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**The Influence of Personal Attributes, Adversity Quotient with Self Efficacy as a Mediation Variable on Entrepreneurial Intention**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh *personal attributes*, *adversity quotient* dan *self efficacy* terhadap minat berwirausaha pada mahasiswa Universitas Putra Bangsa Kebumen. Populasi dalam penelitian ini adalah mahasiswa program studi manajemen. Teknik pengambilan sampel menggunakan *non probability sampling*. Metode pengumpulan data menggunakan kuesioner. Data dianalisis menggunakan SPSS 22.0. Hasil penelitian menunjukkan bahwa *personal attributes* dan *adversity quotient* memiliki pengaruh positif dan signifikan terhadap *self efficacy*. *Personal attributes*, *adversity quotient*, dan *self efficacy* secara parsial memiliki pengaruh positif dan signifikan terhadap minat berwirausaha. *Personal attributes* melalui *self efficacy* memiliki pengaruh positif dan signifikan terhadap minat berwirausaha dan *adversity quotient* melalui *self efficacy* memiliki pengaruh positif dan signifikan terhadap minat berwirausaha. Kesimpulan penelitian bahwa terdapat pengaruh *personal attributes* (kepribadian) dan *adversity quotient* terhadap minat berwirausaha baik secara langsung maupun tidak langsung.

Kata Kunci: *personal attributes*, *adversity quotient*, *self efficacy*, dan minat berwirausaha

**ABSTRACT**

*This study aims to determine the effect of personal attributes, adversity quotient and self-efficacy that affect the entrepreneurial intention of Putra Bangsa University Kebumen students. The population in this study were students of the regular class management study program. The sampling technique used non-probability sampling. Methods of data collection using a questionnaire. Data were analyzed using SPSS 22.0. The results showed that personal attributes and adversity quotient had a positive and significant effect on self-efficacy. Personal attributes, adversity quotient, and self efficacy partially have a positive and significant influence on entrepreneurial interest. Personal attributes through self-efficacy have a positive and significant influence on interest in entrepreneurship and adversity quotient through self-efficacy has a positive and significant influence on entrepreneurial interest. The conclusion of the study is that there is an influence of personal attributes (personality) and adversity quotient on the entrepreneurial interest, either directly or indirectly.*

*Keywords: personal attributes, adversity quotient, self efficacy, and entrepreneurial interest*

## **INTRODUCTION**

Intention is not innate from birth but something that can be learned, discovered and practiced as well as entrepreneurship where entrepreneurship is not only an innate talent from birth but can also be learned and taught (Suryana, 2006). Educated people are expected to become more successful entrepreneurs because they are one step more knowledgeable in entrepreneurship academically and supported by public information so that it can become a strategic plan for the realization of their interests in a directed manner. Entrepreneurship can be a profession of choice for students in starting their careers after graduating from college where job opportunities are getting narrower and labor competition is getting tougher which results in the emergence of educated unemployment.

Based on the Big Data Employment Analysis during the period January to April 2020, the number of job vacancies in all sectors has consistently decreased and from January 1 to April 20, 2020 on Google search engines there was an increase in searches for the word "pre-employment card" in April, information This indicates a surge in workers affected by Covid-19 and until August 2020 the percentage of the working age population affected by Covid-19 was 14.28% of the total working age population of 203.97 million people.

The results of preliminary observations 50 students of Putra Bangsa University Kebumen only 26% of students have an interest in entrepreneurship, while those who are oriented to looking for work after graduating from Putra Bangsa University Kebumen are 74%. It was concluded that the students' interest in entrepreneurship was in the low category. The low interest in entrepreneurship of Putra Bangsa University Kebumen students is mostly due to concerns about the source of business capital, fear of failure or bankruptcy, high risk, competition, and being a successful entrepreneur takes a long time. Therefore, this study examines the factors that influence the entrepreneurial interest of the students of Putra Bangsa University, Kebumen.

