

Entrepreneurial Skills and Financial Access: The Mediating Role of Entrepreneurship Education in Shaping Entrepreneurial Interest

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ABSTRACT

Student entrepreneurial interest is very important to encourage economic growth through job creation. This study aims to analyze the effect of entrepreneurial skills and access to capital on entrepreneurial interest with entrepreneurship education as a mediating variable in Universitas Padjadjaran students. The research method used is quantitative with explanatory descriptive design. Data were obtained using a closed questionnaire distributed digitally through Google Form with a Likert scale to students, then analyzed using path analysis techniques to test the direct and indirect effects between variables. The results showed that entrepreneurial skills have a significant direct effect on entrepreneurial interest and entrepreneurship education. Entrepreneurship education is also proven to have a significant effect on entrepreneurial interest. However, entrepreneurship skills have no significant effect indirectly through entrepreneurship education, while access to capital has no significant effect either directly or indirectly. This study highlights the importance of developing entrepreneurial skills and strengthening practice-based entrepreneurship education programs to increase students' interest in becoming entrepreneurs. Support in the form of relevant training is also recommended to enrich students' skills in starting and running a business.

Keywords: Entrepreneurship Skills, Financial Access, Entrepreneurship Education, Entrepreneurial Interest

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1. INTRODUCTION

The economic growth of a country is significantly influenced by the ability of its people to create job opportunities, one of which is through entrepreneurship. In Indonesia, the interest in entrepreneurship among the younger generation, especially students, needs to be increased to reduce the unemployment rate of university graduates. However, many students face various challenges in starting businesses, such as limited skills and lack of access to capital sources (Purba et al., 2024). According to reports from the Central Statistics Agency (BPS), the open unemployment rate among university graduates reached 4.8% in 2022 and rose to 5.18% in 2023, indicating the need for solutions to prepare students to become independent entrepreneurs (Sugiarti, 2024).

Entrepreneurial skills are an important component in driving the success of an entrepreneur. These skills include the ability to identify business opportunities, manage risks, innovate, and make strategic decisions. Students who possess these skills are more likely to start and manage businesses effectively. However, entrepreneurial skills are not entirely acquired naturally, so education and supportive training are necessary (Aji et al., 2018).

In addition to skills, access to capital is also a significant factor in building entrepreneurial interest. Capital often becomes the main obstacle for students to start businesses. A lack of funds or difficulties in obtaining capital sources result in their entrepreneurial potential not being realized. Therefore, access to capital, whether through formal or informal financial institutions, is critical to support young entrepreneurs (Miaz, 2016; Tanusi & Laga, 2020).

Entrepreneurial interest is the individual drive to start and manage a business based on existing opportunities and potential. This interest is influenced not only by desire but also by external factors such as environmental support, practical skills, and access to business capital. Students with entrepreneurial interest tend to be more innovative, independent, and have a vision to develop businesses that can have a positive impact on society (Wiani et al., 2018). Therefore, building this interest requires a holistic approach that involves various aspects, including entrepreneurship education (Assistant Deputy for Youth Entrepreneurship, 2024).

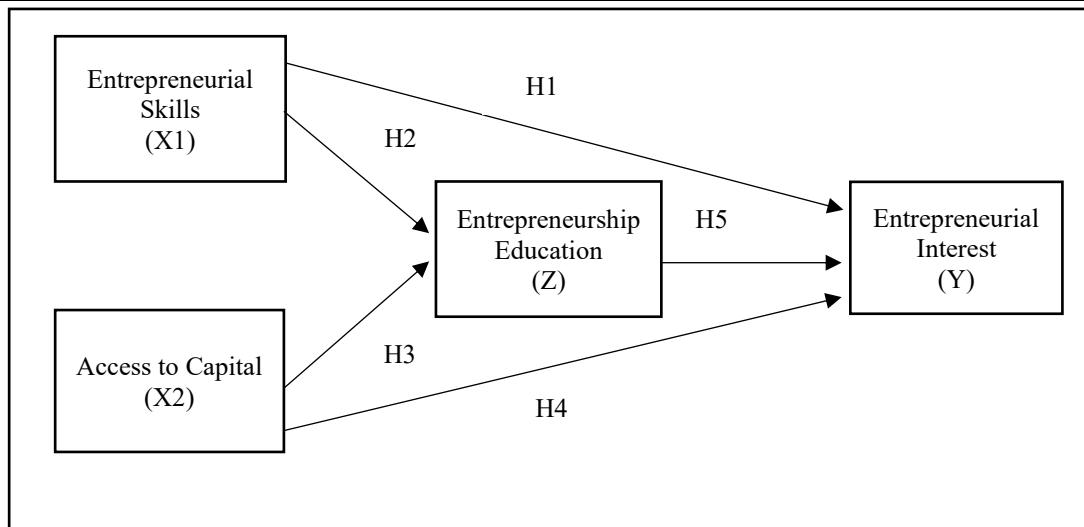
Entrepreneurship education plays a key role in facilitating the development of skills and enhancing students' confidence to start businesses. Through this education, students not only gain theoretical understanding but also practical experience that can be applied in the business world (Susanti, 2024). Effective entrepreneurship education programs can also open up opportunities for access to capital for students through collaborations with external parties, such as the government or private institutions (Abdillah in Ramin, 2023).

