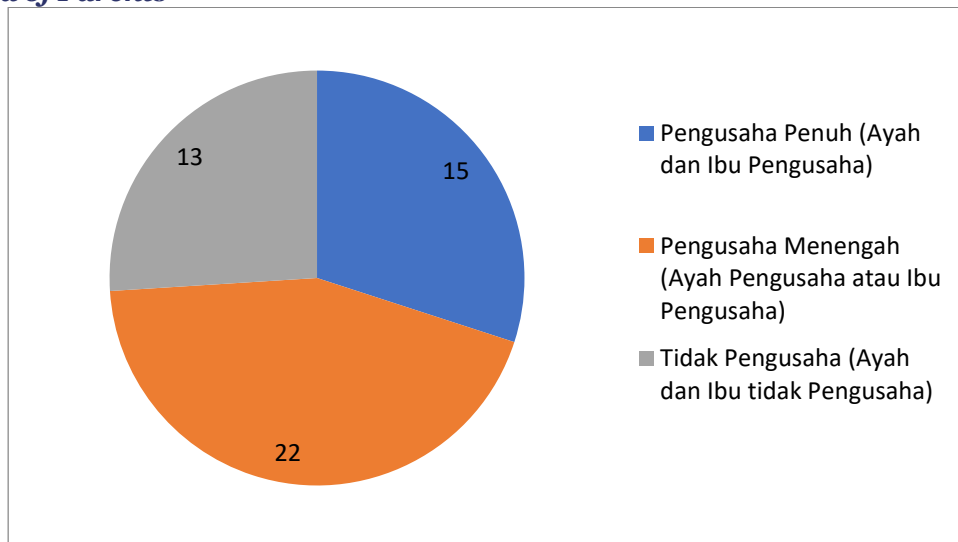


Figure 4. Characteristics of Respondents Based on Education

Source: Data Processing Results (2021)

The relationship between parents and children in general is very large contribution to the development of children. Research by Jacobowitz and Vidler (Hirrich and Peters, 1998) found that entrepreneurs tend to have fathers or mothers who are relatively close to the entrepreneurial world. Parents will tend to want their children to be more successful than their parents. And teach children based on the background of their parents. From the results of the characteristics of the respondents, it is clear that someone who enters the business world is mostly due to the background of his parents as well as entrepreneurs. But from the results

of the characteristics of the respondents it also shows that there are about 26% who choose to become entrepreneurs even though their parents' backgrounds are not entrepreneurs.

Personality Factors

Everything in life must go through a process, where the process is the beginning and the stage for something to happen in the future. In relation to people's lives, these processes can be said as a reason to achieve goals. Something that is done with a careful planning must have its own purpose for that person. As for in this study, it is associated with the reason someone goes into the business world. Students' personality indirectly affects their intention to start a new business through their attitude (Lüthje and Franke, 2003). One of the personality factors of a person entering the business world is because he needs an achievement (Need for Achievement) in his life.

1) Need for Achievement

The need for achievement is defined as an attitude that motivates a person to face challenges to achieve success and excellence. Furthermore, McClland (1971) asserted that the need for achievement as one of the personality characteristics of a person to have entrepreneurial intentions. Someone with a need for achievement tends to like responsibility, dares to make their own decisions, is willing to take risks according to their abilities, has an interest in always learning from the decisions that have been taken. In everyday life, achievement is a person's main goal in doing a job. Achievement motivation is an encouragement, desire and level of a person's willingness to make efforts to achieve the best performance (Baba, 2015).

A person who needs achievement in life must feel challenged to do something that has never been done before. When in daily life many people are dissatisfied with the work they are doing and not a few dare to take the challenge to increase their potential by entering the business world as expressed by the following informant: "I as a millennial feel challenged to increase my potential so that more productive in real life and can benefit others. What it means to benefit others is that I feel a great achievement when I am useful to other people and my country that is when I can employ other people and reduce the number of unemployed." (Taufik, Monday: 20/09/2021). While there are some who enter the business world because they still want to know their potential in entrepreneurship after all this time the business world is inherited from their ancestors as expressed by the following informant: "I entered the business world because I wanted to know my potential in entrepreneurship, where entrepreneurship is already a legacy from my ancestors and has become the family's economic support. (Zulfian, Tuesday: 26/10/2021).

