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ANALYSIS TOWARDS FACTORS THAT AFFECTING MILLENIALS' ENTREPRENEURIAL INTENTION IN INDONESIA

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Abstract: This research aims to analyze those factors which have an impact towards the entrepreneurial intention on millennial business people in DKI Jakarta. This research was conducted on millennial Micro, Small and Medium Enterprises in DKI Jakarta. The Sampling was taken by a purposive sampling technique. Then the research data obtained by distributing questionnaires to 400 respondents. The data analysis technique that used was multiple linear regression analysis which processed through SPSS 25. The Summary results showed that entrepreneurial motivation, personality and family environment had a significant positive impact on their entrepreneurial intention. While Entrepreneurial knowledge does not have any impact towards entrepreneurial intention on millennial business people in DKI Jakarta. Entrepreneurial motivation, personality, entrepreneurial knowledge and family environment are suitable to explain further relates to the topic.

Keywords: Entrepreneurial motivation, personality, entrepreneurial knowledge, family environment, entrepreneurial intention.

INTRODUCTION

Entrepreneurial Intention is someone's expression which is manifested in creative and innovative ways through business whose produces goods or services that could be useful by others. Entrepreneurial Intention would benefits the nation because it can lift up the economy. Support from government and private sector would be needed in order to realize the Entrepreneurial intention such as by providing education and training for young generation or collaborating with universities in an effort to make their students as entrepreneurial candidates.

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One of the efforts to growth the entrepreneurial intention which leads to the business success is motivation. Motivation could come from within self or from others' impact. Strong motivation will generate strong interest that lead to huge success. According to the research which conducted by Munawar & Supriatna (2018) said that someone's motivation will increase the entrepreneurial intention. This results were also supported by Wahyudi's research (2018) who stated that motivation had a positive and significant impact on entrepreneurial intention . That opposites to the research from Rosmiati.et al (2015) and Nugrahaningsih & Muslim (2016) who said that motivation did not affect the entrepreneurial intention. Another factor which have an impact towards entrepreneurial intention is personality. These personality trait such as need of achievement and self-efficacy. Personality also could be in the form of information received, social networks, access to capital, demographic influences such as gender, age, educational background, and work experience. Personality traits which has an impact on Entrepreneurial intention could be in the form of dissatisfaction with prior jobs, employment termination, age factors and commitment or interest in the business world. According to the research which conducted by Agusmiati & Wahyudin (2018) which stated that personality has a negative and insignificant impact which opposite to the research by Baskara & Has (2018) who explained that personality has a positive and significant impact towards it.

Entrepreneurial Knowledge is consider as one of the important factors which affects the entrepreneurial intention. This knowledge will support the entrepreneurial values, so will foster the entrepreneurial intention. This knowledge is expected to help entrepreneurs to identify business opportunities and creating job opportunities and also open new businesses. According to research by Agusmiati & Wahyudin (2018) knowledge has a negative and insignificant impact on entrepreneurial intention. Meanwhile, Fauziyah's research (2018) said that knowledge has a positive and significant impact on entrepreneurial intention. This is different from the research which conducted by Puspitaningsih (2017), who defined that knowledge has none impact on entrepreneurial intention.

Besides the knowledge, the environment is also one of the important factors which affects the entrepreneurial intention. Public environment and family environment will play an important role in influencing someone interest in taking an action, particularly in terms of entrepreneurship. Family environment is the most important, oldest and natural informal educational institution. Parents will affect their children by selecting education and work for their future. Family environment has an impact in someone entrepreneurial intention. If the family provides positive support for entrepreneurial then the person would have an interest in entrepreneurship aswell and otherwise if the family does not encourage the entrepreneurship then someone's interest towards entrepreneurship would be small. Family environment has an impact towards the entrepreneurial intention, this is supported by the results from Yusuf's research (2017) and Agusmiati & Wahyudin (2018) whom defined that family environment has a positive and significant impact on

entrepreneurial intention. In opposites to the research from Rahmadi & Heryanto (2016) who said that family environment did not have an impact on entrepreneurial intention.

