The Effect of Adversity Quotient and Locus of Control on Entrepreneurial Intentions on Universitas Mulawarman Students

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Abstract

There are 3 research objectives to determine whether adversity quotient affects entrepreneurial intentions, whether the locus of control affects entrepreneurial intentions, and whether adversity quotient and locus of control affect entrepreneurial intentions in Universitas Mulawarman students majoring in Economics Education. This study utilizes a quantitative method combined with descriptive research. Multiple regression analysis is used for data analysis. The findings indicate that adversity quotient and locus of control influence entrepreneurial intentions, as seen in the student's tendencies to act upon said intentions, such as attending seminars and doing research on the topics of entrepreneurship. This tendency to act arises when students don't let the difficult situation affect them too much because of their belief in their ability to control their situation, which often means that these students have higher confidence in their business pursuits. This shows that adversity quotient and locus of control can be seen in the sense of worth and the ability to identify the source of the financial problems that these students possess, even though they are often hampered by limited resources.

Keywords: adversity quotient; entrepreneurial intention; locus of control.

INTRODUCTION

The entrepreneurial profession includes work that can contribute to many people. Every individual has the opportunity to become an entrepreneur because he has flexible activities compared to other professions, namely not being bound by time, learning new skills, managing business activities independently without other parties interfering, and helping the economy in Indonesia. Darwanto (2012) states that entrepreneurs have a major role and can solve obstacles related to economic development in the country. This statement means that the problem is related to the absorption of a large number of workers and the development of goods or services for human needs.

The activity of starting as an entrepreneur or becoming an entrepreneur is a great opportunity for generations of young people to seek experience and see opportunities to earn money or income. This experience for students can be seen in the implementation of entrepreneurship courses. Aminah (2020) states that an entrepreneurship course that aims to train skills, build an entrepreneurial spirit, and form an entrepreneurial character, is hoped that it will have a result that can raise students' entrepreneurial intentions.

It is this entrepreneurial intention that gives rise to a person's ability to turn difficulties into opportunities for success because his motivation makes the individual train his thinking skills, and pay attention to repeated actions so that various psychological and behavioral reactions are formed that come from encouragement from events in life, including challenges. This kind of behavior is required by an
entrepreneur. In addition, Herwiek et al., (2020) explained that an entrepreneur must have strong self-adhesiveness and can turn challenges into opportunities to achieve success.

Mayasari and Perwita (2017) state that the thing that causes the emergence of student intentions for entrepreneurship, besides adversity quotient, is the locus of control. A person who has a good locus of control in entrepreneurship is characterized by an individual's belief that the life events they experience stem from their control, the direction of others, and their destiny. These individual beliefs can motivate them to be determined to find ideas or initial steps as a form of business with the intention of entrepreneurship.

Through preliminary observations that have been made by researchers on 13 students of the Economics Education study program at Universitas Mulawarman class of 2018, 2019, and 2020 regarding entrepreneurial intentions, it shows that as many as 15.4% or 2 students have studied entrepreneurship by reading articles, 61.5% or 8 students have not looked for information related to entrepreneurship seminars, and 69.2% or 9 students don't buy entrepreneurship books because they don't have money. This shows that although most students have been given a platform to learn about entrepreneurship by participating in entrepreneurial practice activities in Entrepreneurship and Craft and Entrepreneurship courses, this does not mean that these students have the determination to create business ideas and make efforts to make their ideas come true. Through preliminary observation data, it appears that students' intentions in trying to find ideas related to entrepreneurship activities are still low.