Universitas Padjadjaran is one of the higher education institutions that strives to promote entrepreneurship development through its entrepreneurship education program (Maga, 2021). However, the effectiveness of this program has not been fully evaluated, especially concerning its impact on students' interest in entrepreneurship. Therefore, research is needed to understand how entrepreneurship education can strengthen the relationship between entrepreneurial skills, access to capital, and entrepreneurial interest.

This study focuses on students of Universitas Padjadjaran from various study programs to explore the influence of entrepreneurial skills and access to capital on entrepreneurial interest. Entrepreneurship education will be examined as a mediating variable to understand the extent of its role in increasing entrepreneurial interest among students, with the hope that it can contribute to the development of entrepreneurship education strategies at Universitas Padjadjaran.

2. METHOD

This study uses a quantitative approach with several variables that will be tested for their effect using data in the form of numbers. According to Djaali (2021), quantitative research is an approach that emphasizes objective measurement and numerical data analysis through statistical methods. This approach aims to test hypotheses that have been formulated beforehand using standardized data collection instruments, such as questionnaires. The quantitative research process is designed to explain the relationship between variables, predict phenomena, or identify patterns within a population (Djaali, 2021). Hypotheses will be tested using Path Analysis.



Picture 1. Research Design

Based on Fig. 1 above, this study is a descriptive - explanatory research, meaning that it aims to describe the effect between variables studied. The descriptive aspect means explaining and analyzing the research variable, namely Entrepreneurial Skills (X1), Access to Capital (X2), Entrepreneurship Education (Z), and Entrepreneurial Interest (Y). The explanatory aspect means searching for a causal effect between research variables through hypotheses. The causal effect is a direct effect between Entrepreneurial Skills (X1), Access to Capital (X2), on Entrepreneurship Education (Z) and an indirect effect of Entrepreneurial Skills (X1), Access to Capital (X2) on Entrepreneurial Interest (Y) through Entrepreneurship Education (Z) among Universitas Padjadjaran students.

This research design is also based on the COR theory and the JD-R theory, as well as previous relevant research. Therefore, the researcher can formulate direct and indirect hypotheses in this study. The detailed hypotheses can be seen in the following table.

Table 1. Summary of Hypotheses

Hypothesis	Information
H1	Entrepreneurial skills have a positive and direct effect on entrepreneurial interest.
H2	Entrepreneurial skills have a positive and direct effect on entrepreneurship education.
H3	Access to capital has a positive and direct effect on entrepreneurship education.
H4	Access to capital has a positive and direct effect on entrepreneurial interest
H5	Entrepreneurship education has a positive and direct effect on entrepreneurial interest
H6	Entrepreneurial skills have a positive and indirect effect on entrepreneurial interest through entrepreneurship education
H7	Access to capital has a positive and indirect effect on entrepreneurial interest through entrepreneurship education.

