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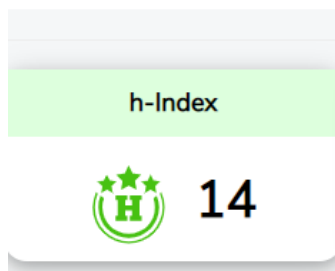
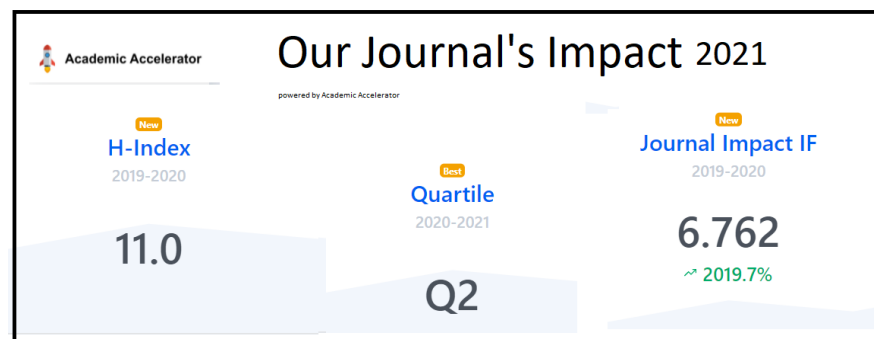
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## The Crime of Disclosing Banking Professional Secrets in Iraqi and Comparative Law

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The crime of disclosure of banking professional secrets is considered an economic crime because it harms clients on the one hand, and because it affects banks' reputation and confidence in them on the other hand, which in turn affects foreign investment and the country's economy negatively. The obligation to maintain banking professional secrets is an ethical, religious, and legal obligation at the same time, as most countries have criminalised the disclosure of banking professional secrets either in commercial and financial laws or in laws relating to banking secrecy. Iraq is not among the countries that have a special law, but it has criminalised the disclosure of banking professional secrets in a law on Banks, the Central Bank Law and the Temporary Stock Market Law. The crime of divulging banking professional secrets is the general pillars which are the physical pillar represented by criminal behaviour in the form of positive behaviour (disclosure) or by negative behaviour (the offender's failure to commit to performing his legal duty which is to keep the secret or not enabling others to see it), and a criminal result (harm to the customer). The unphysical pillar is the deliberate or wrongful disclosure of banking professional secrets, and the special pillars are the pillar of the crime subject (banking professional secret), and the adjective of the perpetrator (trust in the banking professional secret), and specific to the penalties imposed on the perpetrators of this crime. However, these penalties are not commensurate with the seriousness of the crime and its importance of the professional secret to the banker. Pages 1 to 15

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## The Effect of Entrepreneurship Education and the Subjective Norm towards Entrepreneurial Intention Mediated by Entrepreneurial Attitude: A Study in Higher Education

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In recent years, the entrepreneurship phenomenon has overtaken the old point of view that after graduating from college, the next step is to become a civil servant. Today, the young generation are interested in building their own businesses. This study aims to determine the effect of entrepreneurship education and subjective norms towards college students' intention to become an entrepreneur, and as mediated by an entrepreneurial attitude. The population in this research was all students of the Student Entrepreneur Program (SEP) at the Universitas Sriwijaya, totalling 432 students. The samples were comprised of 208 students, who were selected by using a simple random sampling technique. The approach of this research was a deductive approach with a quantitative explanatory method, and the data analysis used structural equation modelling (SEM). The research results showed that the subjective norms, and an entrepreneurial attitude have a significant impact upon entrepreneurial intention, but entrepreneurship education was not significant. An entrepreneurial attitude became the intervening variable for the correlation between entrepreneurship education, and entrepreneurial intention, with a full mediation. The entrepreneurial attitude also became the intervening variable for the correlation between the subjective norms, and the entrepreneurial intention, with a partial mediation. Pages 117 to 134

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# The Effect of Entrepreneurship Education and the Subjective Norm towards Entrepreneurial Intention Mediated by Entrepreneurial Attitude: A Study in Higher Education