The courses owned by the study programs are mutually sustainable, namely the Entrepreneurship course in semester 2 and the High School Craft and Entrepreneurship course in semester 6. The difference between the two courses is that the entrepreneurship course focuses on theory regarding entrepreneurship first, followed there is follow-up practice, in the Craft and Entrepreneurship course in Senior High School. During the entrepreneurial practice process, students find difficulties in implementing their business ideas, which require students to find solutions to solve problems so, good adversity quotient is needed. Mayasari & Perwita (2017) state that one of the factors that influence entrepreneurial intentions besides adversity quotient is the locus of control. An entrepreneur who has a strong locus of control is characterized by an individual's belief that the life events they experience come from their control, the direction of others, and destiny. This belief can motivate oneself to be determined to find ideas or initial steps as a form of business with the intention of entrepreneurship. Seeing the importance of adversity quotient and locus of control that students must have to become good entrepreneurs, the researchers are interested in conducting a study entitled the effect of adversity quotient and locus of control on entrepreneurial intentions in Universitas Mulawarman students of the economics education study program.

LITERATURE REVIEW

Variable X1 of adversity quotient, according to Mayasari & Perwita (2017) is an individual's ability to turn existing difficulties into opportunities for success, which can be seen through the level of response and ability when dealing with them. Adversity quotient is operationalized as the capacity possessed by students of the Economics Education Study Program at Universitas Mulawarman to deal with problems and turn them into opportunities for success so that they can achieve the goals they want. According to Srimulyani (2013) the indicators in this study are: 1) control; 2) origin and responsibility; 3) reach; and 4) endurance.

Variable X2 from the locus of control, according to Dessy (2018) is an individual's view of abilities related to self-control and individual responsibility in dealing with life events. The locus of control is operationalized as the capacity possessed by Universitas Mulawarman students of the Economics Education Study Program to achieve success by controlling themselves from outside and within. According to Maulana (2016), the indicators in this study are: 1) internality; 2) other strengths; and 3) chance.

Variable Y of entrepreneurial intention, according to Aminah (2020) is the first step in starting a long-term business. These steps begin with determining the type of business, preparing capital and human resources, and determining the target market. Entrepreneurial intentions are operationalized as steps
taken by Universitas Mulawarman students of the Economics Education Study Program who want to do entrepreneurship by innovating and learning more about entrepreneurship. Indicators in this study according to Eryanto, et al. (2021) are: 1) perceived desirability; 2) perceived feasibility; and 3) propensity to act. The hypothesis in this study is:

H1: There is a partial effect of adversity quotient on entrepreneurial intentions in students of the Economics Education Study Program at FKIP Mulawarman University.

H2: There is a partial influence of locus of control on entrepreneurial intentions in students of the Economics Education Study Program at FKIP Mulawarman University.

H3: There is the simultaneous influence of adversity quotient and locus of control on entrepreneurial intentions in students of the Economics Education Study Program at FKIP Mulawarman University.

METHOD

The research methodology used is quantitative research with a descriptive approach. According to Sugiyono (2013), descriptive research is a great method for concluding because it allows the evaluation of variables without the need to compare them with other variables being tracked. The investigation was carried out in March 2022 at the FKIP Campus, Mulawarman University, Banggeris. A total of 222 students enrolled in the 2019 Economics Education Study Program at Universitas Mulawarman became the study population. Because a sample of 143 is known to be calculated using the Slovin formula, the sample calculation uses a probability sampling approach with a random sampling type. Questionnaires containing statements about adversity quotient (X1), locus of control (X2), and entrepreneurial intentions (Y) with Likert scale measurements were given to 143 students as part of the data collection process. Multiple linear regression analysis was used for data analysis. The steps in analyzing research data are: 1) Traditional assumption tests, which include tests for normality, multicollinearity, and heteroscedasticity, are useful for determining whether the research instrument is feasible and whether the regression equation can be seen. 2) Multiple Linear Regression Analysis to determine the degree of dependence of X on Y. 3) The t-test and the f-test are two types of hypothesis testing. The t-test is to determine the extent to which the influence of variable X on variable Y. Meanwhile, the F test is used to simultaneously assess the influence of variable X on variable Y.

