

THE ROLE OF PERSONAL ABILITIES AND FAMILY SUPPORT IN INCREASING ENTREPRENEURIAL INTEREST: E-COMMERCE MODERATION

Anis Nusron*, Windi Eka Prasasti
Institut Teknologi dan Bisnis Yadika, Pasuruan

Correspondence: anisnusron@itbyadika.ac.id

Abstract

The imbalance between the number of job seekers and available employment opportunities is a major cause of unemployment in Indonesia. Many university graduates aim to work in companies, yet the misalignment between higher education and labor market demands hinders graduate absorption into the industry. To address this, universities have introduced initiatives to enhance entrepreneurial knowledge and skills, aiming to foster students' interest in entrepreneurship. This study investigates the influence of personal abilities and family support on entrepreneurial interest, and examines the moderating role of e-commerce. The study involved 94 respondents, selected using the Slovin formula, from a population of students who had completed entrepreneurship and creative economy courses. The results indicate that personal abilities, family support, and e-commerce significantly affect entrepreneurial interest. Furthermore, e-commerce does not moderate the effect of personal abilities on entrepreneurial interest but does strengthen the influence of family support. These findings highlight the importance of both individual and contextual factors in shaping students' entrepreneurial intentions.

Keywords: Personal abilities, Family support, e-commerce, Entrepreneurial Interest.

A. INTRODUCTION

Unemployment is a major problem faced by all countries, especially in Indonesia, the availability of jobs that are much smaller than the number of workers is the main factor causing unemployment. In Indonesia, the Open Unemployment Rate (OUR) is still dominated by people with high school/vocational school graduates or equivalent, but people with bachelor's degrees are also the 3rd largest contributor to unemployment after junior high school graduates, the following is the OUR rate based on education graduates in Indonesia, the number of unemployed in Indonesia is 7.86 million people. Around 5.59% of unemployment is dominated by bachelor's/diploma graduates, the OUR for vocational school graduates is the highest compared to graduates of other levels of education, which is 9.31 percent.

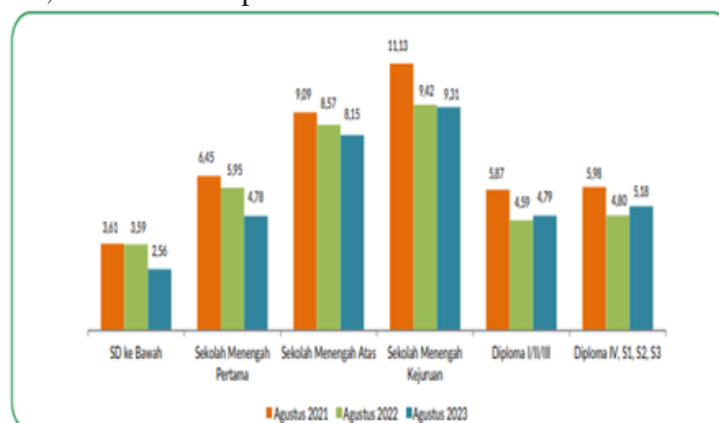


Figure 1. Percentage of Open Unemployment Rate based on Educational Background

The phenomenon faced by universities, there are still many university graduates who target to get a job in a company after graduating (Kurnia, Yuwana and Cahyani 2018), but on the other hand the link and match between universities and the job market is still not running well, so that the absorption of student graduates into the industrial world is still not running well. Universities strive to provide various competencies so that students have confidence when entering the industrial world, In addition, universities provide provisions in the field of entrepreneurship, are committed to supporting students' entrepreneurial interests through structured entrepreneurship programs, are active in developing business ideas, provide practical skills training, and facilitate access to networks of mentors and industry experts so that university graduates are expected to be able to become entrepreneurs because with various activities that support entrepreneurial activities in universities aim to improve students' personal abilities which have an impact on entrepreneurial skills (Liñán, Rodríguez-Cohard and Rueda-Cantuche 2011). There are several factors that influence entrepreneurial interest, including personal abilities, personal abilities related to the abilities/skills possessed by a person that can distinguish him from other individuals. This ability can help individuals to be able to answer all the challenges faced in order to achieve personal goals. So personal abilities are very much needed by students in order to develop their interest in entrepreneurship, even (Räty, et al. 2019) stated that perception of abilities, such as innovativeness and competitiveness-ambition, are positively related to entrepreneurial intentions, but on the other hand there is a different study, (Schlaegel, et al. 2021) that personal abilities (emotional intelligence) do not have a significant relationship with entrepreneurial intentions. Another factor that influences entrepreneurial interest is family support, some businesses start with family support, even family support is not only in the form of moral support, but also in the form of support in funding, the results of research by Zhang et al, 2003 stated that family members are often an important factor in providing financial and human resources for their families to start a business, the results of research conducted (Dragin, et al. 2022) stated that entrepreneurial intentions are influenced by the family environment which has parents who have the profession of entrepreneurs. However, different research results were conducted (Wardani and Nugraha 2021) which stated that the family environment had no effect on entrepreneurial interest.

