The Effect of Entrepreneurial Learning towards Entrepreneurial Intention of Indonesian Women

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Abstract

Entrepreneurship has been the center of a worldwide phenomenon as it has contributed a lot in the economy. The researcher is trying to acknowledge the interest of Indonesian women to build their own businesses. The aim of this research is to see how entrepreneurial learning could influence Indonesian women to grow interest in doing entrepreneurial activity, with the help of three mediations: attitude toward entrepreneurship, subjective norms, and perceived behavioral control. The research will use quantitative method and SmartPLS 3.0 to support the statistical data. The respondents are Indonesian women ranging around 17 years old and above who have had the experienced entrepreneurship learning in educational institutions. To show a more accurate result, purposive sampling will be used where it is very objective and selective to help the researcher in providing the justification to make generalizations from the investigated sample from a total of 149 respondents from various regions in Indonesia. The findings on this research are entrepreneurial learning is influencing the entrepreneurial intention of Indonesian women with the help of two mediations, which are attitude toward entrepreneurship and perceived behavioral control. Subjective norms is found has no significant influence on growing the entrepreneurial intention of Indonesian women.

Keywords: Entrepreneurial Learning, Attitude, Subjective Norms, Perceived Behavioral Control, Entrepreneurial Intention

JEL Classification Code: A22, E24, I25

1. Introduction

In this era, entrepreneurship has been the center of a worldwide phenomenon as it has contributed a lot in the economic growth and the society. Entrepreneurship plays important roles for the community, region, state, as well as the country and is seen as the solution for global competition, which also helps the problem of unemployment. It helps to create jobs for people, improve the standard of living of the people within the community, increase GDP and Per Capita income and actively do exports which will bring benefits for the country’s economic development then leading to community.

The growth of entrepreneurship makes many educational institutions provide the study of entrepreneurship in their places. Opening new businesses is not easy, some might succeed and some might fail. One of the reasons why people are afraid to have their own businesses is because the risk of failing, they just do not want to take the risk and bear the consequences later on. To gain people’s interest to start businesses, they need to equip themselves with the right tools such as proper knowledge, skills, and experiences. Entrepreneurial learning is believed to be the necessary factor in molding people’s entrepreneurial intentions (Zhang et al., 2019).

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Entrepreneurship has gained a lot of interest worldwide, including in Indonesia. This country still faces a lot of problems regarding workplaces and unemployment. In Indonesia, according to Kanya (2020) the growth of entrepreneurs has increased and reached 7%, which is bigger than the increase of population in Indonesia, that number alone is higher than the minimum international standard that only requires 2% from the total population of a country. Many programs and training is held by the Government to increase the awareness of entrepreneurship in Indonesia with many educational institutions to increase the entrepreneurial intention of the citizens.

The growth of entrepreneurship created many educational institutions allow the study of entrepreneurship. Not only limited to educational institutions, but also there are experts who openly designed courses, usually based on their experiences. There are several reasons why someone would be interested in owning a private business, one of them is because it is hard to find jobs that are suitable for each individual. Opening a new business is not easy, some might succeed and some might fail. One of the reasons why they are afraid of the risk of failing, they are afraid of the risk and do not want the consequences later on. To increase the interests to start a business, they need to equip themselves with the right tools such as proper knowledge, skills, and experiences.

There are several successful women entrepreneurs in Indonesia such as Catherine Sutjahyo, the owner of e-commerce Zalora, Grace Tahir, the owner of PilihDokter, Nabilah Alsagoff, the owner of Doku which is an e-payment and has been used in Air Asia and Sinar Mas and many more. While the ratio has increased from the previous year, Indonesia is still behind its neighboring country like Singapore, Malaysia, and Thailand. Not only women have to compete with the neighbors’ countries, they also have to compete with Indonesian men, because the ratio of male entrepreneurs is still higher than female entrepreneurs. This should be seen as a challenge for Indonesian women to thrive and improve their qualities to develop themselves and get full potential.

The government also has an important contribution to support and give equal opportunities to women in the workforce. Based on the survey the researcher has given out to some Indonesian women, from 33 women who fulfilled the survey, only 2 of them do not want to become an entrepreneur, and 5 of them said having entrepreneurial learning beforehand does not influence their entrepreneurial intentions. Most of the reasons why they want to be entrepreneurs are because they want to be financially independent and want the freedom of working without anyone restricting them.