Source: Primary data processed 2024

Based on Table 1 above, this study has 7 hypotheses. These hypotheses will test the direct effect of entrepreneurial skills (X1) on entrepreneurial interest (Y), the direct effect of entrepreneurial skills (X1) on entrepreneurship education (Z), the direct effect of access to

capital (X2) on entrepreneurship education (Z), the direct effect of access to capital (X2) on entrepreneurial interest (Y), the direct effect of entrepreneurship education (Z) on entrepreneurial interest (Y), the indirect effect of entrepreneurial skills (X1) on entrepreneurial interest (Y) through entrepreneurship education (Z), and the indirect effect of access to capital (X2) on entrepreneurial interest (Y) through entrepreneurship education (Z).

The population in this study consists of all active students of State Universitas Padjadjaran. Meanwhile, the sampling technique used is Proportional Random Sampling, which was calculated using the Slovin formula, resulting in a sample of 103 respondents.

Data collection was done by determining the research subjects, which were all Universitas Padjadjaran students who had taken entrepreneurship courses using questionnaires. The questionnaires used were closed-ended questionnaires using digital media, or commonly referred to as Google Forms. The scale used was the Likert scale. The scoring was done using the Likert scale with 5 alternative responses: Not at All Agree: 1, Not Agree: 2, Fairly Agree: 3, Agree: 4, and Strongly Agree: 5. The data was then analyzed using the Statistical Package for the Social Science application, commonly known as Statistical Product and Service Solutions (SPSS) version 26. The data analysis used in this study consisted of descriptive statistical analysis, classical assumption testing, and path analysis.

3. RESULTS AND DISCUSSION

a. Research Results

1) Hypothesis Testing

Hypothesis testing was used to examine the direct and indirect effects of the exogenous variable on the endogenous variable. The hypothesis was accepted or rejected based on the criteria that if the p-value < 0.05, H0 was accepted, or it was stated that the regression coefficient obtained was significant. The results of the testing of the direct and indirect effects can be seen in the following table:

Table 2. Results of the Indirect Effect Hypothesis Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.870 ^a	.756	.749	3.51462

a. Predictors: (Constant), Entrepreneurship Education, Access to Capital, Entrepreneurial Skill

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.773	2.289		.338	.736
	Entrepreneurial Skill	.253	.117	.180	2.167	.033
	Access to Capital	-.039	.088	-.031	-.443	.659
	Entrepreneurship Education	.555	.049	.755	11.262	.000

a. Dependent Variable: Interest in Entrepreneurship

Furthermore, the error (e1) effect was obtained using the formula:

$$e1 = 1 - R^2 = \sqrt{1 - 0,756} = 0,493$$

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_5 Z + e_1$$

$$Y = 0,180 X_1 + -0,031 X_2 + 0,755 Z + 0,493$$

The coefficient of determination of 0.493 indicates that the direct effect of Entrepreneurial Skill, Access to Capital, and Entrepreneurship Education on the variable Y Desire to Become An Entrepreneur is 49.3%, while 50.7% is influenced by other variables outside the model or this study.

Table 3. Results of the Direct Effect Hypothesis Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673 ^a	.453	.442	7.12822

a. Predictors: (Constant), Access to Capital, Entrepreneurial Skill

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	26.809	3.791		7.072	.000
	Entrepreneurial Skill	1.272	.200	.665	6.374	.000
	Access to Capital	.020	.178	.012	.111	.912

a. Dependent Variable: Entrepreneurship Education

Furthermore, the error (e₂) effect was obtained using the formula:

$$e_2 = 1 - R^2 = \sqrt{1 - 0,453} = 0,739$$

$$Z = \beta_3 X_1 + \beta_4 X_2 + e_2$$

$$Z = 0,665 X_1 + 0,012 X_2 + 0,739$$

The coefficient of determination of 0.739 indicates that the direct effect of Entrepreneurial Skill, Access to Capital on the variable Entrepreneurship Education is 73.9%, while 26.1% is influenced by other variables outside the model or this study.

Entrepreneurial Skill has a positive and significant effect on the Desire to Become An Entrepreneur through Entrepreneurship Education.

$$\begin{aligned} \text{Indirect effects} &= X_1 \rightarrow Z \rightarrow Y \\ &= \beta_3 \times \beta_5 \\ &= 0,665 \times 0,755 \\ &= 0,502 \end{aligned}$$

Access to Capital has a positive and significant effect on the Desire to Become An Entrepreneur through Entrepreneurship Education.

$$\begin{aligned} \text{Indirect effects} &= X_2 \rightarrow Z \rightarrow Y \\ &= \beta_4 \times \beta_5 \\ &= 0,012 \times 0,755 \\ &= 0,009 \end{aligned}$$

H1: The effect of Entrepreneurial Skill on the Desire to Become An Entrepreneur has a significance value of $0.033 < 0.05$ and a Beta value of 0.180. Based on the results, it can be concluded that H1 is accepted.