RESULT AND DISCUSSION

Testing the validity and reliability was done by distributing questionnaires to populations other than the research sample. The questionnaire contains statements for each variable. The adversity quotient Variable (X1) consists of 11 statements, the Locus of Control Variable (X2) consists of 6 statements, and Entrepreneurial Intention Variable (Y) consists of 12 statements. Through this test, it can be seen that the value of r count> r table is valid. Then, from the reliability test can be seen in the table below:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adversity quotient (X1)</td>
<td>0.833</td>
<td>Reliable</td>
</tr>
<tr>
<td>Locus of Control (X2)</td>
<td>0.755</td>
<td>Reliable</td>
</tr>
<tr>
<td>Entrepreneurial Intention (Y)</td>
<td>0.832</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

Source: Data Processed (2022)

Based on the results of the reliability test, the Cronbach Alpha value is > 0.6, so it can be concluded that the items on the adversity quotient questionnaire, locus of control, and entrepreneurial intentions are considered reliable. After passing the validity and reliability tests, the classical assumptions were tested. The classic assumption test consists of a normality test, a multicollinearity test, and a heteroscedasticity test.
Table 2. Normality Test One Sample Kolmogorov-Smirnov Test

<table>
<thead>
<tr>
<th></th>
<th>Unstandardized Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>143</td>
</tr>
<tr>
<td>Normal Parameters\textsuperscript{a,b}</td>
<td>Mean .0000000</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation 3.89242368</td>
</tr>
<tr>
<td>Most Extreme Differences</td>
<td>Absolute .072</td>
</tr>
<tr>
<td></td>
<td>Positive .044</td>
</tr>
<tr>
<td></td>
<td>Negative -.072</td>
</tr>
<tr>
<td>Test Statistic</td>
<td>Asymp. Sig. (2-tailed) .065\textsuperscript{c}</td>
</tr>
</tbody>
</table>

\textsuperscript{a} Test distribution is Normal.  
\textsuperscript{b} Calculated from data.  
\textsuperscript{c} Lilliefors Significance Correction.

Source: Data Processed (2022)

According to the findings of the normality test, the 2-way significant value in the Kolmogorov-Smirnov table is 0.065 > 0.05, indicating that the data in this study are normally distributed according to the results of the normality test.

Table 3. Multicollinearity Test

<table>
<thead>
<tr>
<th>Model</th>
<th>Collinearity Statistics</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adversity quotient</td>
<td>.595</td>
<td>1.682</td>
<td></td>
</tr>
<tr>
<td>Locus of Control</td>
<td>.595</td>
<td>1.682</td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Entrepreneurial Intention

Source: Data Processed (2022)

The results of the multicollinearity test show that there is no evidence of multicollinearity because the tolerance value is 0.595 < 0.1 and the VIF value is 1.682 < 10. If data has a significance level higher than 0.05 it is considered multicollinearity.

The results of the heteroscedasticity test in the table show that the two-way significance value of the adversity quotient variable is 0.970 > 0.05 and the locus of control is 0.932 > 0.05. From these two variables, it is proven that there is no heteroscedasticity problem. The heteroscedasticity test table is shown below:

Table 4. Heteroscedasticity Test

<table>
<thead>
<tr>
<th></th>
<th>Kecerdasan Adversitas</th>
<th>Locus of Control</th>
<th>Unstandardized Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spearman's rho</td>
<td>Correlation Coefficient</td>
<td>1.000</td>
<td>.561**</td>
</tr>
<tr>
<td>Adversity quotient</td>
<td>Sig. (2-tailed) .</td>
<td>.000</td>
<td>.970</td>
</tr>
<tr>
<td></td>
<td>N 143</td>
<td>143</td>
<td>143</td>
</tr>
<tr>
<td>Locus of Control</td>
<td>Correlation Coefficient</td>
<td>.561**</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed) .</td>
<td>.000</td>
<td>.932</td>
</tr>
<tr>
<td></td>
<td>N 143</td>
<td>143</td>
<td>143</td>
</tr>
<tr>
<td>Unstandardized Residual</td>
<td>Correlation Coefficient</td>
<td>.003</td>
<td>-.007</td>
</tr>
</tbody>
</table>

