

## ***FINANCIAL THE EFFECT OF ADVERSITY QUOTIENT AND NEED FOR ACHIEVEMENT TOWARD ENTREPRENEURIAL INTENTION***

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### **Abstract**

*The research, entitled The Effect of Adversity Quotient and Need for Achievement on Entrepreneurial Intentions, aims to find out how the influence of Adversity Quotient and Need for Achievement on Entrepreneurial Intentions of Students of the Faculty of Economics, State University of Jakarta batch 2018 with a sample of 200 students. The research method uses quantitative research with multiple regression analysis and data collection techniques carried out online through questionnaires. The results of the study revealed that the Adversity Quotient had a significant effect on entrepreneurial intentions with a t-test value of 5.021 > ttable 1.621. Second, Need for Achievement has a significant effect on entrepreneurial intentions with a t-test value of 2.038 > ttable 1.652. Third, Adversity Quotient and Need for Achievement have a significant effect on entrepreneurial intentions with an f-test value of 20,014 > ftable 3,04.*

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### **Abstrak**

Penelitian dengan judul Pengaruh Adversity Quotient dan Need for Achievement terhadap Intensi Berwirausaha ini memiliki tujuan untuk mengetahui bagaimana pengaruh Adversity Quotient dan Need for Achievement terhadap Intensi Berwirausaha Mahasiswa Fakultas Ekonomi Universitas Negeri Jakarta angkatan 2018 dengan jumlah sampel sebanyak 200 Mahasiswa. Metode penelitian menggunakan penelitian kuantitatif dengan Analisis regresi Berganda dan teknik pengumpulan data yang dilakukan secara daring melalui kuesioner. Hasil penelitian mengungkapkan bahwa Adversity Quotient berpengaruh secara signifikan terhadap intensi berwirausaha dengan nilai uji-t hitung 5,021 > ttabel 1,621. Kedua, Need for Achievement berpengaruh secara signifikan terhadap intensi berwirausaha dengan nilai uji-t hitung 2,038 > ttabel 1,652. Ketiga, Adversity Quotient dan Need for Achievement berpengaruh secara signifikan secara bersama-sama terhadap intensi berwirausaha dengan nilai uji-t hitung 20,014 > ftabel 3,04. Abstract is written in Indonesian.

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## INTRODUCTION

The current wave of the Covid-19 pandemic that has spread to almost every corner of the world since the end of 2019 has basically had a huge impact on aspects of life, especially aspects of the global economy. This is also generally caused by the policy of limiting social activities in each country as a preventive measure for the spread of the Corona Disease-19 virus. This economic impact also has a significant effect on global employment performance or conditions (Verschuur et al., 2021). The results of the International Labor Organization (ILO) report released from The National Business website page by Kamel stated that the number of unemployed experienced a significant increase globally as much as 220.5 million people in 2021, far from in 2019 as many as 187.4 million people due to the Covid pandemic crisis. -19 has also reduced shared prosperity (Kamel, 2021).

The same thing happened in Indonesia, the large-scale social restriction policy had an impact on the Indonesian economy where several businesses or companies experienced a financial crisis and many ended up in bankruptcy, resulting in an increase in the number of open unemployment to poverty in Indonesia (UNICEF, 2021). The open unemployment rate also indicates the number of versc workers absorbed by available jobs. Based on BPS, unemployment increased significantly from February 2020 by 0.37% to 6.26%. The condition is exacerbated by the fact that young people, especially those with higher education backgrounds, are the biggest contributors (Ulya, 2021). In order to overcome the economic crisis and challenges due to the Covid-19 pandemic, such as the unemployment problem, it is necessary to create a strategy to normalize the situation. One of them is by growing the forerunner of competent entrepreneurship, especially for young people (Olufemi, 2020).