Intention is very important for someone to have in something and is closely related to a person's personality. Individuals with strong interests certainly have integrity which is the principle of their personality. Someone who has an interest in something will focus more attention on what is of interest so that it has a goal to be achieved, expressed in the form of an attitude or action to achieve it and enjoy the process in being productive. According to Winkel (2004), interest is a tendency that persists in individuals to feel interested in a particular field and feel happy to be involved in it. Individuals who are interested in something will encourage them to do certain activities without coercion. Feelings of interest and pleasure can make a person start to enjoy something he is facing or doing.

## **LITERATURE REVIEW**

No matter how strong the external factors that affect a person's interest in entrepreneurship, internal factors become dominant in determining the attitude towards his interest in entrepreneurship so that it can be directed and can be realized. One of the internal factors that can influence students to be motivated and interested in entrepreneurship is personal attributes. According to Alma (2010), the ideal personality of an entrepreneur is an individual who is able to stand on his own ability to help himself out of the difficulties he faces, including overcoming poverty without anyone's help. The existence of self-motivation for entrepreneurship is very influential in carrying out the profession. Leadership, independent attitude, mental readiness, all must be possessed because the entrepreneurial profession has dynamic risks, challenges and problems.

Astri et al (2017), that the interest in entrepreneurship of students will increase if the potential for entrepreneurial personality is increased. The better the potential for entrepreneurial personality, the better the interest in entrepreneurship of students, conversely the less good the potential for entrepreneurial personality, the less good the interest in entrepreneurship of students and the influence of potential entrepreneurial personality on interest in entrepreneurship is significant.

The complex thing that forges entrepreneurship is the state of how a person can rise from failure repeatedly. Skills in managing risks, challenges, and problems in entrepreneurship are needed because if a person's ability is low in dealing with difficulties in entrepreneurship. According to Zaki et al. (in Siregar, et al 2017), adversity quotient is an assessment that measures how a person's response in dealing with problems can be empowered into opportunities. According to Wijaya (2007), adversity quotient is the ability to think, manage and direct actions that form patterns of cognitive and behavioral responses to stimulus events in life in the form of challenges or difficulties. If you do not have an adversity quotient, it is feared that you will experience frustration in undergoing the entrepreneurial profession and fall into failure without trying to get back up

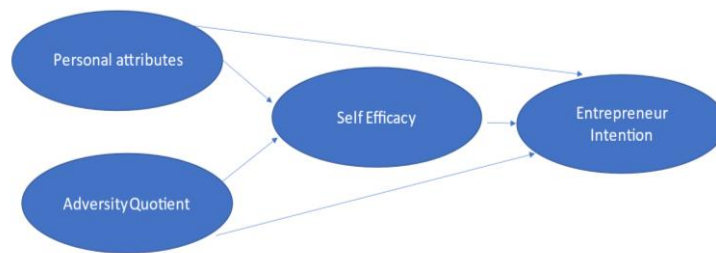
Self efficacy is needed to have a strong entrepreneurial intention. According to Kurniawan, et al (2016), self-efficacy is a person's belief in his ability to complete a job. Self-efficacy affects entrepreneurs in terms of being confident to be able to lead, be independent, dare to face challenges, and take risks. Self-efficacy can build a sense of desire to start a business, make someone think creatively and innovatively so that they have many ideas. If someone does not believe in their abilities, it is unlikely that that person will have an interest in entrepreneurship. Therefore, some of these factors can influence and foster student entrepreneur intention. The hope is that it can help the government in reducing the number of unemployed in this country at least by creating jobs for themselves.

Research Melyana et al (2015), Kurniawan et al (2016) Aggraeni & Nurcaya (2016), self-efficacy is an intervening variable and has an influence on entrepreneur intention. The results of research conducted by Oyeku et al (in Astri, et al, 2017) concluded that self-efficacy is a good predictor of entrepreneurial interest and a strong predictor of business performance. This is because the smaller the self-efficacy, the less likely someone will have an interest in entrepreneurship.