LITERATURE REVIEW

Based on Kasmir (2016) an entrepreneur is someone who has the courage to take risks in order to run a business in various opportunities. By means being an independent mentality and not to depend on others and courage to start a business under no circumstances either feel afraid or anxious. According to Schumpeter in Alma (2008) an entrepreneur is someone who sees an opportunity and then takes advantage of that opportunity by creating an organization, namely a business organization which could create goods and services.

Rahmadi & Heryanto (2016) entrepreneur is someone who gets a business opportunity then creates an organization to reach that opportunity. Entrepreneurship is a creative and innovative way of building a value which does not yet exist into fact and can be used by others. According to Puspitaningsih (2017), entrepreneurship is an ability which appears in a person so it can be used optimally in order to increase the standard of living. Hisrich-Peters in Siswadi (2013) said that entrepreneurship is a process of creating something by time and activities which are accompanied by capital and risk and receiving rewards and satisfaction as well as personal freedom.

According to Siswadi (2013) there are six essences of entrepreneurship as follows: 1) A value which is embodied in behavior that is used as basis of resources, driving forces, goals, tactics, tips, processes and business results; 2) An ability to create something new and different 3) A process of applying creativity and innovation in solving problems and finding opportunities to improve lives; 4) A value needed to start a business (start-up phase) and its development (venture growth); 5) A process of doing something new (creative) and something different (innovative) that is useful and add more value; 6) efforts to create added value by combining resources through new and different ways to win the competition. This added value could be created by developing new technologies, discovering new knowledge, finding new ways to produce new goods and services which more efficient, improving existing products and services and finding new ways to satisfy consumers.

Entrepreneurial Intention is the desire, interest and willingness to work hard or being persistence and try hard to fulfill their life needs without being afraid of risks that will occur, as well as having strong will to learn from the failures (Puspitaningsih 2017). While Ginting & Yuliawan (2015) said that someone who has an interest in a particular object can be known from the disclosure or speech, action or deed and by answering a number of questions. It can be concluded that entrepreneurial intention is an feeling of interest in creating, organizing and running owned business.

The traits which affecting the Entrepreneurial Intention

Entrepreneurial Intention does not just appear itself but it could be arise through socialization process both directly and indirectly. The increased on entrepreneurial intention is also caused by several other things. Here is the factors that affecting the entrepreneurial intention according to some experts. Based on Agustina (2017) entrepreneurial intention is determined by internal factors and external factors. Internal factors are personality, perception, motivation and learning or attitude. External factors are family, friends, neighbors and others. Those factors could be divided into two, namely internal and external factors.

Internal factors are the factors which come from within the individual itself, including: 1) Need for Achievement; 2) Place of Supervision (Internal Locus of Control); 3) Need for Independence; 4) Personal Values; 5) Experience. While external factors are factors that come from outside individual itself, including: 1) Role Model; 2) Family and Friends Support; 3) Education.

According to Alma (2008), there are other factors that greatly support the entrepreneurial intention, namely family, friends, experience, economic conditions, employment conditions, and available resources. The environment by means of role models has affects someone's entrepreneurial intention. Role model environment usually took from their parents, siblings, friends, spouses, idol figures which also successful entrepreneurs, and other relatives such as grandfathers, uncles, aunts, and others. Bygrave in Alma (2008) declared that there are several factors which trigger entrepreneurial intention such as follows: 1) Personal factors (Personality), this factor could be seen through personality who has brave to take risks and has a high commitment or intention to the entrepreneurial world. 2) Environmental factors, this factor could be seen through sources that useful likewise to the ease access to capital. Main concern from environmental aspects are include: 3) Sociological factors (family and so on) this factor can be seen from the relationship or links to other people such as friends who can be invited to work together, encouragement and various assistance that provide convenience from the family environment in order to open a business.

Entrepreneurial Intention according to Shane et.al (2012) is a desire, intention and willingness to work hard or persistence and try optimally to fulfill their life needs without feeling afraid to the risks that will occur and willing to learn from mistakes. The indicators used to assess this Entrepreneurial intention ratio based on Bhandari (2006) were consist of: 1) self-esteem; 2) personal challenges; 3) the desire to be the boss; 4) innovation; and 5) leadership.