According to lystiawan in a journal made by Muliadi, although the total percentage that has been achieved has exceeded the minimum standard requirement, a country must have 2% of its population as entrepreneurs. The existing percentage level in Indonesia is considered still less than the total population and has not been able to minimize the number of unemployed, especially youth unemployment (Muliadi, 2021). On the other hand, Indonesia also still needs to increase the number of entrepreneurs more because the position of the total entrepreneur index is still below neighboring countries (Southeast Asia) such as Thailand at 4.26%, Malaysia at 4.47% and Singapore at 8.76% (Muliadi, 2021).

In particular, students with a university education background as well as acting as agents of change in society and entering the classification of the productive population at a young age are expected to have entrepreneurial intentions or determination to create jobs rather than looking for work, especially in the era of digitalization as it is today, there are many benefits and ease of use. technology such as social media to reach many consumers as part of entrepreneurial success. Several strategies have also been implemented by the government and educational institutions, especially universities, such as applying entrepreneurial knowledge in general courses, practicing entrepreneurship activities, to the latest effort made by the Ministry of Education and Culture, namely the 2021 Indonesian Student Entrepreneurship Program (Rouf, 2021).

Besides the stimulants that have been given by the government to students, it seems that it has not been able to increase the entrepreneurial intention of students. According to Indarti, the entrepreneurial intention of students as part of the young population working productively is still low, most of the students choose to find work as employees, both public and private employees, rather than being entrepreneurs or someone who creates jobs (Hutasuhut et al., 2020). The low entrepreneurial intention of students also occurs at universities in the Special Capital Region of Jakarta, one of which is the State University of Jakarta as many as 53 out of 414 students based on the results of the 2017-2019 FE UNJ

Student Tracer Study. The results of pre-research on 30 students of the Faculty of Economics, State University of Jakarta, also found that the intention to become entrepreneurship in the future was still low, which was only 20%.

Realizing yourself as an entrepreneur is not easy, being a competent entrepreneur is not as easy as imagined, many people dream of becoming a successful entrepreneur but not many can achieve it. This is because being an entrepreneur requires consistency, dares to take risks, is creative and innovative in running their own business (Andi, 2021). Based on previous research, several factors simultaneously affect a person's entrepreneurial intentions. Research conducted by revealed that there are five strong factors that influence entrepreneurial intentions, including perceived feasibility, self-efficacy, personal character in entrepreneurship, Need for Achievement and Adversity Quotient (Turra & Melinda, 2021). In this study, the variables Adversity Quotient and Need for Achievement were appointed as dependent variables based on the results of pre-research and research gaps were still found in previous studies.

Based on the results of previous studies that have been stated previously, the researchers found a research gap which is the result of the contradictions of the results of studies that have been carried out by previous researchers which lie in the Adversity Quotient and Need for Achievement variables on Entrepreneurial Intentions. Therefore, researchers are interested in conducting a re-examination of the variables that influence entrepreneurial intentions, with a study entitled "The Effect of Adversity Quotient and Need for Achievement on Intentions to Entrepreneurship".

## RESEARCH METHODOLOGY

The The research entitled "The Effect of Adversity Quotient and Need for Achievement on Entrepreneurial Intentions" uses quantitative approaches to determine the effect of between variables. The research method with quantitative approach according to Creswell is one method to verify the theory used by writing the relationship or influence between variables. The measured variables usually have instruments in the form of indicators or research dimensions that produce numbers to be processed using applicable statistical theory (Kusumastuti et al., 2020).

The quantitative method in this study uses linear regression analysis starting from the instrument test consisting of validity and reliability tests, classical assumption tests, t-tests, f-tests and coefficients of determination. The number of research samples was 200 students taken from 400 students as the research population using the Slovin formula with an error level of 5% and purposive sampling technique with the following criteria: (a) Students of the Faculty of Economics State University of Jakarta batch 2018 or final semester, (b) Students who have passed the entrepreneurship course. Instrument development is carried out using a Likert scale. The data collection technique was carried out by researchers using a questionnaire survey method or questionnaire which would later be processed by software SPSS 23 Version.