Not only because they are challenged by both businesses, but there are also some entrepreneurs who enter the business world because the business they are involved in is in accordance with their hobbies as expressed by one of the following informants: "In running this business, it started as a hobby, then I feel a sense of satisfaction. And finally I was challenged to continue to develop this business. Because my business is engaged in coffee, it suits me, who is a coffee connoisseur." (Abdi, Monday: 20/09/2021). However, there are also entrepreneurs who initially went into both businesses because of their responsibilities to their families and felt that there was still a lot of potential that had not been used, as stated by the following informant: "Initially I opened a business with the aim of supporting my family. At first I sold spices in taxes, but for a long time I did it I saw that I had no progress even though I felt I still had potential. For that, by taking advantage of opportunities during this pandemic, I opened this business. The point is I am trying to develop my potential as a Minang person." (Ari, Monday: 20/09/2021).

In addition to liking challenges in daily activities, someone who needs achievement also has a high sense of responsibility, both to his family, to his employees and to his country. Likewise, in the business world, responsible people are needed. The responsibility to the family in question is being responsible for providing for the family through entrepreneurial activities as stated by the following informant: "Yes, because I started my business because of my sense of responsibility as the head of the household to provide for my family." (Ari, Monday: 20/09/2021). In addition to the family, an entrepreneur must also have responsibilities towards employees and the state as stated by the following informant: "That's right, because every action we do we must be held accountable. The same is true in work and entrepreneurship. When we open a business we must be responsible for the business, both in terms of licensing, employee salaries, etc. And as business owners, we must dare to take responsibility when there is a problem in the business, not even hand it over to employees." (Zulfian, Tuesday: 26/10/2021).

The third thing that must be owned by an entrepreneur is when the entrepreneur can accept criticism or input to himself and his business. Because with criticism, we will be able to build ourselves and be able to know our weaknesses and strengths as expressed by the following informant: "Frankly, criticism and assessment in my opinion are something that can build my performance in the future. With criticism and assessment, I know my strengths and weaknesses." (Zulfian, Tuesday: 26/10/2021). Criticism can also increase one's commitment to giving the best in their business as expressed by the following informant: "Actually, everyone must avoid criticism, because criticism is a sign that our performance is not good. For this reason, until now, I and my employees have always been committed to providing the best for the company. If there are criticisms and evaluations of my efforts, they will be used as weaknesses that will be corrected." (Taufik, Monday: 20/09/2021).

Based on the description, the answers of the informants and previous research, it can be concluded that the need for achievement greatly affects the intensity of entrepreneurship. Which means that the higher someone wants to get achievement, the higher the intention of someone to enter the business world. In general, entrepreneurship is a job full of challenges, must be done with full responsibility and open to criticism and input. The results of this study are in line with research conducted by Kusmintarti (2014) which revealed that the need for achievement has a significant influence on entrepreneurial intentions. McClelland in Samydevan (2015) argues that someone with a high need for achievement has a preference for fairly challenging tasks that require skill and effort, and provide clear feedback on performance; circumstances are closely related to entrepreneurial activity.

2) Locus of Control

Locus of control is the extent to which individuals feel the success or failure they get depends on their own initiative (Green et al, 1996, cited in Ramayah and Harun, 2005). Locus of control causes entrepreneurs to want to control the environment, have greater ability and confidence in taking advantage of opportunities, resources, and formulating strategies (Fadilla & Megasari, 2009).

In everyday life everyone has experienced failure. In responding to these failures, not many can bounce back from these failures. Ermawati (2017) said that in her research, the positive relationship that occurs explains that someone who is able to control the dimensions internal locus of control dan locus of control external can affect their beliefs, namely beliefs about entrepreneurial intentions. Someone who has a Locus of Control in him must feel confident in himself will be able to carry out an activity without fear of failure. With a feeling of confidence in himself, then automatically he will always take advantage of opportunities that come to him as expressed by the following informant: "I will take advantage of these opportunities as best I can to increase my business, by carefully calculating the risks and benefits that will be obtained from these opportunities. ." (Zulfian, Tuesday: 26/10/2021).