Dwi Hasmidyani<sup>a\*</sup>, Budi Eko Soetjipto<sup>b</sup>, Wahjoedi<sup>c</sup>, Hari Wahyono<sup>d</sup>,  
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In recent years, the entrepreneurship phenomenon has overtaken the old point of view that after graduating from college, the next step is to become a civil servant. Today, the young generation are interested in building their own businesses. This study aims to determine the effect of entrepreneurship education and subjective norms towards college students' intention to become an entrepreneur, and as mediated by an entrepreneurial attitude. The population in this research was all students of the Student Entrepreneur Program (SEP) at the Universitas Sriwijaya, totalling 432 students. The samples were comprised of 208 students, who were selected by using a simple random sampling technique. The approach of this research was a deductive approach with a quantitative explanatory method, and the data analysis used structural equation modelling (SEM). The research results showed that the subjective norms, and an entrepreneurial attitude have a significant impact upon entrepreneurial intention, but entrepreneurship education was not significant. An entrepreneurial attitude became the intervening variable for the correlation between entrepreneurship education, and entrepreneurial intention, with a full mediation. The entrepreneurial attitude also became the intervening variable for the correlation between the subjective norms, and the entrepreneurial intention, with a partial mediation.

**Keywords:** *Entrepreneurship education, Subjective norm, Entrepreneurial attitude, Entrepreneurial intention.*

## Introduction

In this era, many millennial generations have become reluctant to pursue careers as an office worker or a civil servant. They are more likely to choose a career as an entrepreneur. This statement was reinforced through the results of research conducted by the Sea Group, with 14,000 young Indonesians comprising the research subjects. Of these research subjects, 24 per cent reported wanting their own business, 17 per cent wanted to work in government, 16.5 per cent wanted to continue a family business, and 3.2 per cent wanted to work in a startup stub (Koran Sindo, 2019). The survey results from the IDN Research Institute (2019) show that 69.1 per cent of millennials have an interest in opening a business, which means that as many as seven out of ten millennials possess an entrepreneurial spirit. Based on the survey, it is appropriate for millennials to be provided with the provisions regarding entrepreneurship, so that their existing interests in entrepreneurship can be realised into the intention to open a business. With this background, this is where the role of higher education is required in realising these ideals.

The importance for universities to produce millennial generations that have entrepreneurial intentions goes no further than the classic problem factor associated with a high unemployment rate in Indonesia. Unemployment occurs because of the large number of graduates from both high school, and college, which is not comparable with the large number of job vacancies offered (Saiman, 2009). The data from the Indonesian Statistics Agency shows, over a decade, there is an evident trend of open unemployment for tertiary education graduates in Indonesia. Wherein, in 2013, unemployment in Indonesia had decreased by 434,185 people but increased in 2016 to 695,304 people.

To reduce the increase in unemployment, several developing countries in Southeast Asia, such as Malaysia, Sri Lanka, and Indonesia, consider entrepreneurship as a solution to overcome these problems. For this reason, an effort must be made to create new entrepreneurs (Iswahyudi & Iqbal, 2018). The efforts of the Directorate General of Learning and Student Affairs of the Ministry of Research, Technology and Higher Education in improving the quality and competitiveness of college graduates is achieved through various entrepreneurship programs. One of which, is through the Student Entrepreneur Program (SEP). As part of the entrepreneurship education strategy in higher education, the program aims to facilitate students who have an interest in entrepreneurship and start a business based on science, technology, and art (Belmawa, 2015).

One of the methods to foster motivation and entrepreneurial intention is to provide entrepreneurship education. The effect of entrepreneurship education has so far been considered as one of the important factors to foster and develop interest, life and entrepreneurial behaviour among the younger generation (Kourilsky in Indarti & Rostiani,

2008). For this reason, higher education must have a role in fostering an entrepreneurial intention in students, one of which is by providing entrepreneurship education for students. This is in line with Saengchai and Sutduean (2019), who state that the concept of entrepreneurship is promoted by the University, which provides education and entrepreneurial support.

