

Accounting Knowledge, Internal Locus of Control, Digital Literacy, and Adversity Intelligence: Influences on Accounting Students' Entrepreneurial Intentions

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ABSTRACT

Entrepreneurial intention refers to the desire and determination to establish, manage, bear the risks of, and grow a business. This research investigates the influence of accounting knowledge, internal locus of control, digital literacy, and adversity intelligence on the entrepreneurial intentions of accounting students. The study population comprised all undergraduate accounting students from the 2017 to 2023 cohorts at the Faculty of Economics and Business, Udayana University. A sample of 300 students was selected using the probability sampling method with a proportionate stratified random sampling technique. The data collected through questionnaires were analyzed using multiple linear regression with the Statistical Package for the Social Sciences (SPSS) program. The findings reveal that accounting knowledge, internal locus of control, digital literacy, and adversity intelligence positively and significantly affect the entrepreneurial intentions of accounting students.

Keywords: Entrepreneurial Intentions; Accounting Knowledge; Internal Locus of Control; Digital Literacy; Adversity Intelligence

Pengetahuan Akuntansi, Lokus Kontrol Internal, Literasi Digital, dan Kecerdasan Adversitas: Pengaruhnya terhadap Niat Berwirausaha Mahasiswa Akuntansi

ABSTRAK

Niat berwirausaha mengacu pada keinginan dan tekad untuk mendirikan, mengelola, menanggung risiko, dan mengembangkan bisnis. Penelitian ini menyelidiki pengaruh pengetahuan akuntansi, locus of control internal, literasi digital, dan kecerdasan menghadapi kesulitan terhadap niat berwirausaha mahasiswa akuntansi. Populasi penelitian ini terdiri dari semua mahasiswa akuntansi sarjana dari kohort 2017 hingga 2023 di Fakultas Ekonomi dan Bisnis, Universitas Udayana. Sampel sebanyak 300 mahasiswa dipilih dengan menggunakan metode probability sampling dengan teknik proporsional stratified random sampling. Data yang dikumpulkan melalui kuesioner dianalisis menggunakan regresi linier berganda dengan program Statistical Package for the Social Sciences (SPSS). Temuan penelitian mengungkapkan bahwa pengetahuan akuntansi, locus of control internal, literasi digital, dan kecerdasan menghadapi kesulitan secara positif dan signifikan mempengaruhi niat berwirausaha mahasiswa akuntansi.

Keywords: Niat Berwirausaha; Pengetahuan Akuntansi; Lokus Kontrol Internal; Literasi Digital; Kecerdasan Menghadapi Kesulitan

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INTRODUCTION

Indonesia faces a significant employment challenge with a high number of unemployed individuals, a problem shared by many countries. The increasing number of university graduates contributes to the rising unemployment rate, highlighting a mismatch between workforce growth and available job opportunities. Data from the Indonesian Central Statistics Agency on open unemployment levels for the years 2020-2022 illustrates this issue.

Table 1. Open Unemployment According to Highest Completed Education 2020-2022

Highest Education Completed	Open Unemployment According to Highest Education Completed (Person)			
	2020	2021		2022
	August	February	August	February
No/never been to school	31,379	20,461	23,905	24,852
Not/have not finished elementary school	428,813	342,734	431,329	437,819
elementary school	1,410,537	1,219,494	1,393,492	1,230,914
junior high school	1,621,518	1,515,089	1,604,448	1,460,221
General High School/High School	2,662,444	2,305,093	2,472,859	2,251,558
Vocational/Vocational High School	2,326,599	2,089,137	2,111,338	1,876,661
Academy/Diploma	302,261	254,457	216,024	235,359
University	981,203	999,543	848,657	884,769
Total	9,767,754	8,746,008	9,102,052	8,402,153

Source: Indonesian Central Statistics Agency, 2023

Table 1 shows that the highest level of education completed at the university level increased from August to February 2021 but then declined from February 2021 to February 2022. In 2020, the number of unemployed university graduates was 981,203, which increased in February 2021 but then decreased to 848,657 in August. By 2022, this number had risen again to 884,769. This data indicates that the unemployment rate among university graduates persists and is likely to increase with the advancement of AI.