The results of the study on the influence of personal abilities and family support show inconsistent research results and allow for the filling of moderation variables to fill the research gap, to fill this research gap, the e-commerce variable is included as a moderation variable, this is done because there is no relationship between personal abilities and family support with the e-commerce variable and on the other hand the e-commerce variable has a significant influence on entrepreneurial interest (Auligya Asy'ari, 2023).

B. LITERATURE REVIEW

1. Personal Abilities

Abilities are characteristics/special traits that underlie a person to be able to carry out tasks in a job assigned to him/her in an organization, the competencies possessed are based on the skills and work knowledge required in the job being done (Robbin 2007.). personal abilities are based on the theory of individual's behavior which emphasizes how an individual can act and react to various stimuli. This behavior is influenced by several factors, including: personality, beliefs, values, environment and several other factors (Wichers 1997). Personal abilities are characteristics/special traits possessed by

a person that can influence him/her in interacting with his/her environment and how he/she can complete his/her tasks. In this study, personal abilities indicators include: creativity, proactivity, risk aversion, internal locus of control (Rosique-Blasco, Madrid-Guijarro and García-Pérez-de-Lema 2018).

2. Family Support

Family is the simplest social system in society, but the interactive relationship between families on a daily basis will have an impact on the character of family members, as well as in forming entrepreneurial character, the existence of family members who are already entrepreneurs can increase the ambition of other family members to become entrepreneurs and can even be used as role models for entrepreneurship (Pruett, et al. 2009), even the family can influence the way their family members do business and also their social relationships (Zellweger, et al. 2018), existence can be used as human capital, social capital and financial capital (Danes, et al. 2009), even Nicolaou et al (2008) stated that families not only pass on knowledge related to business, but also equip their family members with the business skills needed to run their business. meaning that families can provide support for their family members in improving the skills and knowledge of their family members in entrepreneurship, the existence of strong network support for fellow entrepreneurs and the existence of financial support if they want to and develop a business/entrepreneurship.

3. E-Commerce

The current digital era has seen extraordinary changes, especially related to the development of the Internet and the world of digital marketing, the emergence of various digital ceilings, According to Roggeveen & Sethuraman (2020) currently various choices for consumers are increasing and increasingly familiar. E-Commerce (Electronic Commerce) is a buying and selling transaction process that uses electronic devices such as telephones and the internet. E-commerce is more than just buying and selling products online. E-commerce includes the entire process of developing, marketing, selling, shipping, servicing, and paying customers, with the support of a network of business partners around the world. More broadly, E-commerce is defined as the use of internet technology to facilitate business activities, such as: searching for business information, exchanging business information, promoting products and transactions via the internet (Witi 2021).

The e-commerce system relies heavily on internet resources and many other information technologies to support each of these processes (mujiyana, 2013). E-commerce provides many conveniences for prospective consumers to buy the goods they want, and everyone can choose goods, providing many conveniences for transactions and a variety of products. E-commerce also provides new ways of doing business, so that anyone can use the media to become an entrepreneur who is able to create and expand a business faster and easier. E-commerce is more than just buying and selling products online. There are 2 indicators of e-commerce, namely: Usefulness and convenience. Usefulness according to (Davis, 1989) is a perception of usefulness which is a level at which someone believes that the user of a particular system will be able to improve the person's performance.