2. Literature Review and Hypothesis

Factors that mediate entrepreneurial learning to entrepreneurial intention is the theory of planned behavior (Ajzen, 1991; Zhang et al., 2019; Bui et al., 2020), the theory consists of attitude toward behavior, subjective norm, and perceived behavioral control. These factors will influence the entrepreneurial intention of individuals. There are many researches that have been performed regarding entrepreneurial intention (Esfandiar et al., 2019; Sidratulmunthah & Malik, 2018; Ferri et al., 2018). Some are focused based on the theory of planned behavior, in which many studied the relationship between attitudes, subjective norms and perceived behavior control on entrepreneurial intention (Fayolle & Liñán, 2014; Ajzen, 1991; Lu & Wang, 2018). Many scholars concluded that entrepreneurial intention can produce new entrepreneurs but in reality, the number of new entrepreneurs, especially in developing countries is still very low (Phan, 2018). Having said that, they still agree that entrepreneurial intention is still the best indicator for creating a new business (Ajzen, 1991; Ajzen, 2002; Linan & Chen, 2009; Luc, 2020).

Entrepreneurship becomes an important role in social and economic development. The role of entrepreneurship has impacted a lot of areas in community, state, region, and even country (Yukongdi & Lopa, 2017). In recent years, entrepreneurship is seen as a profession to deliver solutions to fix problems and because of that, this profession has become popular among people in the society. Entrepreneurial learning means the build-up of turning creative ideas into action based on entrepreneurial attitudes, skills, and knowledge that have been developed (Kariv et al., 2019). Entrepreneurial learning is a mindset to start a business supported by competences development and training approach (Hongdiyanto, 2017). People who have learned entrepreneurial learning will likely have better understanding and a balanced set of skills that would help them get higher probability to own their own business or become self-employed (Entrilago & Iglesias, 2017).

Attitude toward behavior refers to a positive or negative response toward an action or behavior (Ajzen, 1991; Vamvaka et al., 2020), usually shaped from the prior-post experiences and perceptions of individuals have gone through (Zhang et al., 2019). In this entrepreneurial context, the attitude toward entrepreneurship holds a degree to respond positively or negatively about one’s being an entrepreneur (Linan & Chen, 2009; Vamvaka et al., 2020). In entrepreneurial learning programs, subjective norms were developed to help build mutual respect and support as it can increase the chance to be more accepted. Social support is very important for entrepreneurial behavior because business, as an economic activity, cannot be performed in isolation, unlike any other
normal activities such as reading or watching behaviors (Faroq, 2018). Perceived behavior control refers to the perceptions of one’s ability to execute a given behavior. In Theory of Planned Behavior, it addressed individuals who have a high level of perceived behavior control will likely engage in tasks that they are confident can be finished (Ajzen, 1991; Zhang et al., 2020). The higher the level is, make the possibility of one’s intention to start a business stronger. PBC has two components which are self-efficacy and perceived controllability. Self-efficacy covered internal control factors such as knowledge and skill, and roused people’s perception within the ease and difficulty of taking certain behavior, as well as with building up their confidence to execute it. On the other hand, perceived controllability covered external control factors such as opportunities, resources, potential barriers, and decision making (Schlaegel & Koenig, 2014; Vamvaka et al., 2020).

Intention refers to the readiness of individuals to perform a behavior or action. It directs the work of individuals’ minds, experiences, skills, actions, and goals toward everything related to entrepreneurship (Fini et al., 2012; Vamvaka et al., 2020). With entrepreneurial intention, it will help entrepreneurs to be able to understand and plan a new business (Luc, 2020) because the ability needed to be an entrepreneur is not only based on the knowledge and cognitive aspects (Hongdiyanto, 2017). The factors that influence entrepreneurial intentions are many, but on this research the main factors are based on the theory of planned behavior (Ajzen, 1991; Zhang et al., 2019). The theory of planned behavior motivated individuals’ intention, supported by attitude toward behavior, subjective norms, and perceived control behavior.