Based on the background and theoretical basis, the hypothesis of this research are:

- H1: There is a direct influence of personal attributes on self-efficacy in Putra Bangsa University Kebumen students.
- H2: There is a direct influence of the adversity quotient on self-efficacy in Putra Bangsa University Kebumen students.
- H3: There is a direct influence of personal attributes on entrepreneurial interest in Putra Bangsa University Kebumen students.
- H4: There is a direct influence of the adversity quotient on the interest in entrepreneurship in the students of Putra Bangsa University, Kebumen.
- H5: There is a direct influence of self-efficacy on entrepreneurial interest in Putra Bangsa University Kebumen students.
- H6: There is an indirect influence of personal attributes on the interest in entrepreneurship through self-efficacy as a mediating variable for the students of Putra Bangsa University, Kebumen.
- H7: There is an indirect effect of adversity quotient on the interest in entrepreneurship through Self Efficacy as a mediating variable for the students of Putra Bangsa University, Kebumen.

Figure 1. Empirical Framework



### RESEARCH METHOD

The objects in this study are personal attributes, adversity quotient, self-efficacy and entrepreneurial interest variables. The subjects in this study were the students of Putra Bangsa University, Entrepreneur intention is the tendency of the heart in a person to be interested in creating a business which then organizes, regulates, takes risks and develops the business created (Suryana, 2006). According to Safari (2003) there are four indicators of entrepreneurs intention, including feeling happy, interest, attention and engagement.

Meanwhile, personal attributes or personal abilities and behaviors can influence and determine whether a person can become a successful entrepreneur in the future (Kirby in Mustapha and Selvaraju, 2015). According to Alma (2010) indicators of personal attributes variables include confident, task and result oriented, risk taking, leadership, originality and oriented to the future

The population is a generalization area consisting of objects and subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions (Sugiyono, 2010). There are 1,560 students at the University of Putra Bangsa Kebumen in the 2020-2021 school year. The sampling technique used in this study is non-probability sampling, namely purposive sampling which is a sampling technique based on certain considerations with the sample criteria being regular students in the management study program who have taken courses in entrepreneurship, business feasibility studies, and e-commerce. From 182 students as the population, the researcher used 65 samples based on the calculation of the Slovin formula

Ghozali (2013) the validity test is carried out by comparing  $r_{count}$  with  $r_{table}$ , where to determine  $r_{table}$  with the formula  $df = n-2$ .  $df = (65-2) = 63$ ,  $r_{table} = 0.2441$ . The results of the validity test in this study for each instrument of the personal attributes, adversity quotient, self-efficacy and entrepreneurial interest variables were declared valid because  $r_{count} > r_{table}$  with a significance level of  $<0.05$ .

A questionnaire is said to be reliable if a person's answer to the statement is consistent or stable from time to time. Respondents' answers to this question are said to be reliable if each question is answered consistently or the answers cannot be random because each question wants to measure the same thing.

The method of data collection was carried out using a questionnaire with a score using a Likert scale on each instrument. The analytical methods used in this study are descriptive analysis, instrument test (validity and reliability test), classical assumption test (normality test, heteroscedasticity test, multicollinearity test), multiple linear regression analysis, and hypothesis testing (partial t test, and coefficient of determination, correlation analysis, path analysis, and Sobel test using SPSS 22.0 program

### RESULT AND DISCUSSION

The respondents of this study were 65 students of Putra Bangsa University Management Study Program S1 Regular Class with characteristics based on gender 24% male and 76% female. All respondents have received entrepreneurship courses

Based on table 1, it can be explained that the Cronbach Alpha of each variable is more than 0.60 or 60% so that all statements in the questionnaire are declared reliable.