Several studies have shown that entrepreneurship education contributes to the development of entrepreneurial intention (Izquierdo & Buelens, 2008; Lüthje & Franke, 2003; Peterman & Kennedy, 2003; Kolvereid & Moen, 1997; Fayolle et al., 2006; Souitaris et al., 2007). Fayolle et al. (2006) suggested the content and context of entrepreneurship education in various institutions, regions, and countries could be very different. Therefore, a general framework based on the theory of planned behaviour (TPB) was proposed (Ajzen, 1991), which was created to assess changes in the students' attitudes, and mindsets. The Ajzen model explains and predicts how culture and the social environment influence human behaviour. This theory states that an intention is a function of three basic determinants: attitude towards behavior (individual evaluation) or personal attitude; subjective norms (social pressure) or social norms; and perceived behaviour control (ability to control behaviour).

A personal attitude and the subjective norms are two factors that reflect the perceived desire to perform a behaviour. Specifically, the constructs of subjective norms function to measure individual perceptions (i.e. students' perceptions) about "people who have personal relevance" (e.g. family and friends) in agreeing upon a decision to become an entrepreneur (Ajzen, 2001). The pressure from family, friends, and the community influences a person's behaviour to become an entrepreneur. Van Gelderen et al. (2008) justified the relevance of applying subjective norms in the study of student entrepreneurial intention by asserting that this population is specifically involved in the process of finding each other's preferences in terms of career, and hence the opinions of parents, coworkers, friends, and other related figures, can prove to be very influential in the scope of this process.

Based on this background, the authors intend to conduct research on the effect of entrepreneurship education and subjective norms towards an entrepreneurial intention, which is mediated by an entrepreneurial attitude. This research will be conducted on students who obtain SEP grants at the Universitas Sriwijaya.

### **Conceptual Framework**

In this study, the relationship between entrepreneurship education variables was tested on an entrepreneurial attitude, which was based upon the research of Tam (2009), Dell (2008), and Fayolle et al. (2006), whom state that entrepreneurship education can influence an entrepreneurial attitude. Furthermore, this study will also examine the relationship of

entrepreneurship education variables to entrepreneurial intention, which in the research of Lorz (2011), Gerba (2012), Van der Zwan et al. (2013), and Hussain and Norashidah (2015) concluded that entrepreneurship education has an influence on the entrepreneurial intention. Nevertheless, different results are shown by Fayolle et al. (2006), Zhang et al. (2012), and Kusumojanto (2017), who found that entrepreneurship education did not have a significant effect on entrepreneurial intention. Furthermore, the researchers will examine the relationship between the entrepreneurship education variables, and the entrepreneurial intention which is mediated by an entrepreneurial attitude; wherein, through Tam (2009), Dell (2008), and Kusumojanto's (2017) research it is proven that entrepreneurship education influences entrepreneurial intention through an entrepreneurial attitude.

Based on the above argument, the following hypotheses are formulated:

- H1:** Entrepreneurship education has a direct effect on the entrepreneurial attitude.
- H2:** Entrepreneurship education has a direct effect on the entrepreneurial intention.
- H3:** Entrepreneurship education has an effect on the entrepreneurial intention through the entrepreneurial attitude.

For the relationship between the subjective norms with an entrepreneurial attitude, and entrepreneurial intention, and the effect of mediation, the authors referred to the research of Liñán and Chen (2009), and Ferreira et al. (2012), which state that subjective norms have a positive and significant influence on the entrepreneurial attitude. Likewise, for the relationship of the subjective norms and entrepreneurial intention, based on the research by Kolvereid (1996), Tkachev and Kolvereid (1999), and Heuer and Kolvereid (2014), they state that the subjective norms found were positively correlated with an entrepreneurial intention. In addition, this study will also examine the relationship between the subjective norms with the entrepreneurial intention mediated by an entrepreneurial attitude, where based on research by Liñán and Chen (2009), they state that the subjective norms have an influential but not significant direct effect on entrepreneurial intention, which is mediated by an entrepreneurship attitude. The following hypotheses have been proposed in this regard:

- H4:** The subjective norms have a direct effect on entrepreneurial attitude.
- H5:** The subjective norms have a direct effect on entrepreneurial intention.
- H6:** The subjective norms have an effect on entrepreneurial intention through an entrepreneurial attitude.