Motivation is a stimulus or desire that drives someone to take an actions, particularly entrepreneurial actions. This motivation arises through creativity and innovation in order to gain profits in form of money and self-satisfaction. This motivation could be a basic fundamental to starting entrepreneurship because this motivation will have an impact on the growing interest in starting up or running a business. The greater the entrepreneurial motivation in a person, the greater entrepreneurial intention will be. The research from Agusmiati & Wahyudin (2018); Baskara &

Has (2018); and Wahyudi (2018) which defined that motivation has a positive and significant impact on entrepreneurial intention. Motivation is an psychological condition or drive that encourages someone to do an activity.

Entrepreneurial motivation is an psychological condition in a person that support entrepreneurship. The indicators which used to estimated the motivation according to Shane et. al. (2012) include: 1) Need for achievement; 2) risk taking; 3) uncertainty tolerance; 4) confidence in self and others (locus of control); 5) self-confidence; 6) independence; 7) strong desire; and 8) creativity.

Personality is an attitude, behavior, character, characteristic of behavior in a person who has been possessed since childhood that distinguishes that person from others. Personality plays an important role in revealing someone's career, including a career as an entrepreneur. Someone who has a brave personality would able to face all challenges and risks, has a leadership spirit, confident, initiative and innovative and thats personality of someone who has entrepreneurial intention. Meanwhile, someone who does not have a brave personality, will not like to face challenges and risks, lack of leadership spirit, disbelief, apathy and uncreative and someone who has no entrepreneurial intention. Thus it said that personality will affects the entrepreneurial interest. This supported by research from Yusuf (2017) and Baskara & Has (2018) which explain that personality has a positive and significant impact on entrepreneurial intention.

Froom in Alma (2008) who said that personality as the whole psychic quality which is inherited or acquired with the characteristics of the individual that makes them so unique. The indicators used to measured this ratio according to Suraya (2014) are: 1) full of confidence, with those indicators such as, optimism, commitment, discipline, and responsibility; 2) have initiative, with indicators full of energy, agile in action, and active; 3) have a motive and achievement, with results-oriented as it indicators and future interviews; 4) have a leadership spirit, with indicators of daring to be different, trustworthy and actual responsible; 5) Dare to take calculated risks and likes challenges.

Entrepreneurial knowledge could be obtained through sciences taught by formal and informal education or according to the stories from previous entrepreneur experiences. With more advanced information technology, knowledge can also be earned easily through print and electronic media. The more often someone receives information about entrepreneurial knowledge, it will lead to creativity and innovation to growth their entrepreneurial intentions. The more entrepreneur knowledge from a person acquires, the higher the person's entrepreneurial intention will be. Research conducted by Fauziyah (2018) saying that knowledge has a positive and significant impact on entrepreneurial intention.

Yusuf (2015) stated that knowledge is an ability to memorize, remember, understand or repeat information that has been given. The indicators used to measure person's level of knowledge according to Puspitaningsih (2017) were consist of: 1) Basic entrepreneur knowledge, business interest needs to be realized by the existence of information to find or create business opportunities so as to help realize the business; 2) Knowledge of business ideas and opportunities, the formation of business interest in producing a business requires structured new thoughts or things; and 3) Knowledge of business aspects, existing information will create a process through various obstacles and risks that will be passed to realize their business.

Family environment is the most important environment for a person, because the family is the place when person will get upbringing and guidance by parents which have an impact to their personality and development. Because parents are responsible for nurturing, caring for, protecting and educating children so they will grow and develop well, parents were also have an impact towards their kids future, including in selecting a job. A family environment which has an entrepreneur background will provide positive motivation and support for someone's entrepreneurial intention. Everyone could also learn few things about entrepreneurship through the experiences of their parents or family. Thus it can be said that family environment has an affect on entrepreneurial intention(Yusuf, 2017 and Agusmiati & Wahyudin, 2018).

Family environment is the first environment for people to begin their interaction and socialize. The family environment is the first place for someone to grow and develop. Yusuf(2015) described that there are 3 (three) main things that affect someone's development throughout their life. The three main things are: 1) the functioning of family; 2) the attitude and treatment of parents towards kids; and 3) economic status.