To address the unemployment problem, one effective measure is to empower individuals through entrepreneurship programs aimed at supporting national development. The Faculty of Economics and Business at Udayana University (FEB UNUD) aims to produce graduates in economics and business who are visionary, entrepreneurial, and possess integrity. FEB UNUD's mission includes fostering an entrepreneurial spirit among its graduates and encouraging them to create business opportunities. This commitment is evidenced by the establishment of the Semi-Autonomous Young Entrepreneur Agency (BSO WIDA) and the implementation of various activities such as the Entrepreneurship Student Program (PMW), entrepreneurship seminars, the inclusion of entrepreneurship courses in the curriculum, and participation in the P2MW activities organized by the Indonesian Ministry of Education and Culture. Several factors influence entrepreneurial intentions, including accounting knowledge, internal locus of control, digital literacy, and adversity intelligence.

According to the Theory of Planned Behavior (TPB), perceived behavioral control is a key factor in determining an individual's intentions (Ajzen, 1991). Experience plays a crucial role in shaping perceived behavioral control, as it influences one's beliefs and views on certain behaviors (Paramita & Suryanawa, 2020). A strong understanding of accounting enhances an individual's motivation to engage in entrepreneurship, as it builds confidence and the ability to manage financial risks (Juniariani & Prihandani, 2019). Conversely, a lack of business knowledge and skills is often a primary reason for business failure (Badawi et al., 2019). Research by Nurcahyono et al. (2021) and Akbar & Coryanata (2024) indicates that a fundamental understanding of accounting positively and significantly influences accounting students' entrepreneurial intentions.

Based on theory and prior research, the following hypothesis is proposed:

H₁: Accounting knowledge has a positive and significant effect on accounting students' entrepreneurial intentions.

Based on the Theory of Planned Behavior, a person's actions towards certain behaviors are influenced by their desire to engage in those actions. Attitudes towards these behaviors shape the intention itself (Juniariani & Prihandani, 2019). Individuals with a high internal locus of control can significantly influence others. Such individuals typically believe that their experiences in life are shaped by their own actions and decisions (Putra & Mimba, 2017). Internal locus of control, defined as the belief that events result from one's skills, characteristics, behaviors, or actions, is positively correlated with interest in the business world (Munir et al., 2019). People with an internal locus of control tend to recognize more opportunities, making this trait key to entrepreneurial success (Asantea & Osei, 2019). Research by Adnyana & Purnami (2016), Mayasari & Perwita (2017), Apidana (2022), Afista & Hidayatulloh (2020), Annisa et al. (2021), Wang & Huang (2022), Hsiung (2018), and Hsiao et al. (2016) supports that internal locus of control positively and significantly impacts entrepreneurial intentions. Mahmood et al. (2019) also found that internal locus of control directly contributes to entrepreneurial attitudes. Thus, the following hypothesis is formulated:

H₂: Internal locus of control has a positive and significant effect on accounting students' entrepreneurial intentions.

The Theory of Planned Behavior also posits that perceived behavioral control influences one's desire to act. Understanding and experience reinforce an individual's actions (Juniariani & Prihandani, 2019). Digital literacy, which involves the ability to use digital technology and the internet effectively and legally for information management and communication, is crucial for thriving in the digital economy (Apidana, 2022; Fauzi et al., 2020). Enhanced digital literacy enables students to leverage digital resources effectively, fostering a deeper understanding of entrepreneurship. Research by Mugiono et al. (2021), Maudina et al. (2021), Susanti & Dewi (2021), Fiorentina & Rindrayani (2022), Hasanah & Setiaji (2019), Mustain & Mukhlis (2023), Rahmah et al. (2021), and Akhter et al. (2022) confirms that digital literacy positively and significantly influences entrepreneurial intentions. Hence, the hypothesis is:

H₃: Digital literacy has a positive and significant effect on accounting students' entrepreneurial intentions.

According to the Theory of Planned Behavior (TPB), attitudes towards behavior are one of three factors predicting a person's desire to act. Adversity intelligence, which refers to the ability to analyze, organize, and direct actions to overcome challenges, is essential for entrepreneurial motivation (Syahrani & Pradesa, 2022; Fitriyaningsih & Arseto, 2019). For students, high adversity intelligence can enhance entrepreneurial motivation, thereby reducing unemployment among the educated (Agustina et al., 2018). Studies by Dewi (2022), Rini et al. (2022), Latif et al. (2024), and Puspitasari (2019) indicate that adversity intelligence positively and significantly impacts entrepreneurial intentions. Therefore, the following hypothesis is proposed:

H₄: Adversity intelligence has a positive and significant effect on accounting students' entrepreneurial intentions.