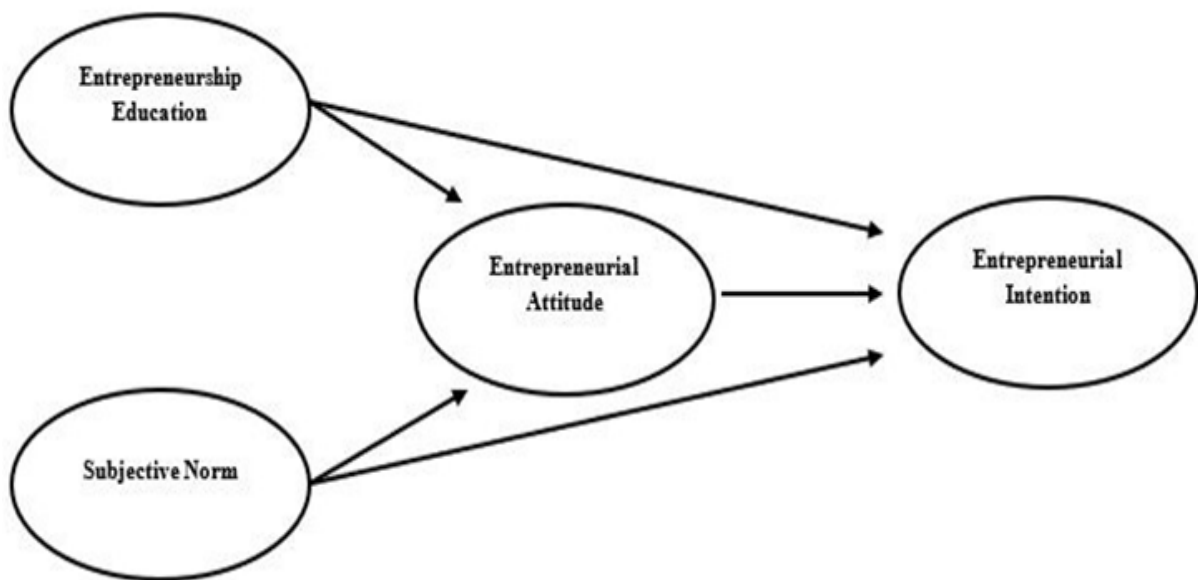
According to the theory of planned behaviour (Ajzen, 2005), entrepreneurship attitude is one of the factors that forms a person's intention, which in turn, will directly affect behaviour. The research conducted by Autio et al. (2001), Lüthje and Franke (2003), Schwarz et al. (2009), and Zampetakis et al. (2009) states that an entrepreneurial attitude is proven to

contribute to the formation of an entrepreneurial intention. Therefore, this study will examine the relationship between an entrepreneurial attitude, and the entrepreneurial intention. Thus, we have drawn the following hypothesis:

**H7:** An entrepreneurial attitude has a direct effect on the entrepreneurial intention.

Based on the theoretical studies, and previous research relevant to the research variables, each variable describing the direct or indirect influence can be seen and identified. The authors propose the relationship, as presented in Figure 1.

**Figure 1.** Conceptual Framework



## Method

### *Research Type*

This study used a deductive approach with an explanatory quantitative method, and structural equation analysis to test the relationship between the variables through the aggregate values for the equation of the variables studied simultaneously. If considered from the relationship between the variables, then there are two variables that are positioned as exogenous variables, namely the entrepreneurship education (X1), and subjective norms (X2) with an entrepreneurial attitude (Y1) as the intervening variables, and where the endogenous variables are entrepreneurial intention (Y2).



### ***Population***

The population of this research was 432 students of the Student Entrepreneur Program (SEP) at the Universitas Sriwijaya in 2017, and 2018. Consideration was given that these students were those who had fulfilled the SEP selection requirements, which included aspects of interest, entrepreneurship motivation, business feasibility, and soft skills.

### ***Samples and Sampling Techniques***

The sample of this study was taken using simple random sampling, which is a random sampling technique without regard to loss in the population. In determining the number of samples to be studied, the formula stated by Cochran (2010) was used. A total of 204 students was obtained, where this number is the minimum number for the sample. However, in the field, the authors prepared 210 samples of students, with consideration to be on guard if there were questionnaires that were not returned or incomplete. After distributing the questionnaire, 208 were returned and filled out completely.

### ***Data Collection Method***

The data collection method in this research was carried out by using a questionnaire and in the form of perception. The measurement of the variables for the questionnaire was performed by using a Likert scale. Through the use of a Likert scale, the variables described will become sub-variables. In this study, each answer to the questions in the questionnaire was scored as follows. If the respondent answers 'strongly disagree', a score of '1' is given; 'disagree' is given a score of '2'; 'hesitant' is given a score of '3'; 'agree' is given a score of '4', and 'strongly agree' is given a score of '5'.

