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## The Effect of Adversity Intelligence and Career Maturity on Entrepreneurial **Intentions**

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#### Abstract

This study aims to determine whether there is an influence of adversity intelligence and career maturity on entrepreneurial intentions in class X SMA Negeri 59 Jakarta. This research used quantitative methods. Methods of data collection using a survey. The survey was used to obtain primary data for variable X2 (career maturity) and secondary data for variable X1 (adversity intelligence). The population reached in this study amounted to  $\pm$ 245 students. Based on Isaac & Michael's table, the number of samples in this study was 142 students. The sampling technique in this study is non-probability sampling. This nonprobability sampling group of population elements is selected on a voluntary basis or because of the personal considerations of the researcher that they are considered representative of the population. The technique used to determine the sample is purposive sampling. Purposive sampling technique is a sampling technique with certain considerations. For data processing, the researcher processed the questionnaire using a Likert scale. The conclusion in this study is adversity intelligence and career maturity have a positive and significant effect on entrepreneurial intentions in class X SMA Negeri 59 Iakarta.

#### **Abstrak**

Penelitian ini bertujuan untuk mengetahui apakah terdapat pengaruh kecerdasan adversitas dan kematangan karir terhadap intensi berwirausaha pada siswa kelas X SMA Negeri 59 Jakarta. Peneltian ini menggunakan metode kuantitatif. Metode pengumpulan data menggunakan survey. Survey digunakan untuk mendapatkan data primer untuk variabel X2 (kematangan karir) dan data sekunder variabel X1 (kecerdasan adversitas). Populasi terjangkau penelitian ini berjumlah ±245 siswa. Berdasarkan tabel *Isaac & Michael* maka jumlah sampel pada penelitian ini sebanyak 142 siswa. Teknik pengambilan sampel pada penelitian ini yaitu nonprobability sampling. Kelompok nonprobability sampling ini elemen populasi dipilih atas dasar suka rela atau karena pertimbangan pribadi dari peneliti bahwa mereka dianggap dapat mewakili populasi. Teknik yang digunakan untuk menentukan sampel yaitu purposive sampling. Teknik purposive sampling adalah teknik pengambilan sampel dengan pertimbangan tertentu. Untuk pengolahan data, peneliti mengolah kuesioner dengan menggunakan skala likert. Kesimpulan dalam penelitian ini adalah kecerdasan adversitas dan kematangan karir berpengaruh positif dan signifikan terhadap intensi berwirausaha pada siswa kelas X SMA Negeri 59 Jakarta.

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#### INTRODUCTION

Entrepreneurs have an important role for the economic progress of a country. Quoted from Liputan6.com, the standard for entrepreneurial population in developed countries is above 12 percent. Meanwhile, in Indonesia, the standard for entrepreneurship is still low, below 4 percent. Therefore, in order to create economic growth, it is necessary to develop entrepreneurship, especially among young people (Situmorang, 2021). The importance of the influence of entrepreneurs for the progress of the country's economy is also supported by Manuel Almodovar who states that in developed countries, generic entrepreneurial activities are clearly related to economic growth, and are beneficial for increasing the country's wealth (Zarkasyi, 2021).

Intention is defined as someone's sincerity in doing something. Intentions do not just appear, intentions come from within the individual itself, so that the intentions of each person are of course different from one another. Srimulyani (Naiborhu & Susanti, 2021) defines entrepreneurial intentions as the seriousness of individual intentions in building expertise in running a business that focuses on creating jobs. According to Handaru (Nursidiq, 2021) entrepreneurial intention consists of four main dimensions, namely: (1) *Desire* is something in a person in the form of a high desire or desire to start a business. (2) *Preferences* are something in a person that shows that having an independent business or business is a requirement that must be achieved. (3) *Plans* refer to the hopes and plans that exist within a person to start a business in the future. (4) *Behavior expectancies* is a review of a possibility for entrepreneurship followed by the target of starting a business venture.