Table 1. Normality Test

No	Variabel	Cronbach Alpha	ctitical	
1	<i>Personal Attributes</i>	0,884	0,60	Reliabel
2	<i>Adversity Quotient</i>	0,859	0,60	Reliabel
3	<i>Self Efficacy</i>	0,809	0,60	Reliabel
4	Entrepreneur Intention	0,916	0,60	Reliabel

Partial test or t test is used to partially test the significance of the effect of the independent variable (X) on the dependent variable (Y) in the regression model that has been generated. This study uses a significance level of 5% ( $\alpha = 0.05$ ). Substructural partial test 1 to determine ttable with the formula  $df = n-k$  ( $65-2= 63$ ) so that the number in ttable is 1.99834. The results of the t-test analysis in this study are as follows:

Partial test or t test is used to partially test the significance of the effect of the independent variable (X) on the dependent variable (Y) in the regression model that has been generated. This study uses a significance level of 5% ( $\alpha = 0.05$ ). Substructural partial test 1 to determine ttable with the formula  $df = n-k$  ( $65-2= 63$ ) so that the number in table is 1.99834. The results of the t-test analysis in this study are as follows:

Table 2. T test structure 1

		Coefficients <sup>a</sup>			t	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1,813	,942		1,924	,059
	<i>Personal Attributes</i>	,310	,046	,630	6,704	,000
	<i>Adversity Quotient</i>	,208	,060	,326	3,465	,001

a. Dependent Variable: *Self Efficacy*

Based on table 2 above, it can be seen that the value of tcount is 3,465 > t table 1,99834. Judging from the significance value, Adversity Quotient has a significant value of 0.001 <0.05. So it can be concluded that Adversity Quotient (X2) has a positive and significant effect on Self Efficacy (Y1).

Determination of the table for Substructural 2 with the formula  $df = n-k$  ( $65 - 3 = 62$ ) so that the number in table is 1.99897. The results of the t-test analysis in this study are as follows:

Table 3. T Test structue 2

		Coefficients <sup>a</sup>			T	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	-,155	1,236		-,125	,901
	<i>Personal Attributes</i>	,408	,077	,333	5,270	,000
	<i>Adversity Quotient</i>	,297	,083	,187	3,560	,001
	<i>Self Efficacy</i>	1,236	,162	,497	7,643	,000

a. Dependent Variable: Entrepreneur Intention

Based on the results of the t-test in table IV-9, it can be seen that the t-count value is 5.270 > t-table 1.99897. Judging from the significance value, Personal Attributes has a significant value of 0.000 <0.05. So it can be concluded that Personal Attributes (X1)

have a positive and significant influence on Entrepreneurial Interest (Y2). Adversity Quotient (X2) on Interest in Entrepreneurship (Y2)

Based on the results of the t test in table 3, it can be seen that the value of t count is  $3.560 > t$  table  $1.99897$ . Judging from the significance value, Adversity Quotient has a significant value of  $0.001 < 0.05$ . So it can be concluded that Adversity Quotient (X2) has a positive and significant influence on Entrepreneurial Interest (Y2). Self Efficacy (Y1) on Interest in Entrepreneurship (Y2)

Based on the results of the t test in table 3, it can be seen that the t value is  $7.643 > t$  table is  $1.99897$ . Judging from the significance value, Self Efficacy has a significant value of  $0.000 < 0.05$ . So it can be concluded that Self Efficacy (Y1) has a positive and significant influence on Entrepreneurial Interest (Y2).

Correlation analysis in this study was used to determine the strength of the linear relationship between independent variables, namely Personal Attributes (X1) and Adversity Quotien (X2). The following are the results of the correlation test:

Table 4. Correlation Test

		Correlations	
		X1	X2
X1	Pearson Correlation	1	,857**
	Sig. (2-tailed)		,000
	N	65	65
X2	Pearson Correlation	,857**	1
	Sig. (2-tailed)	,000	
	N	65	65

Table 4 can be seen that the correlation value between personal attributes (X1) and adversity quotien (X2) is  $0.857$  with a significance level of  $0.000 < 0.05$ , which means that there is a strong and significant relationship or correlation between personal attributes and adversity quotient.