### ***Data Analysis Method***

This study used structural equation modeling (SEM) with the Linear Structural Relationship (LISREL) version 8.70. The SEM analysis in this study used the help of the LISREL program. The LISREL program was selected because it is the only SEM program which is the most sophisticated, and can best estimate the various SEM problems which are barely achieved by other programs, such as AMOS, EQS, and so on (Ghozali & Fuad, 2014).

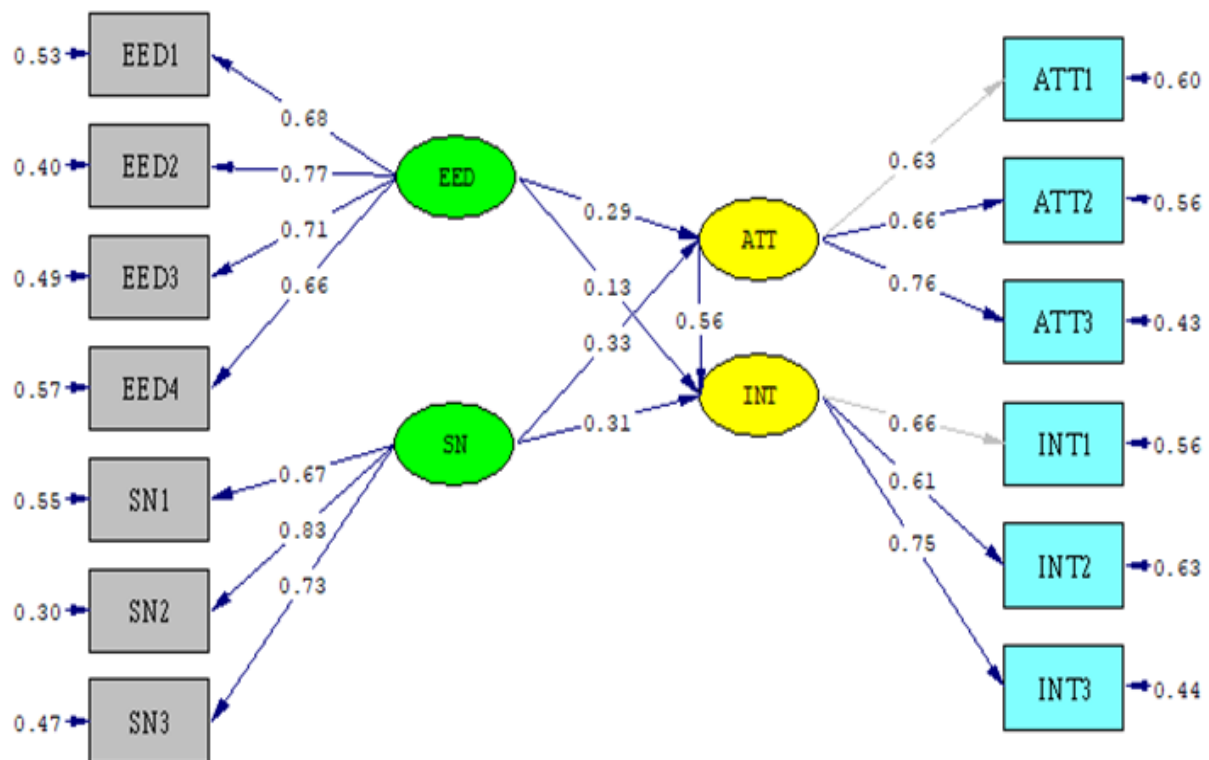
## Results and Discussion

### Results

The measurement model analysis in this study was carried out in one stage, the first-order. The first-order stage here means analysing the relationship between the latent variables, and manifest variables to assess the validity, and reliability of the measures used to represent the hypothesised constructs. A confirmatory factor analysis (CFA) was carried out to determine the ability of the indicators to explain the latent variables. Based on the CFA results for all four variables, the factor loading values obtained were greater than 0.5. This showed that the 13 indicators, forming all four variables, were valid.