Hypothesis Formulation

Motivation is stimulus or desire that encourages someone to take an actions, especially those entrepreneur actions. This motivation are arises through creativity and innovation in order to gain profits in the form of money and self-satisfaction. This motivation could be a basic for starting up entrepreneurial because this motivation will have an impact on increasing the interest in starting or running a business. The greater the entrepreneurial motivation in a person, the greater entrepreneurial intention would be. Agusmiati and Wahyudin (2018), Baskara and Has (2018) and Wahyudi (2018) through their research stated that the higher the motivation, will gain more entrepreneurial intention

Personality is an attitude, act, character, behavior characteristic in a person who has been possessed since childhood that distinguishes from others. Personality plays an important role in determining someone's path of career, including a career as an entrepreneur. Someone who has a brave personality, would be able to face all challenges and risks, has a leadership spirit, confident, initiative and innovative and also the personality of someone who has an entrepreneurial intention. Meanwhile, someone who does not have a brave personality will not like to face challenges and

risks, does not have a leadership spirit, lack of confident, lack of initiative and innovative and that someone who has no entrepreneurial intention . Thus it could be said that personality will affects the entrepreneurial intention. As its written on the results from Yusuf's research (2017) and Baskara & Has (2018) who stated that personality has a positive and significant affect on entrepreneurial intention.

Entrepreneurial knowledge could be obtained through sciences taught on formal and informal education from the stories of previous entrepreneurial experiences. With more advanced information technology, knowledge could be earned easily through print and electronic media. The more often someone receives information about entrepreneurial knowledge then will lead to creativity and innovation to growth their entrepreneurial intention. The more entrepreneurial knowledge a person acquires, the higher entrepreneurial intention will be. The same result was obtained by Fauziyah (2018) on her research who stated that knowledge had a positive and significant affect on entrepreneurial intention.

Family environment is the most important environment for a person, because family is the place that person will get upbringing and guidance by parents who affect someone's personality and development. Because parents are responsible for nurturing, caring for, protecting and educating children so they will grow up and develop accordingly, parents also have an impact on their kids future, including choosing a job. A family environment that has an entrepreneurial background will have a positive motivation and support for person's entrepreneurial intention. Someone will also learn few things about entrepreneurship through experiences of their parents or family. Thus it can be said that family environment has a positive impact on entrepreneurial intention. The research from Yusuf (2017) and Agusmiati & Wahyudin (2018) who stated that family environment has a positive and significant affect on entrepreneurial intention. According to the theory and results from previous research, the hypothesis from these traits which have an affect to someone's entrepreneurial intention can be formulated as follows:

H1: Motivation has a positive and significant affect on Entrepreneurial intention

H2: Personality has a positive and significant affect on Entrepreneurial intention

H3: Knowledge has a positive and significant affect on Entrepreneurial intention

H4: Family environment has a positive and significant affect on entrepreneurial intention.

RESEARCH METHODS

This research were includes in quantitative research, which is expected to produce findings that could be achieved (obtained) by statistical procedures or other means of quantification (measurement). This research was conducted in DKI Jakarta area with a population of 1.24 million SMEs. Most of the respondents in this research were belong to small and medium enterprises, because the types of goods/commodities are fixed, the business location is not moving, they already have good financial management, separate personal money from its business, have skilled human resources for doing the business, having an experience in doing business and so on.

The sampling technique used the purposive sampling technique. The sample used as many as 400 SMEs as respondents determined by Slovin methods. In order to represent the entire DKI Jakarta area, respondents were taken from 5 areas of North Jakarta, Central Jakarta, East Jakarta, South Jakarta and West Jakarta. The distribution of respondents by domicile was determined as follows: West Jakarta 104, East Jakarta 88, East Jakarta 80, Central Jakarta 68 and North Jakarta 60 MSMEs.

The initial step taken to discover the questions that could be understood and represent the perceptions of the respondents through distribute test questionnaire. Validity and reliability tests were carried out because this research done using primary data as a source of data derived from questionnaires. The number of respondents taken in the trial were 30 respondents. The experimental test of this questionnaire was conducted to determine the validity and reliability of the questionnaire that used in this research. The trial of this questionnaire were conducted in July 2020.

According to the results of questionnaire to 400 millennial MSMEs in DKI Jakarta, the information was obtained said that MSMEs in DKI Jakarta were mostly done by women than men. There were 211 female entrepreneurs (52.75 percent) and 189 male entrepreneurs or 47.25 percent. Based on age as many as 266 people are under 25 years old and 134 people are 25-30 years old.