Source: Data Processed (2022)
The Effect of Adversity Quotient and Locus of Control on Entrepreneurial Intentions on Universitas Mulawarman Students

<table>
<thead>
<tr>
<th></th>
<th>Sig. (2-tailed)</th>
<th>N</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>.970</td>
<td>.932</td>
</tr>
<tr>
<td></td>
<td></td>
<td>143</td>
<td>143</td>
<td>143</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Data Processed (2022)

Following that, a multiple linear regression test was performed, and the formula for multiple linear regression analysis is shown in the table below:

**Table 5. Multiple Linear Regression Test**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>10.263</td>
<td>3.872</td>
<td>.350</td>
<td>4.116</td>
</tr>
<tr>
<td>Adversity quotient</td>
<td>.418</td>
<td>.101</td>
<td>.350</td>
<td>4.116</td>
</tr>
<tr>
<td>Locus of Control</td>
<td>.776</td>
<td>.189</td>
<td>.349</td>
<td>4.113</td>
</tr>
</tbody>
</table>

\[ Y = 10.263 + 0.418X1 + 0.776X2 + e \]

According to the constant value of 10.263, the adversity quotient variable and locus of control are constants, and the constant value of entrepreneurial purpose is 10.263. If adversity quotient and locus of control are constant, the value of entrepreneurial intention is 10.263. The adversity quotient coefficient value was 0.418, indicating that if adversity quotient improves by 1, entrepreneurial intention increases by 0.418. The locus of control coefficient value was 0.776, indicating that if the location of control increases by 1, the entrepreneurial inclination increases by 0.776.

SPSS is used to process data in order to see the effect of this variable, as can be seen from the table below:

**Table 6. t-test**

<table>
<thead>
<tr>
<th>Model</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>2.651</td>
<td>.009</td>
</tr>
<tr>
<td>Adversity quotient</td>
<td>4.116</td>
<td>.000</td>
</tr>
<tr>
<td>Locus of Control</td>
<td>4.113</td>
<td>.000</td>
</tr>
</tbody>
</table>

Based on the table above, the results of the t-test analysis for the adversity quotient variable for a significant value of 0.000 < 0.05 and \( t_{count} = 4.116 > t_{table} = 1.977 \). Then found a partial and significant impact between adversity quotient on the intensity of entrepreneurship in students. The results of the t-test analysis for the location variable X2 each have a significance value of 0.000 > 0.05 and \( t_{count} = 4.113 > t_{table} = 1.977 \). Therefore, there is a small but substantial influence between locus of control and entrepreneurial tendencies in Universitas Mulawarman students.

**Table 7. F-test ANOVA**

<table>
<thead>
<tr>
<th>Model</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>46.593</td>
<td>.000</td>
</tr>
</tbody>
</table>

Simultaneous significant test results (F) obtained a significance level of 0.000 < 0.05 and the scores of \( F_{count} = 46.593 > F_{table} = 2.67 \). As a result, the adversity quotient variable and locus of control both have a substantial effect on the entrepreneurial intensity variable.
Table 8. Determination Coefficient Test Model Summary

<table>
<thead>
<tr>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>.632&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.400</td>
<td>.391</td>
<td>3.920</td>
</tr>
</tbody>
</table>

Source: Data Processed (2022)

Table 8 explains the correlation/relationship (R) value of 0.632. According to the study’s coefficient of determination (R²) data, the independent variables adversity quotient and locus of control have a 40.0% effect on the dependent variable entrepreneurial intention. The R square value of 0.400, which is equal to 0.400, indicates this. Other factors that were not taken into account in this study had an impact on the remaining 60.0%.

According to the research findings, adversity quotient has a t<sub>count</sub> = 4.116 > t<sub>table</sub> = 1.977 and a significant value of 0.000 < 0.05. According to the test findings and analyses, the adversity quotient component has a significant influence on entrepreneurial tendencies. Students' entrepreneurial inclinations (Y) are influenced by adversity quotient (X1). The findings of this study are consistent with and complement Fradani (2016) research, which discovered that the existence of entrepreneurial-related practical tasks in a person's learning environment shapes their ability to overcome problems. Individuals can learn from more experienced entrepreneurs as a result of this.