After a CFA analysis of each variable was performed, the next step was to analyse the entire model to form a structural model in a fit manner. The estimation results for the structural model analysis are shown in Figure 2.

**Figure 2.** Structural Model Parameter Estimation Results



The Goodness of Fit test results on the structural model are shown in Table 1.

**Table 1:** Results of the Goodness of Fit of the Structural Model

No	Goodness of Fit Index	Coefficient	Cut-off Value	Conclusion
1	Chi Square ( $X^2$ )	93.62	Expected small	Fulfilled
2	Significance Probability (p)	0.00276	$\geq 0.05$	Not Fulfilled
3	RMSEA	0.053	$\leq 0.08$	Fulfilled
4	GFI	0.93	$\geq 0.90$	Fulfilled
5	AGFI	0.90	$\geq 0.90$	Fulfilled
6	CMIN/DF	1.58	$\leq 2.00$	Fulfilled
7	TLI	0.94	$\geq 0.90$	Fulfilled
8	CFI	0.98	$\geq 0.90$	Fulfilled

Based on Table 1, it can be seen that there is one statistical criterion of the goodness of fit (GOF) that is not fit, namely the chi-square value. Small or insignificant chi-square values are difficult to fulfil, especially in large samples (Hair et al., 2014; Hoyle, 2012). However, it does not mean that the model is not suitable, therefore it is recommended to use other compatibility criteria (Hair et al., 2014). Based on consensus, the RMSEA criteria are more widely used to determine the suitability of a model (Hoyle, 2012). From Table 1, it can be seen that the RMSEA value is 0.053, which means that the value meets the criteria for the entrepreneurial intention model.

From the data analysis, and in addition to the structural model of the research findings obtained, the coefficient of the direct, and indirect effects from one variable to another variable were found. The coefficient of the direct, and indirect influence between the variables, which are based on the results of the analysis, and the model of the research findings, are presented in Table 2.

**Table 2:** Direct and Indirect Effects Between Variables

No	Testing			Effect Coefficient			T-Value	Conclusion
				Direct	Indirect	Total		
1	EED	→	ATT	0.29		0.29	3.07	Significant
2	EED	→	INT	0.13		0.13	1.50	Not Significant
3	EED	ATT	INT	0.13	0.16	0.29	2.73	Significant; Full Mediation
4	SN	→	ATT	0.33		0.33	3.43	Significant
5	SN	→	INT	0.31		0.31	3.51	Significant
6	SN	ATT	INT	0.31	0.18	0.49	3.05	Significant; Partial Mediation
7	ATT	→	INT	0.56		0.56	4.80	Significant

Table 2 shows that an entrepreneurial attitude fully mediates the relationship between entrepreneurship education, and entrepreneurial intention. It also shows that the indirect effect is greater than the direct effect, and entrepreneurship education does not directly affect entrepreneurial intention. This means that the effect of entrepreneurship education on entrepreneurial intention is fully explained by an entrepreneurial attitude.

For the relationship between the subjective norms, and entrepreneurial intention, an entrepreneurial attitude partially mediates. This can be seen from the indirect effect which is smaller than the direct effect, and where the subjective norms also directly influence the entrepreneurial intention. This means that the influence of the subjective norms on the entrepreneurial intention is not fully explained by an entrepreneurial attitude. The two statements above are concluded from following fourth step of the approach initiated by Baron and Kenny (1986) in determining mediation in a model.

Based on the direct, and indirect effects between the variables, and by following the hypothesis in this study, the results of the hypothesis testing are presented in the following Table 3.

**Table 3: Hypothesis Testing Results**

No	Hypothesis	Conclusion
1	Entrepreneurship education has a direct effect on the entrepreneurial attitude.	Not Rejected
2	Entrepreneurship education has a direct effect on the entrepreneurial intention.	Rejected
3	Entrepreneurship education affects the entrepreneurial intention through the entrepreneurial attitude.	Not Rejected
4	The subjective norms have a direct effect on the entrepreneurial attitude.	Not Rejected
5	The subjective norms have a direct effect on the entrepreneurial intention.	Not Rejected
6	The subjective norms affect the entrepreneurial intention through the entrepreneurial attitude.	Not Rejected
7	The entrepreneurial attitude has a direct effect on the entrepreneurial intention.	Not Rejected

Of the seven proposed research hypotheses, there are six hypotheses that are not rejected and one other hypothesis which is rejected.