In the past, it used to be only men who could work and build their businesses. Women usually were expected to stay at home and do household chores, but as the era changes and grows, the opportunities for women in business have openly increased. The ratio of women entrepreneurs in Indonesia, according to Global Entrepreneurship Monitor (2019) has reached 14,1% from the total of the women population. While the ratio has increased from the previous year, Indonesia still lacks behind its neighbors like Singapore, Malaysia, and Thailand. Not only women have to compete with the neighbors' countries, they also have to compete with Indonesian men, because the ratio for men entrepreneurs is still higher than women. This should be seen as a challenge for Indonesian women to thrive and improve their qualities to develop themselves and get full potential. Based on the background described, the problem formulation of this research are:

1. Does entrepreneurial learning effectively influence the entrepreneurial intention of Indonesian women?
2. Does entrepreneurial learning effectively influence attitude toward entrepreneurship?
3. Does entrepreneurial learning effectively influence subjective norms?
4. Does entrepreneurial learning effectively influence perceived behavioral control?
5. Does attitude toward entrepreneurship effectively influence the entrepreneurial intention of Indonesian women?
6. Does subjective norms effectively influence the entrepreneurial intention of Indonesia women?
7. Does perceived behavioral control effectively influence the entrepreneurial intention of Indonesian women?

3. Research Methods

The method used in this research is quantitative approach with collecting primary data using questionnaires to find the effectiveness of entrepreneurial learning toward entrepreneurial intentions on Indonesian women. The data result of the questionnaires will be processed using Partial Least Square regression (PLS). According to Lind et al. (2017), population is a group of individuals that can be observed and has the qualified measurements. The population in this research are Indonesian women over 17 years old. The sampling used in this research is purposive sampling in which the sampling will be specified by assigning specific characteristics that are in compliance with the research objectives so that it is expected to answer the research problems (Romero et al., 2019) as the researcher list the specific characteristics and set out them following the complied view of the researcher objectives to answer the objective problems. Since the quantity of the population is infinite, then to define the number of the population will be using the Unknown Population method, with the minimum quantity of sample is 97 respondents.

This research is using partial least square regression to analyze the data. PLS is a multivariate technique used to develop models for variables or factors. These variables are calculated to maximize the covariance between the scores of an independent block (X) and the scores of a dependent block (Y) (Hair, 2013; Hair et al., 2018). Outer loading value and average variance extracted value (AVE) are applied to measurement the convergent validity, there is a significant correlation between one measure and the other measurement. An instrument must pass 0.7 of outer value and 0.5 of AVE to be called valid. Cross loading value is used to help measure the conclusive validity of an instrument when the measurement is supposed to be irrelevant. The result has to be above 0.7 to be categorized as valid. (Garson, 2017). Individual Significance test aims to find the significance effect of independent variables partially toward dependent variable. The test would show whether independent variables have significant effect on dependent variable when the sig value t ≤ 0.05 (Lind et al., 2017).
The coefficient of correlation (R) is the level of relationship between two or more independent variables and dependent variable on the scale from 0 to 1. The relationship is stronger if the R value is closer to 1. Coefficient of determination (R²), after it is converted into percentage, will show the percentage of contribution that is given by independent variables in affecting the dependent variable (Lind et al., 2017). Cronbach alpha is set to measure the reliability of instruments, and the value has to be over 0.6 for both factors to be valid (Garson, 2017). The path coefficient related to the direct effect of a variable supposed to be a cause on independent variable and dependent variable supposed to be an effect. Standardized due to the estimated correlations are the path coefficients unlike the path regression coefficient which is unstandardized. The value path coefficient between variables can be calculated from the standardized coefficient Beta. The research model can be seen in Figure 1.

4. Results and Discussion

4.1. Results

There are 149 respondents who participated in this research. The result shows 114 respondents or 76.5% of Indonesian women are 17 to 22 years old, then 34 people or 22.8% at ages 23 to 28, and only 1 respondent whose age is above 33 years old. The data shows that the majority of respondents who filled the online survey are students. Based on Table 1, most of the respondents originated from Bali, East Java, and West Java. This data could help to have better knowledge in which area Indonesian women are most interested to become entrepreneurs.

| Area           | Number | Area          | Number |
|----------------|--------|---------------|--------|
| Bali           | 30     | Central Kalimatan | 2      |
| East Java      | 35     | West Kalimantan  | 2      |
| West Java      | 22     | West Nusa Tenggara | 5      |
| Central Java   | 15     | East Nusa Tenggara | 2      |
| Banten         | 8      | Kepulauan Riau   | 3      |
| Jakarta        | 2      | Lampung         | 2      |
| South Sumatra  | 1      | South Sulawesi  | 5      |
| West Sumatra   | 5      | Central Sulawesi | 6      |
| East Kalimantan| 4      |                |        |
| TOTAL          |        |                | 149    |