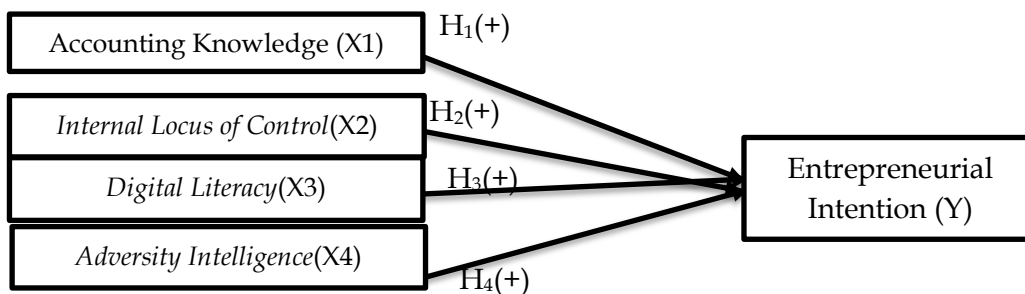


Figure 1. Research Model

Source: Research Data, 2024

RESEARCH METHODS

Data collection uses a survey method using a questionnaire and the distribution process is carried out online using Google Form. The population in this research is active Bachelor of Accounting students from the class of 2017 - 2023. The sample was determined using a probability sampling method with the Proportionate Stratified Random Sampling technique. Table 2 explains the total sample proportion based on Bachelor of Accounting class.

Table 2. Number of Sample Proportions Based on S1 Accounting

No	Force	Number of Students	Sample Proportions	Sample
1	S1 Accounting 2017	9	$(9/1,200) \times 300 = 2.25$	2
2	S1 Accounting 2018	24	$(24/1,200) \times 300 = 6$	6
3	S1 Accounting 2019	24	$(24/1,200) \times 300 = 6$	6
4	S1 Accounting 2020	272	$(272/1,200) \times 300 = 68$	68
5	S1 Accounting 2021	286	$(286/1,200) \times 300 = 71.5$	72
6	S1 Accounting 2022	282	$(282/1,200) \times 300 = 70.3$	70
7	S1 Accounting 2023	303	$(303/1,200) \times 300 = 75.75$	76
Amount				300

Source: Research Data, 2024

Variable measurement uses a Likert scale ranging from 1 to 4. The variable of accounting students' entrepreneurial intentions is measured through indicators adopted from Giantari and Ramantha (2019). These indicators include the desire

to become an entrepreneur to avoid dependence on others, the intention to run a business to make a positive social contribution, the aspiration to start a business for a brighter future, and the joy of being an entrepreneur. The accounting knowledge variable is assessed using three indicators adopted from Sitompul (2018): the ability to produce financial reports, manage finances, and provide financial information. Internal locus of control is measured using three indicators from Puspita and Ratnadi (2023), which include belief in personal ability to influence outcomes, control over success, and resilience under pressure. Digital literacy is evaluated using three indicators from Sari (2023): the ability to use digital media, active participation in digital media, and the skills of digital media users. Lastly, adversity intelligence is measured using four indicators from Libraeni and Yadnyana (2018), which encompass control, origin and recognition, reach, and resilience. Data analysis techniques in this research include descriptive statistics, classical assumption testing, and multiple linear regression analysis using the Statistical Package for the Social Sciences (SPSS) program. The following section presents the multiple linear regression analysis used in this research.

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e \dots\dots\dots(1)$$

Where :

- Y = Entrepreneurial Intention
- α = Constant Value
- $\beta_1 \beta_2 \beta_3$ = Regression Coefficient
- X1 = Accounting Knowledge
- X2 = Internal Locus of Control
- X3 = *Digital Literacy*
- X4 = Adversity Intelligence
- e = Error

RESULTS AND DISCUSSION

Based on research carried out on 300 samples, the following statistical test results were obtained.