H2: The effect of Entrepreneurial Skill on Entrepreneurship Education has a significance value of $0.000 < 0.05$ and a Beta value of 0.665. Based on the results, it can be concluded that H2 is accepted.

H3: The effect of Access to Capital on Entrepreneurship Education has a significance value of $0.912 > 0.05$ and a Beta value of 0.012. Based on the results, it can be concluded that H3 is rejected.

H4: The effect of Access to Capital on the Desire to Become An Entrepreneur has a significance value of $0.659 > 0.05$ and a Beta value of -0.031 . Based on the results, it can be concluded that H4 is rejected.

H5: The effect of Entrepreneurship Education on the Desire to Become An Entrepreneur has a significance value of $0.000 < 0.05$ and a Beta value of 0.755 . Based on the results, it can be concluded that H5 is accepted.

H6: The effect of Entrepreneurial Skill on the Desire to Become An Entrepreneur through Entrepreneurship Education has a Beta value of 0.535 . Based on the results, it can be concluded that H6 is rejected.

$$0,665 \times 0,755 = 0,502$$

$$0,033 + 0,502 = 0,535$$

H7: The effect of Access to Capital on the Desire to Become An Entrepreneur through Entrepreneurship Education has a Beta value of 0.668 . Based on the results, it can be concluded that H7 is rejected.

$$0,012 \times 0,755 = 0,009$$

$$0,659 + 0,009 = 0,668$$

2) Path Analysis

The following are the results of the interpretation from the path analysis, which can be seen in Table 4 below.

Table 4. Results of Path Analysis

Effects Between Variables	Pengaruh		Total
	Langsung	Tidak langsung	
Effect X1 → Y	0,180	-	0,108
Effect X2 → Y	-0,031	-	0,104
Effect X1 → Z	0,665	-	0,263
Effect X2 → Z	0,012	-	0,142
Effect Z → Y	0,755	-	0,604
Effect X1 → Z → Y	0,180	0,502	0,535
Effect X2 → Z → Y	-0,031	0,009	0,668

Source: Primary data processed 2024

Based on the structure of this research model, the empirical equation can be formulated as follows.