There is a rule of thumb to be considered as valid and that has been used to search convergent validity. The term is when the outer loading > 0.7 and Average Variance Extracted (AVE) > 0.5. When the outer loading value > 0.7 and AVE > 0.5, then that means the variable can be considered as valid. The discriminant validity test is assessed from cross loading measurement with the construct, and it is considered to be valid when the discriminant variable of cross loading has higher value than 0.7 in one variable. If the value of cross
loading is lower than 0.5, then the indicator can be removed from the construct since the indicator does not meet the criteria needed. But in the meantime, if the score of outer loading is among numbers 0.5 until 0.7 then it should not be deleted from the AVE score > 0.5 (see Table 2).

**Table 2: Outer Loading Value**

|     | X1   | X2   | X3   | X4   | Y1   |
|-----|------|------|------|------|------|
| X1.1| 0.759|      |      |      |      |
| X1.2| 0.748|      |      |      |      |
| X1.5| 0.725|      |      |      |      |
| X1.6| 0.720|      |      |      |      |
| X1.7| 0.721|      |      |      |      |
| X1.8| 0.831|      |      |      |      |
| X1.9| 0.819|      |      |      |      |
| X1.10| 0.791|      |      |      |      |
| X2.1|      | 0.848|      |      |      |
| X2.3|      | 0.708|      |      |      |
| X2.4|      | 0.899|      |      |      |
| X2.5|      | 0.781|      |      |      |
| X2.6|      | 0.860|      |      |      |
| X2.7|      | 0.812|      |      |      |
| X3.2|      |      | 0.785|      |      |
| X3.3|      |      | 0.839|      |      |
| X3.4|      |      | 0.796|      |      |
| X3.5|      |      | 0.755|      |      |
| X4.1|      |      |      | 0.795|      |
| X4.2|      |      |      | 0.866|      |
| X4.3|      |      |      | 0.860|      |
| X4.4|      |      |      | 0.820|      |
| X4.5|      |      |      | 0.843|      |
| X4.6|      |      |      | 0.823|      |
| Y1.1|      |      |      |      | 0.732|
| Y1.2|      |      |      |      | 0.782|
| Y1.3|      |      |      |      | 0.814|
| Y1.4|      |      |      |      | 0.750|
| Y1.5|      |      |      |      | 0.862|
| Y1.6|      |      |      |      | 0.782|
| Y1.7|      |      |      |      | 0.823|
| Y1.8|      |      |      |      | 0.707|
| Y1.9|      |      |      |      | 0.711|

The table shows the AVE values are valid because it has reached the rule of thumb of the validity test, in which the value has to be higher than 0.5. Based on that, all these indicators that have been considered to be valid will be the measurement to the variable in this research and using discriminant validity test as a reference based on the cross loading value. Cross loading value in each indicator can be measured in variable and should be above the other cross loading value variable or with the minimum score > 0.7. As the result of the convergent validity test, all values or scores have already reached the requirement. The result can be seen on Table 3, it shows the discriminant validity test towards the indicators in this research.

The assessment that has been used to measure the reliability is from the value of the composite reliability and Cronbach’s Alpha. It stated that the variable is reliable when the value of the composite reliability and Cronbach’s alpha > 0.6 for both factors. Table 3 shows that the composite reliability value of each variable passes above 0.6 score for composite reliability test and cronbach’s alpha value performs higher than 0.6. The result of these tests mean that the value from composite reliability and cronbach’s alpha in all of the variables are reliable. Partial Least Square equation can be evaluated from the path coefficient value or original sample value with p-values < 0.05 score. In this research, all variables except variable subjective norms (X3) to entrepreneurial intention (Y1) all have p-value below 0.05.