This study is also similar with the findings of Sellas et al., (2021), who discovered that students who can turn problems into opportunities for success are more likely to pursue a career as entrepreneurs. As a result, the higher the level of adversity quotient among students, the greater their entrepreneurial intent. The research of Naiborhu & Susanti (2021) supports the argument that entrepreneurship requires adversity quotient due to the numerous threats that can develop. However, because they have high adversity quotient, they are able to turn challenges into opportunities.

The adversity quotient possessed by students in the form of self-control is shown by their ability to find solutions to problems. Through solving these problems, individuals are indirectly able to overcome the obstacles they face. This certainly forms the motivation that makes individuals excited to try entrepreneurship. Of course, this motivation is the driving force behind achieving success. This is what shows the intensity of students because of their motivation to try entrepreneurship and their ability to find a way out of the problems they face. According to Pagehgi (2015), motivation is one of the things students need for entrepreneurship, as is facing and finding solutions to these challenges. Thus, this shows the importance and benefits of adversity quotient. This is different from the research by Naiborhu & Susanti (2021), which found that adversity quotient has a good but insignificant impact. Rakhmadiningrum et al., (2021) suggest that individuals with high intelligence in dealing with difficulties can reduce negative thoughts such as not being able to overcome obstacles and thinking about bad things that will happen, so that individuals can decide to become entrepreneurs without any doubts.

Student adversity quotient can also be seen in the ability of students to deal with problems, especially with relationships, and to try to improve these relationships. Improving the relationship can make the relationship support the planning of business ideas that have been prepared so that it increases the feeling of pleasure to try what entrepreneurship is like. This is shown by the student's intention to become an entrepreneur, which begins with a feeling of pleasure because the relationship supports the business idea created. This opinion is supported by Agustina, Nasution, and Sampurnawati (2018), who said that origins and self-recognition make individuals learn from mistakes and are willing to take responsibility for realizing the consequences of their actions. One of them is that when individuals have good relationships with colleagues, they can make colleagues support the preparation of business idea plans. Bouarir et al., (2023) stated that their research on 148 Moroccan women who had completed an entrepreneurship training program, it showed that if members of women's social networks support starting new businesses, women will have a positive attitude toward entrepreneurship and high confidence in their ability to create new businesses.

Adversity quotient is then seen in the extent to which the problems experienced by students are able to reach other aspects of life, namely appreciating the efforts of ideas owned by colleagues even though...
they have comfort, which ultimately reduces the perception of friends as rivals that hinder them. That way, students become motivated to study the world of entrepreneurship so they are able to get to know new innovations and business opportunities. This can be seen in the motivation that an individual has to be able to make him enthusiastic about trying to analyze business opportunities so that the intensity arises in himself. Maulia (2019) explains that the range of disclosure is the extent to which the problems experienced reach other parts of a person's life. However, Hutagalung et al., (2018) explained in their research that reach has a positive but not significant value. These results indicate that reach cannot affect entrepreneurial intentions in students, but reach can influence entrepreneurial intensity if assisted by other indicators, namely control, origin & recognition, and endurance.

The last aspect of adversity quotient arises from how long students can endure their financial problems but believe that these problems can be solved because they try and pray. How long this financial problem continues to stick out will show confidence that students are able to start a business idea even though their financial, human, and material resources are limited in terms of their entrepreneurial intentions. This can be seen in student intentions that arise from perceived feasibility. Fradani (2014) explained that the endurance that a person has shows how long the problem and its causes last. Hutagalung et al., (2018) revealed that success will come to individuals who have tried to achieve it, so this high resilience will increase entrepreneurial intentions marked by high enthusiasm for achieving their goals even though they are hindered by various obstacles.