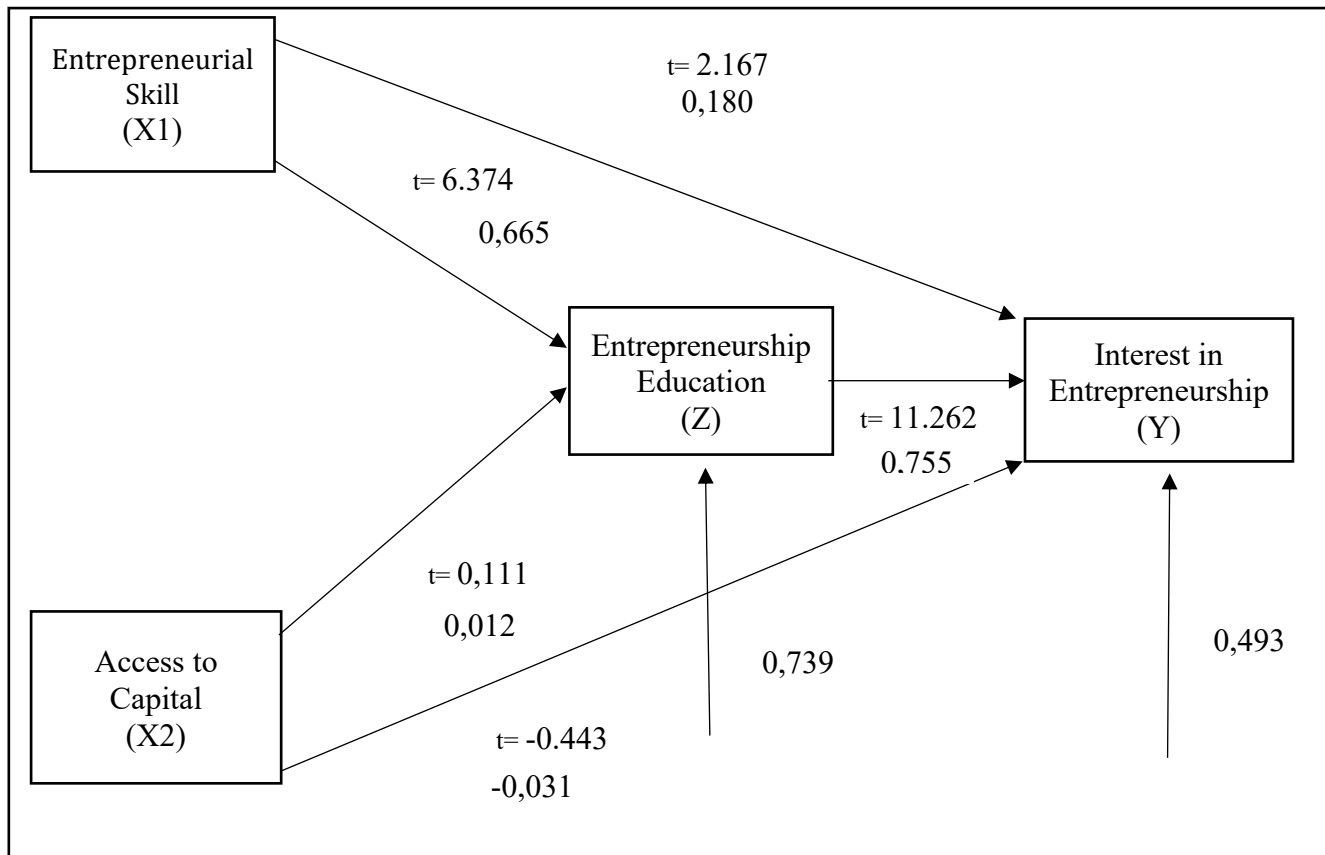
$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_5 Z + e_1$$

$$Y = 0,180 X_1 + -0,031 X_2 + 0,755 Z + 0,493$$

$$Z = \beta_3 X_1 + \beta_4 X_2 + e_2$$

$$Z = 0,665 X_1 + 0,012 X_2 + + 0,739$$

The following presents the results of the path analysis in the form of a diagram.



Picture 2. Results of Path Analysis Model

Source: Primary data processed 2024

The above figure explains the standardized beta values and the magnitude of both the indirect and direct effects of each variable.

Coefficient of determination: $R^2 = 1 - P e 1^2 \times P e 2^2 \dots\dots\dots P e x^2$.

The interpretation of (R^2) is as follows:

$$R^2 = 1 - (0,4932) (0,7392) = 1 - 0,132 = 0,868$$

Based on the coefficient of determination above, the direct and indirect effects amount to 0.868 or 86.8%. In other words, the information contained in the data (86.8%) is explained by this model, while (13.2%) is explained by variables outside this model or research.

b. Discussion

1) The Effect of Entrepreneurial Skills on the Entrepreneurial Intent of Students at Universitas Padjadjaran

The research findings indicate that entrepreneurial skills have a significant effect on the entrepreneurial intention of students at Universitas Padjadjaran. This is evidenced by a significance value of 0.033, which is less than 0.05, and a Beta value of 0.180, indicating a positive relationship even though the effect is relatively small. Thus, the first hypothesis (H1) in this study is accepted.

These findings are consistent with various previous studies that show entrepreneurial skills, such as planning, the ability to identify opportunities, environmental analysis or risk management, access to external expertise, and decision-making, can enhance an individual's

interest in venturing into business. For instance, research by Pamungkas et al. (2022) found that entrepreneurial skills play a crucial role in building students' confidence to start a business. Additionally, training and development of entrepreneurial skills significantly contribute to increasing students' entrepreneurial intentions in higher education. Students with entrepreneurial potential are likely to achieve success if supported by skills, knowledge, perseverance, and adequate support. However, their success may also be influenced by various factors, such as risks, competition levels, and other external factors, including economic conditions (Marpaung et al., 2024).