Convenience is a perception of convenience as a person's belief that using a particular system will facilitate the effort expended. This definition is also supported by stating that technology is defined as a measure where someone believes that the

technology can be easily understood and used. And it can also be defined as the extent to which someone believes that using an information system will make it easier for students to access various information available on various online media platforms (social media and market places) and utilize online media as a tool to support entrepreneurial activities (Nusron 2024).

4. Entrepreneurial Interest

According to Praag (1999) Entrepreneurship is a process to create and pursue opportunities based on the resources controlled. Entrepreneurship can also be interpreted as the ability to innovate and be creative which is used as a basis, tips, resources to create opportunities to achieve success in business (Drucker 2015). Interest in entrepreneurship is interpreted as someone's interest/feeling of interest in doing their own business/entrepreneurship to pursue opportunities by utilizing the resources they control. Indicators in this study include: feeling interested in entrepreneurship, wanting to be an entrepreneur and having the confidence to be an entrepreneur (Pratiti nur Aini, 2017).

C. RESEARCH METHODS

In conducting research, researchers can determine research methods that are appropriate to the needs and conditions of the research object, so that the determination of the population is based on the needs of the researcher (Arfatin Nurrahmah, 2021). The population in this study were all male and female students of the Accounting and Management study program who were active as students in the 2024/2025 academic year and had taken courses, Entrepreneurship and Creative Economy, while the population was known to be 122 respondents. In this study, the sampling technique used was probability sampling using simple random sampling. In this study, the population size can be known for sure, so the sample size is determined using the Slovin formula with a margin of error of 5%, so that the sample size is 94 respondents.

D. RESULT AND DISCUSSION

1. Convergent validity

The first step in the discussion is to carry out a convergent validity test, the research data must meet the requirements of convergent validity, the data meets convergent validity if the Average Variance Extracted (AVE) value is > 0.50 , here are the AVE values for all research variables:

Table 1: Average Variance Extracted

No	Variabel	Nilai AVE
1	Personal abilities (X_1)	0,595
2	Family Support (X_2)	0,884
3	E commerce (M)	0,869
4	Entrepreneurial Interest (Y)	0,883
5	E commerce* personal abilities	0,898
6	E commerce* Family Support	0,988

Source: Primary data (2025)

Based on table 1 (one) The Average Variance Extracted table, the AVE value of the personal abilities variable is 0.595 (AVE value > 0.50), the AVE value of the family

support variable is 0.884, the AVE value of the Ecommerce variable is 0.869, the AVE value of entrepreneurial interest is 0.883, the AVE value of E commerce* personal abilities is 0.898 and the AVE value of E commerce* family support is 0.988. All variables have an AVE value > 0.50 , meaning that all research variables meet the requirements for the convergent validity test.

2. Discriminant validity

The next test before conducting the hypothesis test is the discriminant validity test, the data that meets the discriminant validity must meet the requirements of the square root of average variance extracted (AVEs) value between the related latent variables must be greater than other latent variables. The following are the AVEs values for this study

Table 2: AVEs Value

Variabel	X1	X2	M	Y	M*X1	M*X2
X1	0.772	0.485	0.668	0.665	-0.458	-0.387
X2	0.485	0.901	0.386	0.578	-0.406	-0.480
M	0.668	0.386	0.848	0.736	-0.364	-0.316
Y	0.665	0.578	0.736	0.795	-0.453	-0.460
M*X1	-0.458	-0.406	-0.364	-0.453	0.862	0.848
M*X2	-0.387	-0.480	-0.316	-0.460	0.848	0.942

Source: Primary data (2025)

Based on table 2 (two), the AVEs value is known that the AVEs value between personal abilities variables (X1) is 0.772, the AVEs value between family support variables (X2) is 0.901, the AVEs value between e-commerce variables (M) is 0.848, the AVEs value between entrepreneurial interest variables (Y) is 0.795, the AVEs value between XM*X1 variables is 0.863, the AVEs value between M*X2 variables is 0.942. The overall AVEs value between variables is much greater than the AVEs value of the variables concerned with other variables, all variables in this study meet the discriminant validity test.