## Discussion

### *The effect of entrepreneurship education on entrepreneurial attitude*

There is a positive relationship between entrepreneurship education with an entrepreneurial attitude of 0.29, and with a t-value of 3.07. Statistically, it can be stated that the relationship between the two variables is significant because the t-value is greater than the t-table (1.96). This means that the better the entrepreneurship education which is received, the higher the entrepreneurship attitude of the students.

The findings of this study further support the results of previous studies. The previous studies, such as those conducted by Lorz (2011), Tung (2011), Gerba (2012), and Van der Zwan et al. (2013), have shown the relationship between entrepreneurship education, entrepreneurial attitude, and entrepreneurial intention. Tam (2009), and Dell (2008) have proven that entrepreneurship education and changes in an entrepreneurial attitude have a significant relationship where the participation in entrepreneurship education has positively enhanced students' attitudes towards entrepreneurship.

### *The effect of entrepreneurship education on entrepreneurial intention*

Based on the results of the study, there was no significant relationship between entrepreneurship education, and entrepreneurial intention. This can be seen from the t-value of 1.50, which is smaller than the t-table value (1.96). This value shows that the entrepreneurial intention of SEP Universitas Sriwijaya students cannot be encouraged directly and only from entrepreneurship education. This finding is in line with the results of research conducted by Karimi et al. (2012), Fayolle et al. (2006), Zhang et al. (2012), and Kusumojanto (2017), who found that entrepreneurship education variables did not have a significant effect on the entrepreneurial intention.

This finding does not support the results of Gerba's study (2012), which identified that students who had attended an entrepreneurship education tended to have a better entrepreneurial intention than those who did not take entrepreneurship courses. In addition, the results of empirical studies by Fayolle et al. (2006), Lorz (2011), Tung (2011), Van der Zwan et al. (2013), Sriyakul and Jermittiparsert (2019), state that entrepreneurship education has a strong measurable impact on student entrepreneurial intention.

### ***The effect of entrepreneurship education on entrepreneurial intention through an entrepreneurial attitude***

The direct effect of entrepreneurship education on entrepreneurial intention is 0.13 (t-value = 1.50), and is not significant. The indirect effect of entrepreneurship education on the entrepreneurial intention and through an entrepreneurial attitude is 0.16 (t-value = 2.73), and significant. As the indirect effect is greater than the direct effect, the entrepreneurial attitude becomes an intervening variable for the relationship between entrepreneurship education, and an entrepreneurial intention. This shows that an entrepreneurial intention can be driven from entrepreneurship education, and through an entrepreneurial attitude. This means that the higher the entrepreneurship education that is understood, then the entrepreneurial attitude will also increase, and ultimately increase student entrepreneurial intentions.

It can be concluded that the four indicators of entrepreneurship education do not directly provide an understanding for students to have an impetus in entrepreneurship, but students seek information in advance in building their entrepreneurial attitude, and this does not directly affect the intention of entrepreneurship. This finding is in line with the results of Kusumojanto's research (2017), which proves that an entrepreneurial attitude mediates the effect of entrepreneurship education on the students' entrepreneurial intentions at the Faculty of Economics UM.

### ***The effect of subjective norms on entrepreneurial attitude***

There is a positive relationship between the subjective norms and entrepreneurial attitude with a value of 0.33, and a t-value of 3.43. Statistically, it can be stated that the relationship between the two variables is significant because the t-value is greater than the t-table (1.96). This means that the better the subjective norms which are believed, the higher the entrepreneurship attitude of the students. The results of this study are in line with an empirical study conducted by Liñán (2004), who examined the intention-based entrepreneurship education model. He stated that the influence of subjective norms on the entrepreneurial attitude was significant. Liñán and Chen (2009), who identified the subjective norms from various demographic samples, showed a positive and significant effect on entrepreneurial attitude. In addition, the results of research from Ferreira et al. (2012) also states that the subjective norms have a positive and significant influence on the entrepreneurial attitude.