2) The Effect of Entrepreneurial Skills on Entrepreneurship Education for Students at Universitas Padjadjaran

The research findings indicate that entrepreneurial skills have a positive and significant effect on entrepreneurship education for students at Universitas Padjadjaran, with a significance value of 0.000, which is less than 0.05, and a Beta value of 0.665. Based on these findings, hypothesis H2 is accepted, indicating that entrepreneurial skills directly contribute to enhancing the effectiveness of entrepreneurship education.

These results are in line with research by Martini et al. (2024), which states that entrepreneurial skills significantly contribute to the success of entrepreneurship education. Students with good skills tend to be more active and better able to understand the learning process in the context of the business world, both theoretically and practically, allowing them to maximize the benefits of entrepreneurship education programs. Effective entrepreneurship education requires students to have certain foundational skills, enabling them to relate theory to real practices, such as business simulations, developing business plans, and managing entrepreneurial projects.

Thus, these findings emphasize the importance of developing entrepreneurial skills among students as a preliminary step to maximize the effectiveness of entrepreneurship education. Higher education institutions can support this development through practical training and programs focused on honing entrepreneurial skills. This will not only enhance students' understanding of entrepreneurship but also equip them to face challenges in the business world more effectively.

3) The Effect of Access to Capital on Entrepreneurship Education at Universitas Padjadjaran

The research findings indicate that access to capital does not have a significant effect on entrepreneurship education for students at Universitas Padjadjaran, with a significance value of 0.912, which is greater than 0.05, and a Beta value of 0.012. This indicates that the presence of access to capital does not directly influence the success of entrepreneurship education. Students tend to focus more on skill development, conceptual understanding, and practical experience during their educational phase, rather than utilizing capital directly. Access to capital is likely only to become a relevant factor at the stage of business implementation, when students have acquired sufficient knowledge and skills to manage those resources. In this context, these findings are consistent with the general view that entrepreneurship education is more effective when supported by practical learning approaches and skill development, rather than relying on access to capital as a primary factor. Therefore, higher education institutions are encouraged to prioritize learning strategies that enhance students' entrepreneurial competencies, enabling them to make the most of capital access in the future.

4) The Effect of Access to Capital on the Entrepreneurial Intent of Students at Universitas Padjadjaran

The research findings indicate that access to capital does not have a significant effect on the entrepreneurial intentions of students at Universitas Padjadjaran, with a significance value of 0.659, which is greater than 0.05, and a Beta value of -0.031. These findings indicate that the availability of capital access is not a primary factor driving students' interest in entrepreneurship.

The results align with research conducted by Mualifah & Prasetyoningrum (2020), which showed that access to capital does not have a significant effect on entrepreneurial interest. This finding could be attributed to various factors, such as the presence of other resources deemed more important by prospective entrepreneurs, such as skills, knowledge, or social support. Additionally, factors such as fear of risks or economic instability may also reduce the impact of access to capital on the interest in starting a business. However, these results differ from another study by Sukarni & Sari (2020), which stated that access to capital has a positive effect or plays an important role in increasing entrepreneurial interest. That research generally considers that the availability of funds is one of the main components that provides individuals with the confidence to start a business. Adequate capital allows individuals to manage risks and better seize business opportunities, thereby encouraging interest in entrepreneurship.

These differences indicate that the relationship between access to capital and entrepreneurial intent may vary depending on the context, environment, or characteristics of the respondents in the study.

5) The Effect of Entrepreneurship Education on Entrepreneurial Intent through Entrepreneurship Education at Universitas Padjadjaran

The research findings show that entrepreneurship education has a positive and significant effect on the entrepreneurial intentions of students at Universitas Padjadjaran, with a significance value of 0.000, which is less than 0.05, and a Beta value of 0.755. Based on these results, hypothesis H5 is accepted, meaning that the better the entrepreneurship education received by students, the higher their interest in entrepreneurship. Entrepreneurship education plays a vital role in providing the understanding, skills, and motivation necessary for students to engage in the business world. This aligns with previous research by Martini et al. (2024), which states that entrepreneurship courses have a significant impact on students' interest in entrepreneurship and their business performance. Entrepreneurship education encompasses various aspects, such as recognizing business opportunities, managing risks, marketing strategies, and managing business simulations. An effective learning process not only provides theoretical knowledge but also involves practical experiences, such as case studies or project development. Practical training and applied learning experiences can build students' confidence and enhance their interest in initiating, creating business opportunities, and managing businesses independently (Fuady & Darmawan, 2024; Salimodo et al., n.d.).