The Sobel test was carried out by testing the strength of the indirect influence of the dependent variable (Y) with the independent variable (X) through the mediating variable (M). the indirect effect of X to Y through the M variable. The Sobel test in this study uses a Sobel test calculator which is accessed through <http://quantpsy.org/sobel/sobel.htm> as follows:

Figure 2. Sobel test

Input:		Test statistic:	Std. Error:	p-value:
a	0.630	Sobel test: 2.99371064	0.10458927	0.00275607
b	0.497	Aroian test: 2.98614054	0.10485441	0.00282523
s <sub>a</sub>	0.046	Goodman test: 3.00133861	0.10432345	0.00268795
s <sub>b</sub>	0.162	Reset all	Calculate	

Based on Figure 2, the results of the structural Sobel test I show that personal attributes to Interest in entrepreneurship through self efficacy has a p-value or significance of  $0.002$  ( $p < 0.05$ ) and a statistical Sobel test value of  $2.993 > t$  table  $1.99834$ , it is known that self efficacy can mediate between personal attributes variable and entrepreneur intention variable.

The adversity quotient ability is the ability to face obstacles or obstacles and is expected to turn these obstacles into opportunities. Adversity quotient affects self-efficacy, which means that one's ability to self-confidence will have an impact on the student's point of view in dealing with various difficult situations in his life. Adversity

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quotient and self-efficacy have an important role in students so they can believe in their abilities and can manage stress levels due to various situations.

Based on the results of the partial test or t-test of the Personal Attributes variable on Entrepreneurial Interest, the tcount value is  $5.270 > t_{table} 1.99897$  with a significance level of  $0.000 < 0.05$  so the third hypothesis (H3) which states that there is a direct influence of personal attributes on entrepreneurial interest in students Putra Bangsa University Kebumen was accepted. Partially the influence of the personal attributes variable is 33.3%, which means that the personal attributes variable partially affects the student's entrepreneurial interest. It is also known that the personal attributes path coefficient on entrepreneurial intention is 0.333, which means that Entrepreneurial Interest will increase if the entrepreneurial personality potential is increased. The results of this study are supported by previous research which states that there is a significant influence of personality on students' interest in entrepreneurship (Astri, et al, 2017) and personal attributes factors have a positive and significant influence on student interest in becoming entrepreneurs (Anastia, 2013).

The results of this study indicate that an entrepreneur before becoming an entrepreneur has a strong entrepreneurial interest. Personal attributes related to behavior caused by factors within a person. The personality characteristics of students are very influential on business success. Not just a momentary emotional interest because as an entrepreneur you have strong integrity, a productive personality, self-confidence, task and result oriented, able to take risks, become a visionary leader for the future, and are innovative.

Based on the results of the partial test or t-test of the adversity quotient variable on in Entrepreneurship, the value of tcount  $3.560 > t_{table} 1.99897$  with a significance level of  $0.001 < 0.05$  so the fourth hypothesis (H4) which states that there is a direct influence of adversity quotient on entrepreneurial interest in students Putra Bangsa University Kebumen was accepted. Partial contribution of the influence of the Adversity Quotient variable is 18.7%, which means that the Adversity Quotient variable partially affects the student's entrepreneurial interest. It is also known that the Adversity Quotient path coefficient on Entrepreneurial Interest is 0.187, which means that Entrepreneurial Interest will increase if the entrepreneurial personality potential is increased. The results of this study are supported by previous research which states that the adversity quotient partially and simultaneously has a significant effect (Siregar, et al. 2017), there is a significant effect of adversity quotient on student entrepreneurship interest (Astri, et al., 2017) and Adversity Quotient with dimensions of control, ownership, reach and endurance have a significant effect on entrepreneurial interest (Palupi, 2015).