Table 1. Operationalization and Dimension Variable

Variable	Variable Definition	Dimension
Motivation	A psychological condition or drive which encourages someone to do an activity in this case especially the entrepreneurship interest.	<ol style="list-style-type: none"> 1. The need for achievement 2. Risk taking 3. Uncertainty tolerance 4. Confidence 5. Independence 6. Initiative 7. Creativity (Shane et. Al., 2012)
Personality	Quality of natural individual behavior that appears and attitudes which are carried out in their daily lives.	<ol style="list-style-type: none"> 1. Confident 2. Initiative 3. Motives and Achievements 4. Leader spirits 5. Dare to take risks (Yusuf, 2015)
Knowledge	A very useful information for the development of the life of living things in a better direction.	<ol style="list-style-type: none"> 1. Information for development 2. Knowledge of business opportunities 3. Knowledge of business aspects (Puspitaningsih, 2017)
Family Environment	The first environment a person grows and develops, and begins to interact and socialize.	<ol style="list-style-type: none"> 1. Family function 2. Attitude and treat from parents 3. Economic Status

		(Bhandari, 2006)
Entrepreneurial Intention	A person's desire and interest in a particular object, in this case is the desire or interest in entrepreneurship.	<ol style="list-style-type: none"> 1. Self-esteem 2. Personal challenge 3. Desire to be a leader 4. Innovation 5. Leadership
		(Bhandari, 2006)

The analytical technique used in this research was multiple linear regression analysis to answer those hypothesis that has been formulated. Multiple linear regression analysis was used to predict the correlation between the independent variable and dependent variable which expressed in a mathematical equation model. Hypothesis test in this research was included an analysis from the coefficient of determination and statistical t-test which is processed by SPSS 25 software.

FINDINGS AND DISCUSSIONS

The responses from DKI Jakarta millennial MSME respondents regarding the impact of entrepreneurial motivation, personality, entrepreneurial knowledge and family environment towards entrepreneurial intention shows very good results. The entrepreneurial motivation from DKI Jakarta's millennial MSMEs has an average of 1768.9 which could be categorized as very good, meaning that motivation from DKI Jakarta's millennial MSMEs is very high. This is supported by the statement of an entrepreneur who stated that entrepreneurship need to be active in controlling or being directly involved in decisions making on their business which has the highest value. The entrepreneurial knowledge from DKI Jakarta's millennial MSMEs has an average of 1708.42 which could be categorized as very good. The entrepreneurial knowledge from millennial MSMEs in DKI Jakarta is considered to be good which proven by statement that entrepreneurial knowledge taught them to be responsible and confident in starting a business. DKI Jakarta's millennial MSME family environment has an average score of 1708 which can be categorized as very good. Family environment owned by millennial MSMEs in DKI Jakarta is considered very good which supported by the statement that family cares about the future of their business. Entrepreneurial Intention has an average value of 1753.92 which can be categorized as very good. Meaning that the entrepreneurial intention in DKI Jakarta's millennial MSMEs is considered very good, that proven by the statement from DKI Jakarta's millennial MSMEs who likes doing creative things.

According to the F-test result where the p-value is $0.0000 < 0.05$, the model used in this research shows that motivation, personality, knowledge and family environment are appropriate to explain the entrepreneurial intention. With the coefficient of determination Adjusted R Square (R^2) is 0.786. These results show that 78.6 percent from entrepreneurial intention on MSMEs DKI Jakarta was determined by entrepreneurial motivation, personality, entrepreneurial knowledge and family environment while remaining 21.4 percent was influenced by other factors.