3. Composite reliable and cronbach's alpha

The next test carried out a composite reliability and Cronbach's alpha test, with the provisions of the composite reliability value > 0.70 and the Cronbach's alpha value > 0.60 , along with the composite reliability and Cronbach's alpha values for all research variables.

Table 3: Composite Reliability and Cronbach's Alpha

Reliability analysis	X1	X2	M	Y	M*X1	M*X2
Composite reliability	0.921	0.929	0.911	0.911	0.989	0.989
Cronbach's alpha	0.902	0.884	0.869	0.883	0.989	0.988

Source: Primary data (2025)

Based on Table 3 (three), composite reliability and cronbach's alpha, it is known that the composite reliability value of variable X1 is 0.921, variable X2 is 0.929, variable M is 0.911, variable Y is 0.911, variable M*X1 is 0.989, variable M*X2 is 0.989. All variables have a composite reliability value above 0.70 (>0.70), then the cronbach's alpha value of variable X1 is 0.902, variable X2 is 0.884, variable M is 0.869, variable Y is 0.883, variable M*X1 is 0.989, variable M*X2 is 0.988. All variables in this study have a cronbach's alpha value above 0.60, so all variables in the study meet the requirements for the composite reliability and cronbach's alpha tests.

4. Hypotesis Test

At this stage, the aim is to test the hypothesis, here is the hypothesis test table

Table 4: Hypothesis test results

Hypotesis	Coefficient	P	Keterangan
The effect of X_1 on Y	0,211	0,016	H1 Supported
The effect X_2 on Y	0,431	<0,001	H2 Supported
The effect M on Y	0,54	<0,001	H3 Supported
X_1 on Y: moderated M	0,096	0,172	H4 Not Supported
X_2 on Y :moderated M	0,425	<0,001	H5 Supported

Sources: Primary data (2025)

Based on table 4 (four) The results of the hypothesis test can be described that The influence of personal abilities on entrepreneurial interest has a p value of 0.016, this value is below (<0.05) thus hypothesis 1 (one) is accepted, meaning that personal abilities have a significant effect on entrepreneurial interest. The results of this study support the research conducted by (Wijaya and Dewi 2024) which states that personal factors have a positive effect on entrepreneurial interest.

The influence of family support on entrepreneurial interest has a p value of <0.001 , this value is below (<0.05) thus hypothesis 2 (two) is accepted, meaning that family support has a significant effect on entrepreneurial interest. The results of this study support the research conducted by (Ehsanfar, Namak and Vosoughi 2023) which states that family traditions have an influence on interest in starting a business.

The influence of e-commerce on entrepreneurial interest has a p value of <0.001 , this value is below (<0.05) thus hypothesis 3 (three) is accepted, meaning that e-commerce has a significant effect on entrepreneurial interest. Furthermore, the influence of e-commerce on entrepreneurial interest has a path coefficient value of 0.540, meaning that e-commerce influences entrepreneurial interest by 0.540 units. The results of this study support the research conducted by (Sinulingga and Nawawi 2022) which states that e-commerce provides opportunities for someone to become an entrepreneur, then (Yadewani and Wijaya 2017) which states that there is an influence of e-commerce on entrepreneurial interest.

With e-commerce moderation (M) The influence of personal abilities on entrepreneurial interest with e-commerce moderation has a p value of 0.127, the value above (> 0.05) thus Hypothesis 4 (four) is rejected, meaning that e-commerce is not able to moderate the influence of personal abilities on entrepreneurial interest. This is because currently the use of e-commerce in the student environment has not been used optimally to increase knowledge in the field of entrepreneurship, the use of e-commerce is currently mostly used for entertainment only and is mostly used as a medium for shopping only. The results of this study support the research conducted by (Muhammad Taufiq, 2022) which states that e-commerce does not influence students' decisions in making entrepreneurial decisions.

The influence of family support on entrepreneurial interest with e-commerce moderation has a p value of <0.001 , this value is below (<0.05) thus Hypothesis 5 (five) is accepted meaning that e-commerce is able to moderate / strengthen the influence of family support on entrepreneurial interest.