In contrast to someone who does not have a locus of control in himself, he will let every opportunity that exists due to fear of failure, while someone who has a locus of control will take advantage of opportunities and make these opportunities to gain knowledge as expressed by the following informant: "taking advantage of opportunities by opening up opportunities." Direct business is where we will gain knowledge along with the development of the business, learning by doing." (Taufik, Monday: 20/09/2021).

Based on the answers of the informants and the description above, it can be concluded that locus of control has an effect on entrepreneurial intentions. The higher a person's locus of control, the greater the intention of a person to enter the business world. Because someone who has a high locus of control tends to take advantage of all opportunities, especially if there is an opportunity to open a business. The results of this study are in line with research conducted by Kusmintarti (2014) which resulted in the finding that one of the characteristics of entrepreneurship, namely the internal locus of control, has an effect on students' entrepreneurial intentions. It is also in line with the research conducted by Darmanto and Lestari (2014) with the results that locus of control has a direct and significant influence on entrepreneurial intentions.

3) Self-efficacy

Bandura (in Indarti, 2008) defines self-efficacy as a person's belief in his ability to complete a job, or in other words the condition of a person's motivation which is based more on what they believe than what is objectively true. Maddux (in Snyder & Lopez, 2002) says that self-efficacy is defined and measured not as a trait but as a belief about the ability to coordinate skills and abilities to achieve desired goals in certain domains and circumstances. Indarti & Rostianti, 2008 stated that the higher a person's self-efficacy in entrepreneurship in the early days of a person's career, the stronger his entrepreneurial intentions.

Confidence in one's own abilities is very important to improve, especially in the business world. Many entrepreneurs start a business without having the skills and abilities first, as stated by the following informant: "After I graduated from high school, I immediately entered the business world, initially as a spice seller, selling basic necessities, and laundry. It was clear that at that time I did not have the skills and abilities. But the skills I got are from my experience running several businesses to date. The point is that entrepreneurship requires courage to start." (Ari, Monday: 20/09/2021). Skills and abilities are mostly obtained during the course of the business they are engaged in. So it is necessary to instill in yourself the belief in your own abilities. If this is not instilled early on, the person will often give up every opportunity that exists because he is not confident. While someone who has high self-confidence tends to take advantage of existing opportunities. As in the business world, someone who has a spirit of self-efficacy will tend to take advantage if there is an opportunity to open a business.

From the explanations and answers of the informants, it can be concluded that self-efficacy effect in increasing business intention. The higher it is *self-efficacy* someone, the higher the chance that someone will enter the business world. The results of this study are in line with research conducted by Kusmintarti (2014) which states that attitudes have a direct influence on entrepreneurial intentions. Research conducted by Darmanto (2014) resulted in the finding that attitudes affect entrepreneurial intentions.

Contextual Elements

1) Access to Capital

The important point in starting a business is capital, both human capital, physical, financial and so on. Research conducted by Marsden, Meier, and Pilgrim, Steel (in Indarti, 2008) states that difficulties in obtaining access to capital, credit schemes and financial system constraints are seen as the main obstacles to success according to prospective entrepreneurs in developing countries. Kristiansen in Indarti et al. (2008) stated that access to capital is one of the determinants of the success of a business.