## RESULTS AND DISCUSSION

### Quantitatif Deskriptif Analysis

The characteristics of the respondents in this study consisted of 77 students with male gender and 123 students with female gender. Second, respondents were classified by age where 44 students aged 20-21 years old, 108 students aged 22-23 years old and 48 students aged 23 years old. Third, based on the study program or department consisting of 36 students majoring in Management, 30 students majoring in Accounting, 44 students majoring in Office Administration Education, 44 students majoring in Economics Education and 46 students majoring in Business Education. Quantitative analysis that is processed based on respondents' responses to each variable is categorized with very low to very high intervals. The Adversity Quotient variable has an average response of respondents with an average of 4.12 (high), the Need for Achievement variable has an average response of respondents with an average of 4.05 (high) and the Entrepreneurial Intention variable has an average response respondents' answers with a value of 4.14 (high).

### Validity Test

**Table 1 Result of Validity Test**

	Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	299.65	1364.381	.622	.	.847
X1.2	299.71	1357.433	.684	.	.846
X1.3	299.71	1356.249	.685	.	.846
X1.4	299.70	1351.618	.732	.	.845
X1.5	299.58	1358.215	.691	.	.846
X1.6	299.66	1354.810	.635	.	.846
X1.8	299.58	1356.849	.725	.	.846
X1.9	299.60	1356.091	.729	.	.846
X1.10	299.73	1357.042	.610	.	.846
X1.11	299.60	1364.242	.597	.	.847
X1.12	299.46	1366.380	.637	.	.847
X1.14	299.50	1361.176	.665	.	.846
X1.15	299.70	1351.429	.646	.	.845
X1.16	299.79	1352.220	.566	.	.846
X1.17	299.50	1359.246	.656	.	.846
X1.18	299.43	1363.060	.625	.	.846
X1.19	299.47	1360.873	.679	.	.846
X1.20	299.42	1364.094	.615	.	.847
X1.21	299.49	1360.472	.584	.	.846
Adversity Quotient	233.43	815.111	.735	.	.880
X2.1	299.74	1363.510	.520	.	.847
X2.2	299.74	1364.125	.515	.	.847
X2.3	299.77	1360.268	.519	.	.846
X2.4	299.72	1368.426	.490	.	.847
X2.5	299.55	1364.731	.520	.	.847
X2.6	299.63	1367.370	.483	.	.847
X2.7	299.75	1365.505	.490	.	.847
X2.8	299.51	1360.914	.536	.	.846
X2.9	299.76	1358.487	.573	.	.846
X2.10	299.65	1360.902	.540	.	.846
X2.12	299.62	1358.359	.568	.	.846
X2.13	299.60	1361.940	.528	.	.847
X2.14	299.65	1357.666	.561	.	.846
Need for Achievement	251.09	989.992	.584	.	.862
Y1.1	299.72	1379.318	.318	.	.849
Y1.2	299.66	1377.061	.329	.	.848
Y1.3	299.60	1371.487	.417	.	.848
Y1.4	299.54	1371.124	.434	.	.848
Y1.5	299.62	1363.112	.505	.	.847
Y1.6	299.54	1368.400	.433	.	.847
Y1.7	299.62	1372.459	.394	.	.848
Y1.8	299.51	1374.382	.416	.	.848
Y1.9	299.56	1370.469	.418	.	.848
Y1.10	299.54	1374.632	.375	.	.848
Y1.11	299.53	1375.286	.366	.	.848
Y1.12	299.35	1372.911	.395	.	.848

**Source: Data processed by researchers, 2022**

Based on the table above, it can be concluded that each statement instrument has a valid value because it has a value of  $r_{count} > r_{table}$  based on the applicable provisions.