The locus of control variable X2 influences entrepreneurial intention. According to the findings of the researcher's t-test, score t\text{count} = 4.113 > t\text{table} = 1.977, with the significant score 0.000 < 0.05. As a result, Locus of Control (X2) has a significant and partial effect on entrepreneurial intentions (Y) in Universitas Mulawarman students of the Economics Education Study Program. This has similarities with Fitrianingsih & Arseto (2019) in which this study shows that locus of control influences an individual's intention to start a business because the individual's interest in starting a business increase with his confidence in being able to plan to make and market products so that his interest in the world of entrepreneurship is even higher.

The locus of control possessed by students can be seen in the belief that their business ideas are successful on their own because they have developed a strategy carefully. This is in line with Ma’rifah (2019) that a student's internal locus of control is good as shown by the student trying to achieve goals with his efforts and abilities. With the abilities possessed, individuals want to become entrepreneurs rather than employees in a company or organization. This can be seen in the student’s interest in the entrepreneurial profession rather than being employees in an organization that makes their entrepreneurial intentions emerge. Maulana (2016) states that a strong internality within an individual can generate an urge to try to enter the world of entrepreneurship. Mohamed et al., (2023) also explained that there was a substantial positive effect of internal locus of control on entrepreneurial intentions among health students. People with a high internal locus of control are able to control and manage their lives and thus are associated with strong entrepreneurial intentions.

Students' locus of control can be observed by seeking advice on their business ideas from more experienced individuals. Several things are suggested to individuals who want to study the world of entrepreneurship through this method, such as attending entrepreneurship seminars, collaborating to exchange ideas, and so on. When entrepreneurial goals are visible, students are more likely to continue their studies. This is consistent with Dessy (2018) notion that an individual's belief in their life is caused by outsiders who influence them. According to Al-Qadasi et al., (2023), students who are aware of the environment help business creation by having access to business information and social networking platforms. In this situation, the individual is more likely to have

The last locus of control is seen in students' beliefs that the success of business ideas depends on current market trends. This means that students have analyzed business opportunities that are likely to provide benefits so that entrepreneurial intentions emerge, namely by increasing motivation to try entrepreneurship. Nizma & Siregar (2018) say that someone who has an external locus of control believes that life events occur because of seeing opportunities, such as following market trends. Students, when preparing business ideas, tend to look at products that are currently trending because they are believed to be able to provide benefits such as being more salable and much sought after by
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people. Of course, this is a good opportunity to motivate students to continue to be enthusiastic about updating their business ideas. Hassan et al., (2020) also stated that the main concern of individuals who want to be involved in the business world is not finding new locations, but knowing how to make famous brands, which of course is supported by the ability of individuals who understand technology so that potential new market opportunities are easily pursued.

In addition, the combination of adversity quotient and locus of control can influence a person's entrepreneurial intentions. Based on the results of the researcher's f test, the score was obtained $f_{\text{count}} = 46.593 > f_{\text{table}} = 2.67$ with the significant score $0.000 < 0.05$. Therefore, adversity quotient and locus of control influence the entrepreneurial intentions of Universitas Mulawarman students of the Economics Education Study Program simultaneously and significantly. The findings of this study are corroborated by previous research by Sellas et al., (2021), which found that people's ability to overcome obstacles and have confidence in their business can increase their willingness to try entrepreneurship.

Entrepreneurial intentions that arise from within the individual can show the pleasure that is felt. This pleasure can be seen if family and relatives support the business ideas they create and are supported by the belief that students can solve problems by finding solutions or seeing opportunities around them so that entrepreneurial intentions arise in them. This is in line with the opinion expressed by Shapero dan Sokol (Păunescu et al., 2018) that the perceived desire for entrepreneurship is seen by the extent to which a person finds attractive possibilities for starting a business, thereby displaying a positive entrepreneurial attitude. This attitude is characterized by individual beliefs about solving problems and seeing opportunities around them. Students creating business ideas need support from family and relatives because it is important to consider these ideas so they have strong motivation.