In addressing access to capital, everyone has a different perception. Some people think that the availability of capital is a barrier in entering the business world as stated by the following informant: "Actual capital is also an important thing". (Taufik, Monday: 20/09/2021). However, not everyone sees this as an obstacle as the following informant stated: "Capital for me is number 2, the most important thing is courage and tenacity. The more we have courage and are accompanied by great efforts, I think the effort will be successful." (Ari, Monday: 20/09/2021). Other informants also support that capital is not everything in opening a business: "In my opinion, this business does not always prioritize capital. Because at this time in the provision of coffee there are still many who use traditional tools and even sell more than those who use machines. Now it all depends on the target market, if indeed the target is the millennial generation, it is necessary to provide machines that require large capital. Capital is not a benchmark in opening a business, the most important thing is intention." (Abdi, Monday: 20/09/2021)

Based on the answers of the informants, it can be concluded that access to capital has no significant effect on the entrepreneurial intentions of Chinese and Minang entrepreneurs in Medan City. The results of the interview show that with high intention and desire, they will be able to open a business, namely by opening a business that starts with small capital.

2) Information Availability

Availability of information is one of the most important factors in starting a new business. A strong desire to get information is one of the main characteristics of an entrepreneur. In everyday life, information is a very important thing that we must have both in carrying out activities and opening a business. In opening a new business, information is needed on what type of business is suitable to open, strategic location, etc. Based on the results of the interview, it was found that a lot of information obtained by informants in doing business as it is today, namely the Covid-19 pandemic, requires a digital business-based business. The availability of information greatly facilitates entrepreneurs in running their business, such as optimizing information that is spread internally as expressed by an informant as follows: "I really take advantage of the availability of information, namely seeing the development of Coffee products. I have also been helped a lot with information in developing this business, such as I can learn to make content about coffee and can use the digital world such as fb, instagram, youtube etc. There are still many applications that can be used to develop this business." (Abdi, Monday: 20/09/2021).

Of the 4 who became informants, all of them said that they were greatly helped by the information in running their business. Information seeking refers to the frequency of contact a person makes with various sources of information. Based on the words of one informant, there is a lot of information that can be used in the business world as follows: "In marketing our products, we pick up the ball to our customers, especially during the pandemic. That is by registering to applications that support product marketing. Such as Go Food, Grab Food, Shopee Food, etc." (Ari, Monday: 20/09/2021). Based on the informant's explanation, many entrepreneurs use information in marketing their products.

Based on the answers of the informants that all informants use information in running their business. So it can be concluded that access to information has a significant effect on the entrepreneurial intention of Chinese and Minang entrepreneurs in Medan City. Singh and Krishna's research (in Indarti, 2008) in India proves that a strong desire to obtain information is one of the main characteristics of an entrepreneur.

3) Social Network

Business relationships have the principle of being directly proportional, meaning that the more the number of business relationships, the faster a person achieves success in business, and vice versa (Sudjatmoko, 2009). The same thing was expressed by Kristiansen (2004) who explained that social networks consist of formal and informal relationships between the main actors and supporters in a related circle and describe the pathways for entrepreneurs to gain access to the resources needed in the establishment, development and success of businesses.

Relationships or networks are things that cannot be separated in human life. Especially in entrepreneurship, this relationship is very necessary in developing a business, especially in obtaining the required resources as stated by the following informant: "The relationship has its own role in every business. Like this business, we have a relationship that sells coffee raw materials where because we are friends or relations, the price of raw materials can be reduced cheaper than the market price. Relationships are also very important in promoting this business, such as from friend to friend." (Abdi, Monday: 20/09/2021). Therefore, relationships are very important to support the business that I am currently pursuing." (Zulfian, Tuesday: 26/10/2021) and the following informant's statement: "I think networks or relationships are very important and influential in introducing or promoting the business we have, because they are very good in word of mouth promotion.

Relationships are also very important in expanding.” (Taufik, Monday: 20/09/2021).

Based on the informants' answers, it can be concluded that social networks have an effect on business development and entrepreneurial intentions. The more relationships or networks an entrepreneur has, the easier it will be for someone to get the resources he wants and make it easier for someone to achieve success.