The low entrepreneurial intention of the younger generation is influenced by several factors such as adversity intelligence and career maturity. Adversity intelligence is needed in growing one's entrepreneurial intentions. Adversity intelligence is a person's ability to be able to turn a challenge or obstacle into an opportunity. Adversity intelligence will be able to answer the challenges of uncertainty from entrepreneurs.

Adversity intelligence was first introduced by Paul G. Stoltz which was compiled based on research results from more than 500 studies around the world. This adversity intelligence is an important breakthrough in understanding what is needed to achieve success (Hidayat, 2018). Research (Agustina et al., 2018) and (Anggraeni, 2019) found that there is a positive effect on adversity intelligence on entrepreneurial intentions. Individuals who have intelligence in facing obstacles will have the ability to seize business opportunities (entrepreneurship) because they have the ability to bear risks, orientation to opportunities/initiatives, creativity, independence and mobilization of resources, so that adversity intelligence has an influence on entrepreneurial desires.

According to Stoltz, intelligence in dealing with individual obstacles has a dimension, namely CO2RE: (1) **Control**, this dimension focuses on the control that individuals feel over events that cause difficulty. (2) **Origin Ownership**, the origin dimension focuses on the causes of difficulty. Origin has to do with guilt., the ownership dimension focuses on acknowledging the consequences caused by difficulties and being willing to take responsibility. (3) **Reach**, this dimension focuses on the extent to which adversity affects other aspects of an individual's life. (4) **Endurance**, this dimension focuses on how long difficulties and the causes of these difficulties will last and the individual's ability to survive in the face of adversity. (Sholikhah & Faraz, 2021).

Career maturity is also one of the things that influence the entrepreneurial intentions of the younger generation. Career maturity is not just job selection, but involves individual abilities both in making career decisions and in career planning activities. Career maturity according to Super (Efendy & Haryanti, 2020) is defined as the level of individual readiness ready to make good educational decisions, including their knowledge of themselves and the world of work, their ability to make decisions, and a positive attitude towards making career decisions. According to Donald E. Super (Agustina et al., 2018) career maturity can be measured through the following indicators: (1) Career planning is an individual's awareness that he must make educational and career choices, and prepare himself to make these choices.

(2) **Career Exploration** in which individuals actively use various sources to obtain information about the world of work in general and to choose one particular field of work. (3) **World of Work Information** is the ability to use information about one's own career and begin to crystallize choices in certain fields and levels of work. (4) **Career decision making**, is when individuals know what to consider in making educational and career choices, then making job choices according to their interests and abilities.

Based on the results of research conducted (Agustina et al., 2018) by showing that there is a positive relationship between career maturity and interest in entrepreneurship. The higher the career maturity, the higher the interest in entrepreneurship. Conversely, the lower the career maturity, the lower the interest in entrepreneurship. This is also in line with the results of research (Nguyen et al., 2019) and (Naiborhu & Susanti, 2021) which also show that there is a positive relationship between career maturity and entrepreneurial intentions.

### **METHOD**

The research method used in this research is quantitative research. The data collection method in this study used a survey. The survey was conducted to collect information by compiling a list of questions asked to respondents. Surveys are used to examine the symptoms of a group or individual behavior (Tersiana, 2018). Data management in this study used the SPSS version 24.0 program. In collecting data, researchers used a questionnaire with a Likert scale which had 5 alternative answers.

Tabel 1. Likert scale

No	Alternative Answers	Iternative Answers Positive Items	
1	Strongly Disagree	1	5
2	Disagree	2	4
3	Doubtful	3	3
4	Agree	4	2
5	Strongly Agree	5	1

The population used in this study were all students and students of class X SMA Negeri 59 Jakarta with a total of 245 students. The technique used to determine the sample is purposive sampling. The purposive sampling technique is a sampling technique with certain considerations (Tarjo, 2019). The sample is divided based on the existing majors, namely MIPA and Social Sciences. In taking this sample the researcher refers to the tables of Isaac and Michael with an error rate of 5%.