**Reliability Test**

**Table 2 Result of Reliability Test**

Variabel	Cronbach's Alpha	Keterangan
<i>Adversity Quotient</i>	0.906	Reliabel
<i>Need for Achievement</i>	0.933	Reliabel
Intensi Berwirausaha	0.924	Reliabel

**Source: Data Processed by researches, 2022**

Based on the data above, it is known that each variable starting from Adversity Quotient, Need for Achievement and Entrepreneurial Intention has a Cronbach alpha value  $> 0.7$  which indicates reliable symptoms that pass are used as a condition for further research.

**Normality Test**

**Table 3 Result of Normality Test  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardi zed Residual
N		200
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	7.06981563
	Most Extreme Differences	Absolute .059
	Positive	.032
	Negative	-.059
Test Statistic		.059
Asymp. Sig. (2-tailed)		.083 <sup>c</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

**Source: Data Processed by researches, 2022**

Based on the results of the processing of the normality test in the table above, it is known that the Adversity Quotient and Need for Achievement variables as independent

variables and Entrepreneurial Intentions as dependents have a normal distribution. This is proven by the value of sig.  $0.083 > 0.05$ .

## Multiple Regression Analysis

**Table 4 Result of Multiple Regression Analysis**

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	26.441	3.835		6.894	.000
<i>Adversity Quotient</i>	.242	.048	.344	5.021	.000
<i>Need for Achievement</i>	.121	.059	.140	2.038	.043

a. Dependent Variable: Intensi Berwirausaha

Source : Data processed by researches, 2022

Based on the table regression equation can be arranged as follows:

$$Y' = 26.441 + 0.242 X_1 + 0.121 X_2$$

- The constant value of 26,441 indicates that if the independent variables, namely Adversity Quotient (X1) and Need for Achievement (X2) are equal to zero, then the value of entrepreneurial intention (Y) will be equal to the constant value of 26.441.
- The coefficient value of the X1 variable is 0.242, indicating that if the value of all independent variables is constant, then the value of the dependent variable (Y) will increase by 0.242 for each X1 unit.
- The coefficient value of the X2 variable is 0.121, indicating that if the value of all independent variables is constant, then the value of the dependent variable (Y) will increase by 0.121 for each X2 unit.

## T-Test

**Table 5 Result of T-Test**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	26.441	3.835		6.894	.000
<i>Adversity Quotient</i>	.242	.048	.344	5.021	.000
<i>Need for Achievement</i>	.121	.059	.140	2.038	.043

a. Dependent Variable: Intensi Berwirausaha

Source : Data Processed by researches, 2022

- a. The Adversity Quotient (X1) variable has a significance value of  $0.000 < 0.05$  so it can be decided that  $H_0$  is rejected and  $H_1$  is accepted. A positive t value indicates that the Adversity Quotient has a direct relationship with entrepreneurial intentions. In addition, the t-count value for this variable is 5.021 which is higher than the t-table value of 1.652. Therefore, the decision taken is  $H_0$  is rejected and  $H_1$  is accepted. This means that Adversity Quotient has a significant influence on entrepreneurial intentions.
- b. The variable Need for Achievement (X2) has a significance value of  $0.043 < 0.050$  so it can be decided that  $H_0$  is rejected and  $H_2$  is accepted. A positive t value indicates that Need for Achievement has a direct relationship with entrepreneurial intentions. In addition, the t value for this variable is 2,038, which is higher than the t table value of 1,652. Therefore, the decision taken is that  $H_0$  is rejected and  $H_2$  is accepted. That is, Need for Achievement has a significant influence on entrepreneurial intentions.

## F-Test

**Table 6 Result of F-Test**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2021.044	2	1010.522	20.014	.000 <sup>b</sup>
	Residual	9946.476	197	50.490		
	Total	11967.520	199			

a. Dependent Variable: Intensi Berwirausaha

b. Predictors: (Constant), *Need for Achievement*, *Adversity Quotient*

Source: Data Processed by researches, 2022



Table above shows that the significance value in the f test is  $0.000 < 0.05$ . In addition, the calculated f value in the table also shows a value of 20,014 which is higher than the f table value of 3.04. Therefore, it was decided that all independent variables, namely Adversity Quotient and need for achievement, together have a significant influence on entrepreneurial intentions.