### ***The effect of subjective norms on entrepreneurial intention***

The results showed a positive relationship between the subjective norms and entrepreneurial intention with a value of 0.31, and a t-value of 3.51. Statistically, it can be stated that the

relationship is significant because the t-value is greater than the t-table (1.96). This means that the better the subjective norms which are believed, the higher the student entrepreneurial intention. This finding supports an empirical study conducted by Kolvereid (1996), which states that subjective norms have a significant and direct relationship with entrepreneurs, based upon testing first-year undergraduate business students in Norway. Furthermore, in the research of Tkachev and Kolvereid (1999), by testing a sample of Russian university students from various classes, subjective norms were found to be positively correlated with an entrepreneurial intention.

### ***The effect of subjective norms on entrepreneurial intention through an entrepreneurial attitude***

The magnitude of the indirect effect between the subjective norms on entrepreneurial intention through entrepreneurial attitude is 0.18 (t-value = 3.05), and significant. However, the magnitude of the direct effect of the subjective norms on student entrepreneurial intention is greater (0.31) than the effect indirectly. In addition, it can also be seen that the subjective norms also directly affect the entrepreneurial intention. Based on this, entrepreneurship attitude is an intervening variable for the relationship between the subjective norms, and entrepreneurial intention with a partial mediation. This means that the higher the subjective norms which are believed, then the entrepreneurial attitude will also increase, and ultimately increase student entrepreneurial intention.

This finding complements Liñán and Chen's (2009) study, which states that the subjective norms have an effect, however, it is not directly significant on the entrepreneurial intention but is mediated by the entrepreneurial attitude first. In addition, the study answered previous research questions pertaining to the accuracy of subjective norms in predicting the intention to become entrepreneurs. This finding is a novelty in this study.

### ***Effect of entrepreneurial attitude on entrepreneurial intention***

From the results of this study, it can be seen that there is a positive relationship between entrepreneurial attitude, and entrepreneurial intention of 0.56, with a t-value of 4.80. Statistically, it can be stated that the relationship is significant because the t-value is greater than the t-table (1.96). This means that the better the entrepreneurial attitude that is developed, the more it will encourage student entrepreneurial intention.

The results of this study support the opinion of Ajzen (2005), who states that entrepreneurship attitude is one of the factors which forms a person's intention, and subsequently, will directly affect behaviour. Therefore, an understanding of one's intention for entrepreneurship can reflect the tendency of people to establish businesses, in real terms.

The research findings of Autio et al. (2001), Lüthje and Franke (2003), Schwarz et al. (2009), and Zampetakis et al. (2009) state that an entrepreneurial attitude is proven to contribute to the formation of an entrepreneurial intention.

Based on these findings, the authors concluded that the desire of students to become an entrepreneur is motivated by the development of an entrepreneurial attitude, and is based on the perception that a career as an entrepreneur is attractive to them. Thus, students prefer to become entrepreneurs as a career choice. The professional aim of becoming an entrepreneur has encouraged students to seriously think about starting a business. Therefore, it can be said that an entrepreneurial attitude has encouraged the entrepreneurial intention of SEP Universitas Sriwijaya students to make every effort in starting and running their own companies.

## **Conclusion**

Through comprehensive model testing on student entrepreneurial intentions at the Universitas Sriwijaya, the findings were found that the subjective norms, and an entrepreneurial attitude had a significant impact on the entrepreneurial intention. It was also revealed that an entrepreneurial attitude became an intervening variable for the relationship between entrepreneurship education, and entrepreneurial intention, with a full mediation. This shows that an entrepreneurial intention can be driven from an entrepreneurship education, and through an entrepreneurial attitude. This means that the higher the entrepreneurship education which is obtained, the more an entrepreneurial attitude will also increase, and ultimately increase student entrepreneurial intentions.

Furthermore, an entrepreneurship attitude is also an intervening variable for the relationship between the subjective norms, and the entrepreneurial intention, with a partial mediation. This shows that an entrepreneurial intention can be driven from the subjective norms, and through an entrepreneurial attitude. This means that the higher the subjective norms which are believed, then an entrepreneurial attitude will increase, and ultimately increase student entrepreneurial intentions.

It is necessary to implement public policies in developing an entrepreneurial spirit by involving the participation of the central government, regional governments, and universities. This requires the involvement of various related professionals and in terms of the importance of obtaining capital assistance, entrepreneurship training or education, and consultation in managing business development.





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