5. Discussion

This study was conducted in response to the growing issue of unemployment among university graduates in Indonesia, as highlighted in the introduction. One of the

primary causes is the mismatch between educational outcomes and the demands of the job market. As universities strive to equip students with entrepreneurial competencies, understanding the factors that influence students' entrepreneurial interest becomes increasingly important. The present study examines the effects of personal abilities, family support, and e-commerce—and their interactions—on entrepreneurial interest.

The findings show that personal abilities significantly influence entrepreneurial interest. This supports the theoretical framework outlined by Wichers (1997), which emphasizes that individual behavior is shaped by personality, values, environment, and beliefs. In line with the indicators used in this study—creativity, proactiveness, risk aversion, and internal locus of control (Rosique-Blasco et al., 2018)—students who possess stronger personal abilities are more inclined toward entrepreneurship. These results also support prior research by Rätty et al. (2019) and Wijaya & Dewi (2024), who found that students' self-perception of their own entrepreneurial potential positively correlates with their entrepreneurial intentions. Thus, entrepreneurship education in higher education institutions that develops these abilities is crucial for fostering entrepreneurial mindsets.

However, the study also found that e-commerce does not moderate the relationship between personal abilities and entrepreneurial interest. This suggests that although students may have entrepreneurial traits, they may not yet fully utilize digital platforms as tools for business development. This finding challenges the assumption within the Technology Acceptance Model (TAM) (Davis, 1989), which posits that perceived usefulness and ease of use of technology enhance performance outcomes. It appears that in this context, students primarily use e-commerce for consumption or entertainment rather than entrepreneurial endeavors, aligning with the findings of Muhammad Taufiq (2022).

In contrast, family support was found to have a strong and significant effect on entrepreneurial interest. This aligns with theories of family capital (Danes et al., 2009), which emphasize the integration of emotional, financial, and human capital within the family. As noted by Pruett et al. (2009) and Zellweger et al. (2018), families not only provide financial backing but also serve as role models and sources of encouragement, especially in environments where family traditions include entrepreneurship. In Indonesia's collectivist culture, familial influence plays a central role in shaping youth aspirations, including entrepreneurial goals.

Moreover, e-commerce was found to significantly moderate the relationship between family support and entrepreneurial interest. This suggests that families who support their children and also encourage or facilitate the use of e-commerce platforms contribute more significantly to nurturing entrepreneurship. These findings support the work of Witi (2021) and Roggeveen & Sethuraman (2020), who argued that e-commerce provides easier access to markets, business tools, and customer engagement. In this case, e-commerce becomes not just a technological tool, but a digital extension of social support, helping to operationalize entrepreneurial intentions.

Additionally, e-commerce on its own also showed a strong direct effect on entrepreneurial interest, which reinforces the relevance of TAM theory in today's digital business environment. As students find e-commerce platforms easy to use and useful in facilitating business ideas, they are more inclined to pursue entrepreneurial paths.

These findings suggest that the integration of personal competencies, social support, and digital literacy is essential for increasing entrepreneurial interest among students. While personal abilities provide the foundation, family encouragement and digital engagement act as amplifiers. Thus, higher education institutions should not only

focus on developing student competencies but also engage families and incorporate digital business tools into entrepreneurship programs.

E. CONCLUSIONS

The results of this study provide that Personal abilities have a significant effect on entrepreneurial interest, Family support has a significant effect on entrepreneurial interest, E-commerce significantly influences entrepreneurial interest, E-commerce is unable to moderate the influence of Personal abilities on entrepreneurial interest, and E-commerce can moderate the influence of Family support on entrepreneurial interest.

The suggestions in this study are intended for Further researchers, considering the R square value of 0.570 which means that entrepreneurial interest is influenced by personal abilities, family support and e-commerce by 57% which allows the inclusion of other variables besides the variables studied. For prospective entrepreneurial students, to continue to increase entrepreneurial interest through the use and utilization of e-commerce optimally and in accordance with the objectives to increase students' interest in entrepreneurship, considering that of the three factors e-commerce has the greatest influence. This research also has implications for the world of education, especially for the development of the Technology Acceptance Model (TAM) theory, where in this research the use and utilization of e-commerce has not been able to strengthen the influence of personal abilities on entrepreneurial interest.

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