Entrepreneurial Intention

Intentions play an important role in directing one's actions by connecting considerations that are believed and desired by a person (Choo & Wong in Indarti and Rostiani, 2008). Wang, Lu, and Millington (2011) state that beliefs, motives, and perceptions that can influence a person's intention to start a business and to trigger these intentions can be assisted by teachers, advisors, and consultants. Entrepreneurial Intention defined as human behavioral activities that encourage them to seek information, develop ideas and implement business plans to become entrepreneurs (Tiwari, Bhat, & Tikoria, 2017). Similar to other studies, Elali and Al-Yacoub (2016) stated that Entrepreneurial Intentions is a person's motivation to start and encourage the introduction of new commercial businesses, from an understanding of opportunities and confidence in abilities that will increase entrepreneurial intentions in the future.

Category of business intention according to the research of Engle et al. (2010) and Kolvereid (2006) as follows:

a. Entrepreneurial Feeling

The results obtained are:

How do you feel when you successfully open a new branch of your business or you manage to open a new business during the current pandemic?

Information Name	Ethnic	Transcription of Interview Results
Zulfian	Chinese	Happy and excited because during this pandemic business conditions became very difficult and if I had the opportunity to open a new business/new branch, it would mean a lot to me. And I really hope that this business can also grow.
Taufik	Minang	I would be very happy if I could expand or open a new branch. With that success there is a special pleasure for me.
Ari	Chinese	I will be very happy, because it was my dream from the start, which was to develop my business into a French company.
Servant	Minang	Feel happy because there is an intention to go to expansion. For now, I just want to survive.

Source: Results of Interviews with Informants (2021)

From the results of the interview above, it shows that Chinese and Minang ethnic will be equally happy if they can open a new business / develop their current business. This feeling is due to the difficulty of opening a new business due to the current COVID-19 pandemic. Feelings of pleasure in entrepreneurship will arise if an entrepreneur feels happy to be challenged, is responsible and likes criticism and input which is an indicator of the need for achievement.

The feeling of pleasure in entrepreneurship will also arise when someone has *Locus of Control* namely assuming that failure is a delayed success and failure is created due to poor ability, so that an entrepreneur will always try to improve his capacity as an entrepreneur with the aim of minimizing failure. The last feeling is the pleasure of entering the business world if someone is able and confident in his abilities and skills. This is contained in the self-efficacy indicator. If a person believes in himself, it will allow that person to enter the business world.

So from the explanation above, it can be concluded that millennial entrepreneurs in Medan City of Minang and Chinese ethnicity have high entrepreneurial intentions if the entrepreneur is driven by good personality factors such as need for achievement, Locus of Control, and self-efficacy. In addition, contextual elements also affect entrepreneurial intentions such as access to capital, information and networks.

b. Readiness for entrepreneurship

The results obtained are:

Since when are you interested in starting a business?

Information Name	Ethnic	Transcription of Interview Results
Zulfian	Chinese	Since I was a child or when I was in elementary school, I often sold game vouchers that were popular among children my age. From there, I became interested in exploring the business world.
Taufik	Minang	I was interested in starting a business world when I was in college, where during college I took an entrepreneurship course where we were given the task of starting a business. That's when I felt that the business world was very interesting to be involved in.

Ari	Chinese	I was interested since childhood, but the opportunity came when I finished high school because I was still focused on studying. But when there is an opportunity, I immediately run it even if it is only on a small scale, namely selling taxed spices.
servant	Minang	Since I finished high school, I had an intention, only I was able to start running it after graduating from college

Source: Results of Interviews with Informants (2021)

A person's readiness to enter the business world is not focused after someone has an ability and skill. When a person already has a need for achievement, locus of control, and self-efficacy, that is, he feels challenged to do new things, has a high responsibility to his family, employees and the state and likes criticism directed at himself and his business, is confident in his abilities, and not afraid of failure, the entrepreneur will be ready at any time to enter the business world. In addition to this, contextual elements must also support the increase in entrepreneurial intentions. When the elements of capital, networks and information are adequate, it will further improve a person to be more ready to jump in at any time in the business world.

So from this explanation, it can be concluded that the personality and contextual elements have an effect on increasing the entrepreneurial intentions of the Minang and Chinese in Medan City.

c. Careful consideration for entrepreneurship

How far do you pay attention to the climate of the business world?