Tabel 2. Data of SMA Negeri 59 Jakarta Students

No	Major	Amount	<b>Error Level</b>	Sample
			Calculation	Proportion
1	MIPA	140	(140/245) x	
			142	81
2	IPS	105	(105/245) x	
			142	61
Amount		245		142

#### RESULTS AND DISCUSSION

Before testing the truth of the hypothesis that has been studied, the first thing to do is to test the requirements, namely regarding the normality of the sample. The normality test of the data is to see whether the data is normally distributed or not, the conditions in the parametric are that the distribution must be normal. This test was carried out by using the Kolmogorov-Smirnov test to find out whether the data distribution for each variable was normal or not, the criteria taken in decision making were using the Kolmogorov-Smirnov test, i.e. if significance > 0.05 then the data is normally distributed, whereas if significance < 0,05 then the data is not normally distributed.

Unetandardized

Tabel 3. Data Normality Test One-Sample Kolmogorov-Smirnov Test

		Ulistandardized
		Residual
N		142
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	6.76654601
Most Extreme Differences	Absolute	.041
	Positive	.039
	Negative	041
Test Statistic		.041
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
- T4 di-4-de-4de i- Ni		

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Based on the results of these tests, it can be seen that the Asymp value. Sig of 0.200 > 0.05, it can be concluded that the data is normally distributed. Apart from using the Kolmogorov-Smirnov test calculations, the normality test can be seen through the Normal Probability Plot. The following is the output result in the form of a normality test plot using SPSS:

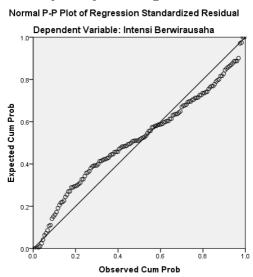


Figure 1. Probability Plot Normality Test

From the picture above it can be seen that the existing data is spread around the diagonal line and follows the direction of the line, it can be concluded that the data is normally distributed and the regression model meets the normality assumption.

The linearity test aims to find out 2 variables that have the same relationship or not significantly. We can see the following linearity test from the results of the Test of Linearity output with a significance rate of 0.05 in SPSS as follows:

Tabel 4. Adversity Intelligence Variable Linearity Test (X1)
ANOVA Table

			Sum of		Mean		
			Squares	Df	Square	F	Sig.
Entrepreneurial	Between	(Combined)	1594.200	27	59.044	1.377	.125
Intention *	Groups	Linearity	6.078	1	6.078	.142	.707
Adversity		Deviation from	1588.122	26	61.082	1.425	.105
Intelligence		Linearity					
	Within Groups		4887.659	114	42.874		
	Total		6481.859	141			

Based on the results of the linear test above, it can be seen that the significance value in Linearity is 0.707, where the score is greater than the significance score of 0.05. Then it can be concluded that the Adversity Intelligence variable (X1) with the outcome variable Entrepreneurial Intention (Y) has a linear relationship.

Tabel 5. Career Maturity Variable Linearity Test (X2)

ANOVA Table

			Sum of		Mean		
			Squares	df	Square	F	Sig.
Entrepreneurial	Between	(Combined)	962.076	26	37.003	.771	.775
Intention * Career	Groups	Linearity	17.653	1	17.653	.368	.545
Maturity		Deviation from Linearity	944.423	25	37.777	.787	.751
	Within Groups		5519.783	115	47.998		
	Total		6481.859	141			

Based on the results of the linear test above, it can be seen that the significance value in Linearity is 0.545, where the score is greater than the significance score of 0.05. Then it can be concluded that the Career Maturity variable (X2) with the Entrepreneurial Intention variable (Y) has a linear relationship.