The results from multiple regression statistical tests to examines the impact of motivation, entrepreneurial personality, entrepreneur knowledge and family environment on entrepreneurial intention that could be seen from the Table 1. And Based on Table 1, the influence value of motivation on entrepreneurial intention is $0.000 < 0.05$. These results is indicate that motivation has a positive and significant impact on entrepreneurial intention or in other words, the higher the motivation, the higher the entrepreneurial intention will be. Thus H1 was accepted, meaning that motivation has a positive and significant impact on entrepreneurial intention in MSMEs DKI Jakarta. The hypothesis test towards the influence of personality on entrepreneurial intention which obtained value of $0.040 < 0.05$ who stated that personality has a positive and significant impact on entrepreneurial intention. Then H2 is accepted meaning that personality has a positive and significant affect on entrepreneurial intention in MSMEs DKI Jakarta. Hypothesis test towards the impact from knowledge on entrepreneurial intention and obtained the value of $0.341 > 0.05$. So it could be said that knowledge has no impact on entrepreneurial intention in DKI Jakarta MSMEs. The value from this influence of the family environment on entrepreneurial intention at MSMEs DKI Jakarta is known to be $0.018 < 0.05$. These results indicates that family environment has a positive and significant impact on entrepreneurial intention. The better the family environment, the higher the entrepreneurial intention.

Table 2. Multiple Regression Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
(Constant)	12.939	1.819	7.113	0.0000
Motivation	0.269	0.067	4.000	0.0000
Personality	0.074	0.036	2.058	0.0400
Knowledge	0.075	0.079	0.953	0.3410
Family Environment	0.099	0.042	2.375	0.0180

Source: Results Data Processing

The results showed that the higher the motivation, the higher the entrepreneurial intention on millennial MSMEs in DKI Jakarta. The results from this research based on Agusmiati and Wahyudin's research (2018) who stated that motivation has a positive and significant impact on entrepreneurial intention because the higher the motivation, the higher the entrepreneurial intention will be and conversely. This is also supported by McClelland's theory in Agusmiati and Wahyudin (2018) who declared that there are three internal factors which affects someone's motivation in entrepreneurship, such as motivation, experience or knowledge and personality.

Personality has a positive and significant impact on entrepreneurial intention on millennial MSMEs in DKI Jakarta. This is in line with the theory that conveyed by Siswadi (2013) who said that entrepreneurial intention is determined by internal factors and external factors. Internal factors are personality, perception, motivation and learning or attitude. External factors are family, friends, neighbors and others. This is also supported by Alma (2008) that personality will growth the courage to take risks as well as a high commitment or intention to the entrepreneur world.

Knowledge does not affect the entrepreneurship interest. This opposes to the theory which conveyed by Munawar & Supriatna (2018) who said that an entrepreneur will not succeed if they do not have knowledge, skills and will. This results according to Puspitaningsih's research (2017) through her research she said that entrepreneur knowledge has none affect to entrepreneurial intention because of the lack of an business overview which include the location that taken to open a business, how is the consumer environment around the business, how the capital will be allocated on business and how to provide good service on consumers.

Family environment has a positive and significant impact on entrepreneurial intention. The results from this research was according to Yusuf's research (2017) who defined that family have a positive impact because those attitudes and activities will affect both directly and indirectly. Parents and family members who have professions as entrepreneurs could growth the interest in entrepreneurship likewise with the business. This results were also supported by the results from Agusmiati & Wahyudin's research (2018) whom stated that entrepreneurial intention will be high due to encouragement from the family.

CONCLUSIONS AND SUGGESTIONS

The results from this research could be said that entrepreneurial motivation from millennials in DKI Jakarta as a whole was considered very good. The millennial's motivation factor as MSME in DKI Jakarta could be able to increase the entrepreneurial intention. The millennial's personality factor as MSME in DKI Jakarta could be able to increase entrepreneurial intention. The entrepreneur knowledge which was possessed by DKI Jakarta's millennial as MSME was overall very good, but knowledge itself would not be able to increase the Entrepreneurial intention. This is due to the lack of an overview from the business aspects included the location used to open a business, how is the consumer environment around the business, how much the capital will be allocated in the business and how to provide good service to consumers. The entrepreneur family environment has an overall rating according to what is indicated by the average answer value of 1708, then it could be interpreted if the family environment support for millennial's MSMEs in DKI Jakarta was considered very good.

The suggestion that could be made up according to these results research is in order to improve their business, as an entrepreneur they need to be able to assume that entrepreneurship will make themselves, family and relatives proud and being success in these efforts along the way could be considered as proud achievement. As entrepreneurs, if they have problems regarding business capital, which could be applied for a loan through banks and cooperatives. The need to add knowledge about business opportunities through existing theory and other experienced entrepreneurs.

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