**Table 3: Average Variance Extracted Value, Composite Reliability and Cronbach’s Alpha**

| Variable                  | Average Variance Extracted (AVE) | Composite Reliability | Cronbach’s Alpha |
|---------------------------|----------------------------------|-----------------------|------------------|
| Entrepreneurial Learning  | 0.586                            | 0.919                 | 0.899            |
| Attitude toward Entrepreneurship | 0.672                  | 0.925                 | 0.901            |
| Subjective Norms          | 0.631                            | 0.872                 | 0.809            |
| Perceived Behavioral Control | 0.697                 | 0.915                 | 0.913            |
| Entrepreneurial Intention | 0.601                            | 0.922                 | 0.916            |
The research result proves that H3 “Entrepreneurial learning significantly influences subjective norms” has been accepted. Then, entrepreneurial learning has a significant influence toward subjective norms as the mediation from entrepreneurial learning to entrepreneurial intention (31,199>1,96) and that means the research “attitude toward entrepreneurship significantly influences entrepreneurial intention” has been accepted. The influence of attitude toward entrepreneurship has a bigger effect as a mediation from entrepreneurial learning to entrepreneurial intention. Meanwhile, the mediation effect of subjective norms to entrepreneurial intention has negative impact, which means subjective norms has no impact or influence to increase the entrepreneurial intention of Indonesian women. Therefore, in this model using attitude toward entrepreneurship as a mediation will give higher contribution to improve entrepreneurial intention of Indonesian women.

Table 4: p-Value and t-Statistic

| Variables | p-Value | t-Statistic |
|-----------|---------|-------------|
| X1 to X2  | 0,000   | 31,199      |
| X1 to X3  | 0,000   | 5,092       |
| X1 to X4  | 0,000   | 10,531      |
| X1 to Y1  | 0,000   | 16,868      |
| X2 to Y1  | 0,000   | 10,155      |
| X3 to Y1  | 0,278   | 1,086       |
| X4 to Y1  | 0,000   | 6,016       |

Table 4 shows the p-values of all variables are below the requirement 0.005. However, variable X3 to Y1 have p-value over 0.005 which means subjective norms does not have a direct significant impact toward entrepreneurial intention. While, all other variables showing they have direct significant impact toward one another. Still from table 4, the result of the t-statistic test can be seen, they work to find the significance effect of independent variables partially toward dependent variable. The data shows that “entrepreneurial learning has a significant influence toward entrepreneurship” (31,199>1,96) and that means the research result proves H1 has been accepted. Then, entrepreneurial learning has significant influence toward subjective norms, it can be seen from the t-statistic result 5,092 that the value is higher than 1,96, the result proves H2 “entrepreneurial learning significantly influences subjective norms” has been accepted. The influence of entrepreneurial learning toward perceived behavioral control from the data shows the significance effect, it has over 10,531 t-statistic value. The research result proves that H3 “Entrepreneurial learning has a significant influence toward perceived behavioral control” has been accepted. Moreover, the influence of entrepreneurial learning toward entrepreneurial intention is proven significance. It can be seen from the value of the t-statistic 16,868 (t-statistic>1,96).

The research result proves that H4 “Entrepreneurial learning has a significant influence toward Indonesian women’s entrepreneurial intention” has been accepted. Furthermore, the influence of attitude toward entrepreneurship as mediation from entrepreneurial learning toward entrepreneurial intention is proven significance. It can be seen from the value of the t-statistic 10,155 (t-statistic>1,96). The research result proves that H5 “attitude toward entrepreneurship significantly influences entrepreneurial intention” has been accepted. The influence of subjective norms as the mediation from entrepreneurial learning toward entrepreneurial intention is not significant, it can be seen from the t-statistic value 1,086 which is below the requirement needed. It proves that H6 “subjective norms significantly influence entrepreneurial intention of Indonesian women” has been rejected. Lastly, the effect of perceived behavioral control as the mediation from entrepreneurial learning toward entrepreneurial intention is significant because it has t-statistic value 6,016 which is higher than 1,96. The result proves H7 “perceived behavioral control significantly influences entrepreneurial intention of Indonesian women” has been accepted.

The R square result for the attitude toward entrepreneurship is 72%, subjective norms is 24,4%, perceived behavioral control is 42%, and entrepreneurial intention 82,5%. The percentage data shows that subjective norms is the least that give contribution to entrepreneurial learning (dependent variable) while entrepreneurial learning is the bigger contribution toward entrepreneurial learning.

Mediation effect test is used to determine the direct effect of the independent and dependent variable, as well as the indirect effect independent variable and dependent variable using the t-statistic value in the total effect. The result from the total effect is to see the total effect prediction (direct and indirect effect). The result of the total effect can be seen on Table 5.