Tabel 6.
Variable Linearity Test of Adversity Intelligence and Career Maturity (X1X2)
ANOVA Table

			Sum of		Mean		
			Squares	df	Square	F	Sig.
Unstandardized	Between	(Combined)	1978.198	115	17.202	1.880	.032
Residual *	Groups	Linearity	.000	1	.000	.000	1.000

Unstandardized	Deviation from	1978.198	114	17.353	1.897	.031
Predicted Value	Linearity					
	Within Groups	237.833	26	9.147		
	Total	2216.031	141			

Based on the results of the linear test above, it can be seen that the significance value in Linearity is 1.000, where the score is greater than the significance score of 0.05. Then it can be concluded that Adversity Intelligence (X1), Career Maturity variable (X2) and Entrepreneurial Intention variable (Y) have a linear relationship.

Heteroscedasticity test to be used to see where there is an inequality of variance from one residual to another observation. Either the correct regression model has a condition that there is no heteroscedasticity problem. In detecting whether there is heteroscedasticity, you can use the Glejser test. The research hypothesis is; Ho: Constant residual variance (Homoscedasticity); Ha: Residual variance (Heteroscedasticity).

The criteria used in decisions with statistical tests, namely; Criteria for making decisions with statistical tests, namely: if Sig. (2-tailed) > 0.05 then Ho is accepted meaning there is no heteroscedasticity, and if Sig. (2-tailed) < 0.05 then Ho is rejected, meaning there is heteroscedasticity.

Tabel 7. Glejser test

Coefficients<sup>a</sup>

		Unstandardized Coefficients		Standardized Coefficients		
Model		В	Std. Error	Beta	Т	Sig.
1	(Constant)	-10.648	15.225		699	.485
	Adversity Intelligence	.120	.097	.105	1.241	.217
	Career Maturity	033	.051	054	642	.522

a. Dependent Variable: Abs\_Res

From the table above it can be seen that the value of Sig. (2-tailed) adversity intelligence of 0.217 and the value of Sig. (2-tailed) career maturity is 0.522, because the significance value is > 0.05, it is concluded that there is no heteroscedasticity problem in the regression.

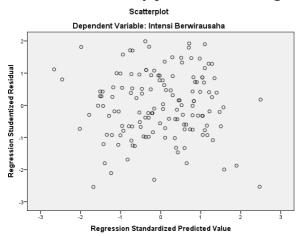


Figure 2. Scatterplot Heteroskedastisitas

Based on the results of the Heteroscedasticity Scatterplot, there was no heteroscedasticity problem in the regression equation in the study, because the data in the form of dots did not form a pattern or spread.

Tabel 8. Multicollinearity Test
Coefficients<sup>a</sup>

	Unstandardized Coefficients		Standardized Coefficients			Collinearity S	tatistics
Model	В	Std. Error	Beta	Т	Sig.	Tolerance	VIF
1 (Constant)	44.658	11.899		3.753	.000		
Adversity Intelligence	.411	.085	.261	4.821	.000	.820	1.220
Career Maturity	.646	.052	.670	12.371	.000	.820	1.220

a. Dependent Variable: Entrepreneurial Intention

From the table above it can be seen that the VIF value of adversity intelligence and career maturity is 1.220 and the Tolerence value of adversity intelligence and career maturity is 0.820, it can be concluded that there is no multicollinearity.

The purpose of the multiple regression test is to determine the linear relationship between two or more independent variables with the dependent variable. This analysis is carried out to determine the value of the dependent variable if the value of the independent variable is increased or decreased. Below is a multiple regression test calculation using SPSS 24.0:

Tabel 9. Multiple Linear Regression Test Coefficients<sup>a</sup>

	Unstandardized		Standardized			Collinea	arity	
		Coefficients		Coefficients			Statist	ics
Mode	al .	В	Std. Error	Beta	Т	Sig.	Tolerance	VIF
1	(Constant)	44.658	11.899		3.753	.000		
	Adversity	.411	.085	.261	4.821	.000	.820	1.220
	Intelligence							
	Career Maturity	.646	.052	.670	12.37	.000	.820	1.220
					1			

a. Dependent Variable: Entrepreneurial Intention

## Y = 44.658 + 0.411X1 + 0.646X2

The constant in the regression model of the equation is 44,658, this means that without an independent variable, the intention has reached 44,658. The regression coefficient value for the adversity intelligence variable (X1) has a positive value of 0.411. This shows that if the adversity quotient increases by 1, the entrepreneurial intention will increase by 0.411 assuming the other independent variables are held constant. The positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable.