6) The Effect of Entrepreneurial Skills on Entrepreneurial Intent through Entrepreneurship Education at Universitas Padjadjaran

The research findings indicate that entrepreneurial skills do not have a significant effect on entrepreneurial intentions through entrepreneurship education for students at Universitas Padjadjaran, with a Beta value of 0.535. Based on these results, hypothesis H6 is rejected. This indicates that although both entrepreneurial skills and entrepreneurship education play

important roles individually, entrepreneurial skills do not directly encourage the increase in entrepreneurial intent through entrepreneurship education as a mediating variable.

The rejection of H6 suggests that while students with entrepreneurial skills are more technically prepared to start a business, this does not always translate into increased interest in entrepreneurship when entrepreneurship education serves as a mediator. Both entrepreneurial skills and entrepreneurship education significantly contribute to shaping entrepreneurial intent, but entrepreneurial skills alone are insufficient to strengthen that influence through indirect pathways. Furthermore, the effectiveness of entrepreneurship education in mediating the effect of skills on entrepreneurial intent also depends on the quality and relevance of the educational material provided. These findings provide insights that higher education institutions should not only focus on developing technical entrepreneurial skills but also adopt a holistic approach, such as creating an environment that supports the development of entrepreneurial intent.

7) The Effect of Access to Capital on Entrepreneurial Intent through Entrepreneurship Education at Universitas Padjadjaran

The research findings indicate that access to capital does not have a significant effect on entrepreneurial intent through entrepreneurship education for students at Universitas Padjadjaran, with a Beta value of 0.668. The rejection of hypothesis H7 indicates that, despite the availability of capital access and the provision of entrepreneurship education, neither is strong enough to foster students' interest in entrepreneurship. These findings reflect that other factors may be more dominant in driving students' entrepreneurial intent, such as personal motivation, entrepreneurial experience, or social and family support.

The absence of significant impact may also be due to students perceiving access to capital as a less relevant element in the early stages of developing their entrepreneurial intent. Students might prioritize the development of skills and practical understanding related to entrepreneurship before considering financial aspects. Additionally, the current entrepreneurship education may not yet be able to integrate capital access aspects with relevant practical learning to encourage entrepreneurial intent.

4. CONCLUSIONS AND SUGGESTION

a. Conclusions

Based on the results of this study, entrepreneurial skills have a significant effect on the entrepreneurial intentions of students at Universitas Padjadjaran, indicating that an increase in entrepreneurial skills can enhance entrepreneurial interest. Additionally, entrepreneurial skills also have a significant effect on entrepreneurship education, suggesting that mastery of these skills can enrich understanding and learning in entrepreneurship education.

Entrepreneurship education significantly influences entrepreneurial intentions among students at Universitas Padjadjaran. This shows that effective entrepreneurship education programs can increase students' interest in entrepreneurship. In other words, the better the entrepreneurship education that students receive, the greater the likelihood that they will be interested in starting a business.

Entrepreneurship education provides the necessary knowledge and skills to plan, manage, and develop a business, which in turn encourages their interest in entrepreneurship. However, entrepreneurial skills do not influence entrepreneurial intentions through

entrepreneurship education. Meanwhile, access to capital does not have a significant effect on entrepreneurial intentions through entrepreneurship education, either directly or indirectly.

Thus, entrepreneurial skills and entrepreneurship education serve as factors that encourage entrepreneurial intentions among students, while access to capital does not have a significant influence in this regard.

b. Suggestion

Based on the research findings, it is recommended that higher education institutions further develop and enrich entrepreneurship education programs that are based on practical experience and real-life applications, in order to enhance students' interest in entrepreneurship. Additionally, there is a need to increase support in the form of relevant entrepreneurial skills training, so that students not only possess knowledge but also the skills to run a business with greater confidence and success. Although access to capital is important, the increase in entrepreneurial interest is more influenced by in-depth education and relevant skills.

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