Information Name	Ethnic	Transcription of Interview Results
Zulfian	Chinese	I pay attention to information that is directly related to the business that I have such as regulations issued by the government and also how the condition of competitors is, so that I can make decisions regarding the business I am running.
Taufik	Minang	As for the business climate, I always follow the food business, see opportunities for expansion and always seek information about applicable regulations.
Ari	Chinese	In my opinion, the business climate based on the time of this pandemic is indeed declining, but in my opinion as long as we want to hopefully there is a way, now it is up to us entrepreneurs whether we want to improvise or not. During this pandemic, I think we have to pick up the ball to maintain our business by utilizing digital business.
servant	Minang	So far, I've only focused on paying attention to the coffee business climate.

Source: Results of Interviews with Informants (2021)

In considering someone to enter the business world, the thing we need to pay attention to is the current business climate and connecting personality elements. When the business climate is supportive and we have a need for achievement, Locus of Control, and good self-efficacy as well as good contextual elements support such as access to capital, relationships and information about the business climate, it will increase careful consideration to enter the business world. From this explanation, it can be concluded that personality elements and contextual elements have an effect on finalizing the desire of Minang and Chinese entrepreneurs in Medan City to enter the business world.

d. Decided to be an entrepreneur

How are you involved in entrepreneurial activities? Like programs from the government or activities carried out by educational institutions?

Information Name	Ethnic	Transcription of Interview Results
Zulfian	Chinese	I try to comply with government regulations, for example by taking care of licensing from the health office and also halal certification, considering that I am in the food/beverage business.
Taufik	Minang	For involvement in entrepreneurial activities, I have registered with HIPMI Medan City. In addition, I also participated in several activities such as workshops, training on entrepreneurship.

Ari	Chinese	In my entrepreneurial activities, I am less active, at least I only see the development of the business world from online media such as fb, websites, etc. When it comes to taking part in education and training, I'm not really active
servant	Minang	The involvement in business activities is minimal, because I am still focused on developing this business based on experience and input from friends.

Source: Results of Interviews with Informants (2021)

In terms of deciding to enter the business world or deciding to become an employee, personality elements and contextual elements are also very influential. When someone has *need for achievement, Locus of Control, and self-efficacy* those with high levels will have more opportunities to enter the business world compared to those who have a low need for achievement, Locus of Control, and self-efficacy. Likewise, the contextual element where when access to capital is easy to obtain will increase a person to decide to enter the business world, the ease of getting information can also accelerate the development of the business owned, along with the many relationships that can make it easier to get the information and resources needed. Based on this description, it can be concluded that personality elements, namely the need for achievement, Locus of Control, and self-efficacy and contextual elements, namely access to capital, information and relationships have an effect on increasing the entrepreneurial intention of the Minang and Chinese tribes in Medan City.

CONCLUSION

Millennial entrepreneurs in the city of Medan who are Minang and Chinese have high entrepreneurial intentions if the entrepreneur is driven by good personality factors such as need for achievement, Locus of Control, and self-efficacy. Feelings of pleasure in entrepreneurship, business readiness, careful consideration of business and business decisions will increase when an entrepreneur feels happy to be challenged, is responsible and likes criticism and input which is an indicator of the need for achievement. In addition to this, Locus of Control can also improve it, namely assuming failure is a delayed success and failure is created due to poor ability, so that an entrepreneur will always try to improve his capacity as an entrepreneur with the aim of minimizing failure. The last feeling is the pleasure of entering the business world if someone is able and confident in his abilities and skills. This is contained in the self-efficacy indicator. If a person believes in himself, it will allow that person to enter the business world.

Millennial entrepreneurs in the city of Medan who are Minang and Chinese have high entrepreneurial intentions if they are driven by contextual elements such as access to capital, information and networks. Feelings of pleasure in entrepreneurship, business readiness, careful consideration of business and business decisions will increase when access to capital is easy to obtain will increase a person to decide to enter the business world, the ease of getting information can also accelerate the development of the business owned, along with many relationships can make it easier to get information and resources needed.

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