Based on the results of the partial test or t-test of the Self Efficacy variable on in Entrepreneur intention, the value of tcount  $7.643 > t_{table} 1.99897$  with a significance level of  $0.000 < 0.05$  so the fifth hypothesis (H5) which states that there is a direct influence of self-efficacy on entrepreneurial interest in students Putra Bangsa University Kebumen was accepted. Partial contribution of the influence of the Self Efficacy variable is 49.7%, which means that the Self Efficacy variable partially affects the student's entrepreneurial interest. It is also known that the Self Efficacy path coefficient on Entrepreneurial Interest is 0.497, which means that Entrepreneurial Interest will increase if Self Efficacy is increased. The results of this study are supported by previous research which states that there is a significant influence of self-efficacy on entrepreneurial interest (Siregar, et al. 2017), self-efficacy variables significantly influence student entrepreneurial interest (Siregar, et al. 2017) and self-efficacy variables have a significant effect on entrepreneurial interest. (Jailani, et al, 2017).

Self efficacy is a belief in one's own abilities. The self-efficacy assessment indicator explains that beliefs affect the form of action that will be chosen by someone who has an interest in entrepreneurship. Self-confidence in their abilities is a student's capital to start entrepreneurship because they must have an interest in such a business, but entrepreneurship will not be realized only by the presence of interest without any confidence to make it happen.

Based on the results of the analysis above, it is evident that the Adversity Quotient has a direct and indirect effect on Entrepreneurial Interest. The effect of Adversity Quotient through Self Efficacy is known from a significance of 0.007 ( $p < 0.05$ ) and a statistical Sobel test value of  $2.671 > t$  table 1.99897 so that the seventh hypothesis (H7) has an indirect effect of Adversity Quotient on entrepreneurial interest through Self Efficacy As the mediating variable at the Putra Bangsa University Kebumen students was accepted.

The indirect effect of the Adversity Quotient variable on the Interest in Entrepreneurship through Self Efficacy is 0.162 or 16.2% smaller than the direct effect of the Adversity Quotient variable on the Interest in Entrepreneurship, which is 0.187 or 18.7%. The decrease in this indirect influence shows the form of partial mediation or partial mediation of Self Efficacy, which means that Self Efficacy is not able to perfectly mediate the influence of Adversity Quotient on Entrepreneurial Interest. The intelligence of each student in dealing with problems and difficulties is different. Self-efficacy plays a role in convincing oneself that one's abilities can be used as capital to not be emotional so that a solution can be obtained as a challenging matter for the problems faced without despair.

## **CONCLUSION**

Based on the results of research that has been carried out, personal attributes (personality) become the dominant variable in influencing students' interest in entrepreneurship compared to other variables and has a positive effect where the better the student's personality, the higher the interest in entrepreneurship. Therefore, the University of Putra Bangsa Kebumen should be able to hold self-introduction activities to determine self-potential (self-confidence, leadership, creative ideas, visionary) and self-development of students so that they are more productive and can build entrepreneurial mentality. Entering the Quarter Life Crisis (QLC) is a period where fresh graduates will enter the career world, if students have not found their potential, they will be vulnerable to not being optimal in their careers. The suggestions for examples of activities such as Responsible Student Orientation (ORB), Achievement Motivation Training (AMT), and Talent Mapping or other motivational activities.

Self efficacy in the results of this study shows a positive influence on students' interest in entrepreneurship, both directly and in their role as mediators, so that the more confident a person is in their own abilities, the more they strengthen their interest in entrepreneurship. Self-efficacy is formed because of the skills and knowledge possessed, then becomes an experience that influences whether or not self-confidence is strong in a positive direction in dealing with all situations. Stable self-confidence needs to be owned by students who are interested in entrepreneurship. Therefore, the University of Putra Bangsa Kebumen needs to pay attention to and improve student self-efficacy in order to strengthen students' interest in entrepreneurship so that after graduating from the University they are more confident and able to realize their interests through academic and non-academic learning.

The adversity quotient in the results of this study shows a positive influence on students' interest in entrepreneurship. The higher the adversity quotient, the stronger the



interest in entrepreneurship where the mindset of a difficult condition or problem is not a burden but an opportunity or challenge.

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