Table 5 shows the t-statistic value in total effect for every relationship between variables. The result shows the relationship between entrepreneurial learning (X1) and attitude toward entrepreneurship (X2) toward entrepreneurial intention (Y1) has higher value than 1,96 (t-statistic>1,96). Then, the relationship between entrepreneurial learning (X1) and subjective norms (X2) toward entrepreneurial intention (Y1) shows the t-statistic value are lower than 1,96 while entrepreneurial learning (X1) and perceived behavioral control (X4) toward entrepreneurial intention (Y1) has t-statistic over 1,96. While, subjective norms (X3) to entrepreneurial intention (Y1) has a negative value. Based on the result, there is a mediation effect in the entrepreneurial learning toward entrepreneurial intention. Attitude toward entrepreneurship has a bigger effect as a mediation from entrepreneurial learning to entrepreneurial intention than perceived behavioral control as attitude toward entrepreneurship has higher value than perceived behavioral control. Meanwhile, the mediation effect of subjective norms to entrepreneurial intention has negative impact, which means subjective norms has no impact or influence to increase the entrepreneurial intention of Indonesian women. Therefore, in this model using attitude toward entrepreneurship as a mediation will give higher contribution to improve entrepreneurial intention of Indonesian women.
4.2. Discussion

The research result shows the significant effect of entrepreneurial learning and attitude toward entrepreneurship. It can be said that the first hypothesis is approved. In order to improve the attitude toward entrepreneurship, entrepreneurial learning has to offer a much more creative way to make it more exciting as entrepreneurial activity could be intimidating for some people. So to attract Indonesian women to look at entrepreneurial learning in the positive way, the educational institutions should offer a more depth activities such as creating a socialization seminar and invite stakeholder, and business owners as the speakers so that Indonesian women could be inspired and feel relate or find their role models and that will lead them to be more welcoming and feel positive about entrepreneurship. This statement is supported by a previous research by Boldureanu et al. (2020) which stated that seeing successful role models will grow a desire to start a business.

In this research, it shows that there is a significant effect between entrepreneurial learning and subjective norms. Therefore, the second hypothesis is approved. This statement is supported by Zhang et al. (2018) which stated that entrepreneurial learning has significant influence toward subjective norms. It means subjective norms is affected by the entrepreneurial learning process. There is a significant effect between entrepreneurial learning and perceived behavioral control. It can be said that the third hypothesis is approved. In order to improve the perceived behavioral control of Indonesian women, the entrepreneurial learning itself should offer a well-prepared learning to boost confidence and how to always think rationally. The activities that can help to boost it such as speaking in public and doing negotiations. These two activities could help Indonesian women to take control on what they are doing as well as making them leaders in the situation. Their performance will be assessed by how well they can manage to control the situations. The statement is also supported by Zhang et al. (2018) which stated entrepreneurial learning has a really significant effect toward perceived behavioral control, so it is very important on how well the educational institutions deliver their material.

This research shows the significant effect of entrepreneurial learning to entrepreneurial intention and that means the fourth hypothesis is approved. Entrepreneurial learning really influences entrepreneurial intention as it can offer a lot of depth knowledge and practical activities in the real business world. It could help prepare Indonesian women for every possibility. The entrepreneurial learning can be improved by always making it relatable, real, and up-to-date with the current condition. For example, the entrepreneurial learning could offer on how business owners could survive a pandemic or natural disaster. The material also can include the right way to save the emergency fund.

| Total Effect | Original Sample (O) | Sample Mean (M) | Standard Deviation | t-Statistics (|O/STDEV|) | p-Values |
|--------------|---------------------|-----------------|--------------------|--------------------------|----------|
| EL -> ATE    | 0,849               | 0,849           | 0,027              | 31,199                   | 0,000    |
| EL -> SN     | 0,494               | 0,485           | 0,097              | 5,092                    | 0,000    |
| EL -> PBC    | 0,648               | 0,650           | 0,062              | 10,531                   | 0,000    |
| EL -> EI     | 0,753               | 0,749           | 0,045              | 16,868                   | 0,000    |
| ATE -> EI    | 0,731               | 0,744           | 0,072              | 10,155                   | 0,000    |
| SN -> EI     | -0,050              | -0,053          | 0,046              | 1,086                    | 0,278    |
| PBC -> EI    | 0,336               | 0,338           | 0,056              | 6,016                    | 0,000    |