### Coefficient of Determination

**Table 7 Result of Coefficient of Determination**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.782 <sup>a</sup>	.622	.548	1.38928

a. Predictors: (Constant), *Need for Achievement*, *Adversity Quotient*

b. Dependent Variable: Intensi Berwirausaha

**Source: Data processed by researches, 2022**

The table above shows the value of the coefficient of determination which is reflected by the value of R Square is 0.622. This shows that Adversity Quotient and Need for Achievement have an effect of 0.622 or 62.2% on entrepreneurial intentions. Then other variables that were not explained in the study had an effect of 38.8% on entrepreneurial intentions.

## DISCUSSION

### The effect of adversity quotient toward entrepreneurial intention

The results of the H1 hypothesis test conducted on 200 students of the 2018 Faculty of Economics, State University of Jakarta, showed that there was a significant influence between Adversity Quotient on the Entrepreneurial Intentions of the 2018 FE UNJ students accepted. This is evidenced by a t-test with a sig value of  $0.000 < 0.05$  and a tcount value of  $5.021 > t_{table} 1.652$  ( $H_0$  is rejected and  $H_a$  is accepted). So it can be concluded that the higher the Adversity Quotient, the higher the entrepreneurial intention among students.

This is also supported by relevant research by Hutagalung et al in (Hutagalung et al., 2018) which proves that Adversity Quotient has a significant effect on the entrepreneurial intentions of students of the Faculty of Economics and Business, University of North Sumatra. Based on the results of the regression analysis revealed that every 1% increase in student Adversity Quotient will increase 0.605% entrepreneurial intention. This is also supported by Muchtar's research in (Chairunisa Muchtar et al., 2018) which reveals that Adversity Quotient has a significant influence on entrepreneurial intentions. Research by (Rakhmadiningrum, 2021) which explains that there is a significant influence between Adversity Quotient on Entrepreneurial Intentions in 168 students from the University of Malang.

Someone who has a high Adversity Quotient is able to convince themselves to become a competent entrepreneur and reduce negative thoughts such as not being able to solve problems, not being able to create opportunities or other relevant thoughts to become an entrepreneur. In addition, a high Adversity Quotient will encourage a person to be confident, able to control fear in entrepreneurship, have high persistence, and have the spirit to achieve goals despite the many obstacles that must be faced.

## **The effect need for achievement toward entrepreneurial intention**

The results of the test hypothesis H2 with the assumption that there is an influence of Need for Achievement on entrepreneurial intentions is accepted. Based on the results of the t-test with a sig value  $<0.05$  and a tcount value of  $2.038 > t_{table} 1,652$ . This indicates that the higher the Need for Achievement, the higher the entrepreneurial intention. This is also supported by relevant research by Muhammad Farukh in (Şahin et al., 2019) which reveals that there is an effect of Need for Achievement on the Entrepreneurial Intentions of 1350 final semester students in Pakistan. Someone with a high Need for Achievement will continue to encourage self-skills better than others or the previous time, Competitive, always pushes himself to improve his social position and achievement and expects feedback in accordance with the efforts made so that it influences himself to be entrepreneurship .

The results of the study are also in line with research by Pranata in (Pranata et al., 2021) which aims to determine the effect of Need for Achievement and locus of control on entrepreneurial intentions in 175 class XI students of SMKN 1 Batanghari. The results of the study reveal that there is an influence, especially Need for Achievement, on entrepreneurial intentions. This is also in line with research by Karabulut in (Karabulut, 2016) which revealed the influence of Need for Achievement on entrepreneurial intentions in 480 students of social science institutes in Istanbul, Turkey.