The entrepreneurial intention then considers how likely an individual believes they are to be able to launch a business idea despite having limited people, financial, and material resources. This is demonstrated by students who are able to determine the root causes of their financial troubles so that they can take responsibility for solving the problem and are encouraged by their belief that their company ideas will succeed due to their ability. According to Mangkualam (2019), individuals' perceptions of their entrepreneurial feasibility can be trained in stages. This indicates that these people's abilities can be honed over time by acquiring and perfecting skills, such as participating in entrepreneurship education through Entrepreneurship or Crafts and Entrepreneurship courses. According to Dissanayake (2013), in terms of perceived feasibility, the resources and opportunities accessible to individuals determine the probability of reaching behavior in entrepreneurship to a certain extent.

Furthermore, the intention of the last student also needs to be implemented so that it raises individual behavior tendencies to act. These actions include attending seminars, studying the world of entrepreneurship, participating in bazaars, practicing final assignments for Entrepreneurship and High School Crafts and Entrepreneurship courses, etc. According to Kempa & Bilviary (2022) that entrepreneurship courses obtained through the campus are able to encourage students to start a career as an entrepreneur which of course has an impact on students in seeing opportunities and creativity related to business so that they are encouraged to try to start. Finally, students who have entrepreneurial capacity will lead to increased intentions in entrepreneurship it creates a tendency to act.

This tendency arises when students do not let difficult situations happen to them because they have made various efforts and prayers, then this behavior is supported by individual beliefs that believe that their abilities can make business ideas successful. In addition, Fallatah & Ayed (2023) argue that the more entrepreneurship programs that are held by tertiary institutions, the more likely students are to have entrepreneurial intentions, in which the program contains entrepreneurial knowledge and skills needed in information and activities that smell of entrepreneurship so that give rise to an individual's predisposition to act. Afifah et al., (2020) also explained that a person's tendency to act can determine his own life such as the ability to carry out action plans independently and have an interest in carrying out entrepreneurial behavior.
CONCLUSIONS

The conclusion that can be drawn from this study is that adversity quotient and locus of control influence entrepreneurial intentions both partially and simultaneously in Universitas Mulawarman students of the Economics Education Study Program. Adversity quotient has a positive effect on entrepreneurial intentions. From the results of the research findings, it can be concluded that the interesting finding is that self-control has an impact on student entrepreneurial intentions, which appears to lead to a feeling that it is worth trying to become an entrepreneur. Finally, students believe that their financial problems can be resolved so that they can start their business ideas with limited resources because they have tried and prayed. The locus of control has a positive effect on entrepreneurial intentions. Based on the locus of control in the findings, it can be concluded that students tend to ask for advice on business ideas so as to increase their enthusiasm to continue studying the world of entrepreneurship. Then students see market trends as profitable business opportunities, so they can increase their motivation to try what entrepreneurship is like. Adversity quotient and locus of control have a positive effect on entrepreneurial intentions. From the findings, it was concluded that students felt it was feasible to start a business idea even though human, financial, and material resources were limited, supported by confidence in their abilities. The emergence of a tendency to act occurs because students try and pray and then with their own efforts can make a business idea successful.

The limitations of this study are: 1) The scope is limited, that is, it only comes from students of the Economics Education Study Program at Mulawarman University; 2) Researchers only use adversity quotient variables and locus of control to see their effect on entrepreneurial intentions; 3) The data collection technique used was a questionnaire so that conclusions were only drawn from the data, while the interviews used were not in-depth because they were only used as supporting data.

Based on the description of the limitations of the research, the researcher provides suggestions for further research, namely: 1) Add more respondents and not only come from students of the Economics Education Study Program, Mulawarman University; 2) By the elaboration of the results of the research and discussion, there are still other variables found to influence entrepreneurial intentions; and 3) Future research can use a qualitative approach by collecting in-depth interview data to increase the accuracy of the data.

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