The regression coefficient value for the career maturity variable (X1) has a positive value of 0.646. This shows that if career maturity increases by 1, then entrepreneurial intention will increase by 0.646 assuming the other independent variables are held constant. The positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable.

# Tabel 10. Coefficient of Determination Model Summary<sup>b</sup>

			Adjusted R	Std. Error of the	
Model	R	R Square	Square	Estimate	Durbin-Watson
1	.816ª	.666	.661	3.993	1.955

- a. Predictors: (Constant), Career Maturity, Adversity Intelligence
- b. Dependent Variable: Entrepreneurial Intention

Calculation of the coefficient of determination (R2) aims to measure how successful the regression model used is in predicting the value of that variable. The R Square value is 0.666 which means that adversity intelligence and career maturity variables to explain entrepreneurial intentions simultaneously are 66.6% while the remaining 33.4% is influenced by other variables not examined.

The F test or simultaneous or simultaneous regression coefficient test is used to determine the effect of adversity intelligence and career maturity variables together on entrepreneurial intentions whether they have a significant influence or not.

## Hypothesis:

- 1.  $H_0: \rho y x_1 = \rho y x_2 = 0$ 
  - This means that the variables of adversity intelligence and career maturity together do not affect entrepreneurial intentions.
- 2. Ha:  $\rho y x_1 \neq \rho y x_2 \neq 0$

This means that the variables of adversity intelligence and career maturity together influence entrepreneurial intentions.

The criteria for decision making are:

- 1. Fcount > Ftable, so H0 is accepted.
- 2. Fcount <Ftable, so H0 is rejected.

From the results of the calculation of the F test analysis it is known that the value of Fcount is 138.427 > 2.67 greater than Ftable. While the magnitude of the Ftable score can be seen in the statistical table with Ftable = (k; n-k) = F(3; 138) = 2.67. It can be concluded that the variables of adversity intelligence and career maturity together influence entrepreneurial intentions.

Tabel 11. ANOVA table

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

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4413.800	2	2206.900	138.427	.000b
	Residual	2216.031	139	15.943		
	Total	6629.831	141			

- a. Dependent Variable: Entrepreneurial Intention
- b. Predictors: (Constant), Career Maturity, Adversity Intelligence

The t test is to determine whether the influence of adversity intelligence and career maturity variables partially on entrepreneurial intentions is significant or not.

## Hypothesis:

- 1.  $H_0: pyx_1 = 0$ 
  - This means that the adversity intelligence variable has no effect on entrepreneurial intentions.
- 2.  $H_0: pyx_2 = 0$ 
  - This means that the career maturity variable has no effect on entrepreneurial intentions.
- 3. Ha:  $\rho y x_1 \neq 0$ 
  - This means that the adversity intelligence variable influences entrepreneurial intentions.
- 4. Ha:  $\rho y x_2 \neq 0$ 
  - This means that the career maturity variable affects entrepreneurial intentions.

Criteria in decision making, such as:

- 1. tcount > ttable, so  $H_0$  is accepted.
- 2. tcount < ttable, so H<sub>0</sub> is rejected.

Tabel 12. t test Coefficients<sup>a</sup>

	Unstandardized		dardized	Standardized			Collinea	arity
		Coefficients		Coefficients			Statistics	
Mode	l	В	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	44.658	11.899		3.753	.000		
	Adversity	.411	.085	.261	4.821	.000	.820	1.220
	Intelligence							
	Career Maturity	.646	.052	.670	12.371	.000	.820	1.220

a. Dependent Variable: Entrepreneurial Intention

Based on the table above, it can be seen that the pyx1 value is 0.261 or  $\neq 0$ , so the adversity intelligence variable has an influence on entrepreneurial intentions and the pyx2 value is 0.670 which means career maturity has an effect on entrepreneurial intentions. The t test can be seen in the table above, and having these results obtained tount of adversity intelligence is 4.821 and ttable can be seen in the statistical table with the formula ttable ( $\alpha/2$ ; n-k-1) = (0.05/2; 142-3-1) = (0.025; 138) = 1.97730. Based on the results above, it can be seen that the tcount of adversity intelligence is 4.821 > 1.97730 ttable, so H0 is accepted which concludes that adversity intelligence influences entrepreneurial intentions.