## **The effect of adversity quotient and need for achievement toward entrepreneurial intention**

Hypothesis H3 with the assumption that there is an influence between Adversity Quotient and Need for Achievement on Entrepreneurial Intentions is accepted based on simulative test (F-Test) with sig value.  $0.00 < 0.005$  and f-test value with fcount  $(20.014) > f_{table} (3.04)$ . So it can be concluded that the hypothesis H0 is rejected and H3 is accepted and the higher the Adversity Quotient and Need for Achievement that a person has, the higher the intention in entrepreneurship.

This is also supported by research supported by Maharani in (Maharani et al., 2020) that Adversity Quotient and Need for Achievement together have an effect on Entrepreneurial Intentions with a value of tcount  $> t_{table}$ . Research by Rusdiyana in (Rusdiyana, 2020) which reveals that there is an influence of Adversity Quotient and Need for Achievement on the entrepreneurial intentions of students in the Management study program, Faculty of Economics and Business, Ahmadi Dahlan University Class of 2016. This is also in line with research by Handaru in (Handaru et al., 2015) which revealed that there was an influence of Adversity Quotient and Need for Achievement on the Entrepreneurial Intentions of 136 Students of Fashion Design, State University of Jakarta, batches of 2010 and 2011.

Adversity Quotient in entrepreneurship encourages someone to have the intention or tendency to build an entrepreneurial attitude that dares to face and find a way out when a problem or obstacle comes so that later they will get used to situations that are not expected during the entrepreneurship process. On the other hand, someone who has a high Adversity Quotient is able to build professional entrepreneurial intentions because he has the ability to face difficulties and turn them into opportunities. Need for Achievement also influences one's entrepreneurial intentions. Need for Achievement is a person's desire to do better than before, dare to take responsibility and make decisions effectively. The desire to do the best will encourage someone to be creative, innovative,

and dare to take great responsibility to achieve feedback that is in accordance with the efforts made.

## CONCLUSIONS AND SUGGESTION

### Conclusions

Based on the results of testing the research hypothesis, it is known that there is a significant positive effect between the Adversity Quotient variable on the Entrepreneurial Intentions of the 2018 FE UNJ students which indicates a positive influence, the higher the Adversity Quotient level of a student, the higher the entrepreneurial intention in himself. This is also evidenced by the results of the T test which shows that  $t_{count} (5.021) > t_{table} (1.621)$  and the value of  $sig\ 0.00 < 0.05$  so that Hypothesis 1 with the assumption that there is an influence of Adversity Quotient on Entrepreneurial Intentions is accepted. Second, Based on the results of testing the research hypothesis, it is known that there is a significant positive effect between the Need for Achievement variable on the Entrepreneurial Intentions of the 2018 FE UNJ students, which indicates a positive influence, the higher the level of Need for Achievement a student has, the higher the intention to entrepreneurship.

This is also evidenced by the results of the T test which shows that  $t_{count} (2.038) > t_{table} (1.652)$  and the value of  $sig\ 0.00 < 0.05$  so that Hypothesis 2 with the assumption that there is an influence of Need for Achievement on Entrepreneurial Intentions is accepted. Adversity Quotient and Need for Achievement as independent variables have a significant positive effect on Entrepreneurial Intentions of Students of the Faculty of Economics, State University of Jakarta batch 2018 as evidenced by testing the F-test research hypothesis test which shows that  $F_{count} (20.014) > F_{table} (3.04)$ .

### Suggestion

Basically, the author realizes that there are still many limitations and errors in the overall research entitled "The Effect of Adversity Quotient and Need for Achievement on Entrepreneurial Intentions of Students of the Faculty of Economics, State University of Jakarta, batch 2018". But behind the shortcomings in this study, the author hopes to be able to provide references and contributions for readers and further research on relevant topics.

For further research, it is expected to be able to develop the Adversity Quotient and Need for Achievement variables more deeply from national and international sources as well as explore other variables that have an influence on one's entrepreneurial intentions scientifically, both in the scope of psychology or other theories.

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