Table 3. Descriptive Statistical Test Results

Variable	N	Min.	Max.	Mean	Std. Deviation
Entrepreneurial Intention (Y)	300	10	28	22.69	5,327
Accounting knowledge (X1)	300	6	24	19.37	5,738
<i>Internal locus of control</i> (X2)	300	6	24	20.63	4,745
<i>Digital literacy</i> (X3)	300	6	24	19.27	4,978
<i>Adversity intelligence</i> (X4)	300	8	16	11.60	2,877

Source :Research data, 2024

The questionnaire results indicate that the standard deviation of the entrepreneurial intention variable is 5.327. This relatively small deviation compared to the mean suggests that the data for this variable is well distributed. Similarly, the accounting knowledge variable exhibits a standard deviation lower than its mean, indicating minimal variation and good data distribution. The internal locus of control variable shows consistent results, with a low standard

deviation, reflecting a well-distributed dataset. The digital literacy variable also demonstrates a standard deviation lower than its mean, further illustrating low data deviation and good distribution. Lastly, the adversity intelligence variable has a standard deviation below the mean, indicating that the data for this variable is well distributed with low deviation.

Table 4. Statistical Test Results Descriptive of Entrepreneurial Intentions According to Class

Force	N	Descriptive Statistics			
		Min.	Max.	Mean	Std. Deviation
Class of 2017	2	21	23	22.00	1,414
Class of 2018	6	10	28	23.17	7,055
Class of 2019	6	14	27	23.17	4,997
Class of 2020	68	10	28	22.74	5,324
Class of 2021	72	10	28	22.90	5,182
Class of 2022	70	10	28	22.40	5,689
Class of 2023	76	10	28	22.64	5,238

Source: Research Data, 2024

Based on the criteria above, the class with very high entrepreneurial intentions comprises active students from the 2018–2019 cohort, who obtained a mean score of 3.31. This score falls within the range of 3.28–4.00, indicating very high entrepreneurial intentions. Respondents from the 2018–2019 class tend to agree or strongly agree with each statement item, reflecting their very high entrepreneurial intentions. In contrast, students from the 2017, 2020, 2021, 2022, and 2023 cohorts exhibit high entrepreneurial intentions.

Table 5. Multiple Linear Regression Analysis Test Results

Variable	Unstandardized Coefficients		Standardized Coefficients	Q	Sig
	B	Std. Error	Beta		
(Constant)	-1,650	1,064		-1,551	0.122
Accounting knowledge (X1)	0.349	0.034	0.376	10,255	0,000
Internal locus of control(X2)	0.495	0.040	0.441	12,276	0,000
Digital literacy(X3)	0.265	0.036	0.248	7,314	0,000
Adversity intelligence(X4)	0.193	0.057	0.104	3,375	0.001
F Statistics	: 194,169				
SigF	: 0,000				
Adjusted R2 :	0.721				

Source: Research Data, 2024

Based on Table 5, a multiple linear regression equation was created as follows.

$$Y = -1.650 + 0.349$$

Where :

Y = Entrepreneurial intention

X1 = Accounting knowledge

X2 = Internal locus of control

X3 = Digital literacy

X4 = Adversity intelligence

Based on the analysis test results in Table 5, the variables accounting knowledge, internal locus of control, digital literacy, and adversity intelligence positively and significantly influence accounting students' entrepreneurial intentions. The constant value of -1.650 indicates that if the values of accounting knowledge, internal locus of control, digital literacy, and adversity intelligence are all zero, the entrepreneurial intention would be -1.650.

The regression coefficient for the accounting knowledge variable (X1) is 0.349, demonstrating that greater accounting knowledge significantly enhances entrepreneurial intentions. The internal locus of control variable (X2) has a regression coefficient of 0.495, indicating that an increased internal locus of control significantly boosts entrepreneurial intentions. The digital literacy variable (X3) has a regression coefficient of 0.265, showing that higher digital literacy positively influences entrepreneurial intentions. Lastly, the adversity intelligence variable (X4) has a regression coefficient of 0.193, illustrating that greater adversity intelligence significantly fosters entrepreneurial intentions.

Table 5 also reveals an adjusted R2 value of 0.721, meaning that 72.1 percent of the variability in entrepreneurial intentions is explained by the variables accounting knowledge, internal locus of control, digital literacy, and adversity intelligence, while the remaining 27.9 percent is influenced by other factors not included in this study.

The F-count value of 194.169 with a significance level of 0.000, which is lower than 0.05, indicates that all the independent variables collectively influence entrepreneurial intentions. Therefore, the model used in this research is appropriate and effective.