In addition, based on the table above, it can be seen that career maturity has a tcount of 12.371 and a ttable seen in the statistical table with the formula ttable ( $\alpha/2$ ; n-k-1) = (0.05/2; 142-3-1) = (0.025; 138) = 1.97730. Based on the tcount of career maturity of 12.371 > ttable, then H0 is accepted, with the conclusion that career maturity affects entrepreneurial intentions.

Based on the calculations that have been done by researchers, it can be interpreted that adversity intelligence and career maturity affect entrepreneurial intentions. In other words, the higher the level of adversity intelligence of students, the higher the entrepreneurial intention of students. And vice versa, the lower the level of adversity intelligence of students, the lower the level of student entrepreneurial intention. Likewise with career maturity, the higher the level of student career maturity, the higher the student's entrepreneurial intention and conversely, the lower the student's career maturity level, the lower the student's entrepreneurial intention.

The findings of this study indicate that there is an influence of adversity intelligence and career maturity on the entrepreneurial intentions of class X students of SMA Negeri 59 Jakarta, either partially or simultaneously. These findings support the results of previous research, namely the Effect of Adversity Intelligence and Career Maturity, written by Titien Agustina, Muhammad Darwis Nasution, Sampurnawati (2018) that adversity intelligence and career maturity, both partially and simultaneously, show a positive and significant effect on entrepreneurial intentions.

These findings also support the results of previous research from Ani Anggraeni and Muhammad Iffan (2019) with the title Effects of Adversity Intelligence and Career Maturity on Entrepreneurial Intentions (Case Study on Members of HIPMI PT Bandung). Based on the results of the descriptive analysis, it shows that the respondents have sufficient adversity intelligence, career maturity and entrepreneurial intentions. while the verification analysis shows that adversity intelligence and career maturity both partially and simultaneously show a positive and significant influence on Entrepreneurial Intention of members of HIPMI PT Bandung.

#### **CONCLUSIONS AND SUGGESTION**

Based on the results of research on the influence of adversity intelligence and career maturity on entrepreneurial intentions in class X students of SMA Negeri 59 Jakarta with the statistical data described in the previous chapter, it can be concluded:

- 1. There is a positive and significant influence between adversity intelligence variable (X1) on entrepreneurial intention (Y) of 6.8%.
- 2. There is a positive and significant influence between career maturity variables (X2) on entrepreneurial intentions (Y) of 44.89%.
- 3. There is a positive and significant influence between adversity intelligence variables (X1) and career maturity (X2) on entrepreneurial intention (Y).
- 4. It was found or known that the tcount of adversity intelligence was 4.821 > ttable 1.97730 and stated that adversity intelligence had an effect on entrepreneurial intentions.
- 5. It is found or known that the tcount of career maturity is 12.371 > ttable 1.97730 and states that career maturity has an effect on entrepreneurial intentions.
- 6. Furthermore, it is known that Fcount is 138.427 > Ftable is 2.67 and it is concluded that adversity intelligence and career maturity simultaneously influence entrepreneurial intentions.

Based on the conclusions that have been described previously, the researchers provide suggestions that are expected to be useful input as follows:

- 1. Students should improve adversity intelligence by training themselves to be able to solve their own problems, find solutions to problems, survive challenges.
- 2. Students must also be given an understanding of good entrepreneurship in order to increase their entrepreneurial intentions.
- 3. Students should be given a deeper explanation about future careers and plan a career carefully and one of the career options that students can choose is entrepreneurship.

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