| Specific Indirect Effect | Original Sample (O) | Sample Mean (M) | Standard Deviation | t-statistic (|O/STDEV|) | p-values |
|--------------------------|---------------------|-----------------|--------------------|--------------------------|----------|
| EL -> ATE -> EI          | 0,620               | 0,632           | 0,064              | 9,617                    | 0,000    |
| EL -> SN -> EI           | -0,025              | -0,024          | 0,022              | 1,117                    | 0,264    |
| EL -> PBC -> EI          | 0,218               | 0,219           | 0,040              | 5,394                    | 0,000    |
statement is supported by Zhang et al. (2018) which stated entrepreneurial learning has significant influence toward entrepreneurial intention. It means the entrepreneurial intention could be greatly affected by entrepreneurial learning. There is a significant effect between attitude toward entrepreneurship to entrepreneurial intention. It can be concluded that the fifth hypothesis is approved. By growing attitude toward entrepreneurship, it can help to make Indonesian women more enthusiastic about involving themselves in entrepreneurial activity. When Indonesian women have already looked at the positive side of being entrepreneurs, it would make them less hesitant to start. As the statement is supported by previous study Zhang et al. (2018) which stated attitude toward entrepreneurship as a mediation has significant effect toward entrepreneurial intention.

This research shows that there is not a significant effect between subjective norms to entrepreneurial intention. It can be concluded that the sixth hypothesis is not approved. Educational institutions should not really concentrate on growing this as it does not offer much contribution on increasing the entrepreneurial intention of Indonesian women. In a previous study by Zhang et al. (2018) subjective norms as a mediator significantly affects entrepreneurial intention. While, on this research the result is the opposite of it. It means entrepreneurial intention is not affected by subjective norms. There is a significant effect between perceived behavioral control to entrepreneurial intention. It can be concluded that the seventh hypothesis is approved. Perceived behavioral control is proven to put a lot of contribution in increasing the entrepreneurial intention of Indonesian women. When women have successfully controlled their situation, their confidence is rising and that is a good lead as women would have enough courage to start their business. When their confidence is rising then that would make them see a lot more good possibility of doing businesses. The statement is supported by Zhang et al. (2018) which stated perceived behavioral control as a mediation has significant effect toward entrepreneurial intention. Based on the result, to increase the entrepreneurial intention of Indonesian women, entrepreneurial learning is effective to help increase the interest of Indonesian women to entrepreneurial activity.

Therefore, to effectively influence Indonesian women to start their own businesses, having a proper entrepreneurial learning is a must, by improving the curriculum to include necessary and relevant learning such as practical and theoretical learning to boost their intention. To add a few, women and men do have their own obstacles to start their businesses and also most of the developing countries, including Indonesia still live in a patriarchal society. It is important if educational institutions give fair opportunities to Indonesian women in developing their careers and not underestimating them.

5. Conclusions and Limitation

To increase the entrepreneurial intention of Indonesian women, entrepreneurial learning is effective to help increase the interest of Indonesian women to entrepreneurial activity. In this research, attitude towards entrepreneurship as a mediator provides a great effect of entrepreneurial learning to boost entrepreneurial intention. Then, by improving the positive effect of attitude toward entrepreneurship, it will increase the potential of entrepreneurial intention in Indonesian women. Moreover, perceived behavioral control as a mediator also gives high contribution to help increase the entrepreneurial intention, as women will have greater confidence to start their own businesses. Meanwhile, subjective norms as a mediator does not give any effect on improving entrepreneurial intention of Indonesian women. Therefore, to effectively influence Indonesian women to start their own businesses, having a proper entrepreneurial learning is a must, by improving the curriculum to include necessary and relevant learning such as practical and theoretical learning to boost their intention.

The limitation for this research is the difficulties of getting Indonesian women who had the experience of studying entrepreneurial learning before in educational institutions (universities or schools) and getting the data from various provinces in Indonesia so there are an uneven respondents from each province in Indonesia. Some of the respondents are also not qualified or are not meeting the requirements needed, such as they have not taken entrepreneurial learning in educational institutions. Therefore, the researcher has to delete some of the unnecessary data, from the total 165 raw data gathered, only 149 being used to support this research. For Conclusions, the main conclusions of the study may be presented in a short Conclusions section, which may stand alone.

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