Table 6. Hypothesis Test Results (t Test)

Variable	Unstandardized Coefficients		Standardized Coefficients	Q	Sig
	B	Std. Error	Beta		
(Constant)	-1,650	1,064		-1,551	0.122
Accounting knowledge (X1)	0.349	0.034	0.376	10,255	0,000
<i>Internal locus of control</i> (X2)	0.495	0.040	0.441	12,276	0,000
<i>Digital literacy</i> (X3)	0.265	0.036	0.248	7,314	0,000
<i>Adversity intelligence</i> (X4)	0.193	0.057	0.104	3,375	0.001

Source: Research Data, 2024

Based on the hypothesis test (t-test) analysis from Table 6, it is evident that the variables accounting knowledge, internal locus of control, digital literacy, and adversity intelligence positively and significantly influence accounting students' entrepreneurial intentions. The significance values of all variables support this conclusion. Specifically, the coefficient value β_1 is +0.349 with a significance level of 0.000, which is below 0.05, confirming that accounting knowledge (X1) has a positive and significant effect on entrepreneurial intentions (Y). Similarly, the coefficient value β_2 is +0.495 with a significance level of 0.000, affirming that the internal locus of control variable (X2) also has a positive and significant impact on

entrepreneurial intentions (Y). The coefficient value β_3 is +0.265 with a significance level of 0.000, indicating that digital literacy (X3) significantly influences entrepreneurial intentions (Y). Lastly, the coefficient value β_4 is +0.193 with a significance level of 0.001, demonstrating that adversity intelligence (X4) has a positive and significant effect on entrepreneurial intentions (Y).

The role of accounting knowledge in shaping students' entrepreneurial intentions is undeniable. A strong grasp of basic accounting concepts enables individuals to manage finances effectively and navigate potential business risks (Akbar & Coryanata, 2024). Additionally, internal locus of control significantly contributes to the desire to start a business, as it reflects a person's belief in their ability to control situations through their own actions (Wang & Huang, 2022).

In the current digital era, digital literacy is increasingly crucial. The ability to effectively use digital technology enhances entrepreneurial knowledge and significantly influences entrepreneurial intentions (Mugiono et al., 2021). Moreover, adversity intelligence plays a vital role in determining entrepreneurial intentions, as the ability to manage and overcome daily challenges is critical (Dewi, 2022). Previous research corroborates these findings, indicating that accounting knowledge, internal locus of control, digital literacy, and adversity intelligence are significantly related to students' entrepreneurial intentions (Adnyana & Purnami, 2016; Maudina et al., 2021; Mustain & Mukhlis, 2023; Laurent & Puspitowati, 2024). These studies consistently highlight the importance of psychological factors and knowledge in shaping accounting students' entrepreneurial intentions.

The positive influence of accounting knowledge, internal locus of control, digital literacy, and adversity intelligence on entrepreneurial intentions underscores the need for a holistic approach in designing educational programs and training for aspiring entrepreneurial accounting students. It is essential to view entrepreneurial intentions as the result of the interaction between internal factors, such as locus of control and adversity intelligence, and external factors, such as accounting knowledge and digital literacy. Therefore, a comprehensive educational approach should incorporate both psychological and knowledge-based elements. For example, educational programs that combine teaching accounting concepts with developing adversity intelligence can significantly enhance entrepreneurial intentions among accounting students.

Moreover, emphasis on developing digital literacy is crucial, given the increasingly dominant role of digital technology in modern business. Students with strong digital literacy skills will be better equipped to leverage various digital platforms to develop and manage their businesses effectively. Understanding how variables such as accounting knowledge, internal locus of control, digital literacy, and adversity intelligence influence entrepreneurial intentions can lead to more effective and relevant educational strategies, preparing students to face obstacles in the dynamic business world.

In conclusion, this research provides valuable insights into the factors influencing accounting students' entrepreneurial intentions. Strengthening the understanding of the relationship between psychological factors and knowledge with entrepreneurial intentions will allow for the design of more holistic and relevant educational strategies, ultimately supporting entrepreneurial growth and development among accounting students.

CONCLUSION

The study found that the entrepreneurial intentions of accounting students at FEB UNUD are positively and significantly influenced by accounting knowledge, internal locus of control, digital literacy, and adversity intelligence. These findings support the Theory of Planned Behavior, which posits that intentions are influenced by attitudes towards behavior, subjective norms, and perceived behavioral control.

Future research could address the limitations of this study by incorporating additional variables not identified here. Additionally, future researchers could use a larger sample size to enhance the generalizability of the results.

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