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CREATIVITY AND RISK-TAKING PROPENSITY FACTORS IN ENCOURAGING ENTREPRENEURIAL INTENTIONS AMONG HIGH SCHOOL STUDENTS

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ABSTRACT

The low level of entrepreneurship in Indonesia is caused by a lack of skills among aspiring entrepreneurs. So, concrete steps are needed to improve entrepreneurial skills in the community. One of them is through education, by instilling entrepreneurial intentions since sitting in school. This study was conducted to determine the influence between creativity and risk-taking tendencies on entrepreneurial intentions of SMAN 68 Jakarta students in the Pancasila Student Profile Strengthening Project (P5) entrepreneurship program. The research method used is quantitative research method. The population used in this study were all X-grade students consisting of 275 students with a sample size of 164 students. Research hypothesis testing was carried out using the Structural Equation Model (SEM) approach based on Partial Least Square (PLS) version 4.0.2. The results showed that creativity has a positive and significant influence on entrepreneurial intention, risk-taking tendency has a positive and significant influence on entrepreneurial intention, creativity has a positive and significant influence on risk-taking tendency, and risk-taking tendency has a mediating role in the relationship of creativity to entrepreneurial intention. Researchers provide an understanding of the factors that can increase entrepreneurial intentions, namely creativity and risk-taking tendencies, in P5 entrepreneurship activities in schools.

Keywords: Entrepreneurial intention, Creativity, Risk-taking propensity, Pancasila student profile strengthening project (P5) entrepreneurship.

ABSTRAK

Rendahnya tingkat kewirausahaan di Indonesia disebabkan oleh kurangnya keterampilan di kalangan calon wirausahawan. Maka, diperlukan langkah konkret untuk meningkatkan kemampuan berwirausaha di kalangan masyarakat. Salah satunya melalui pendidikan, dengan menanamkan intensi berwirausaha sejak duduk di bangku sekolah. Penelitian ini dilakukan untuk mengetahui pengaruh antara kreativitas dan kecenderungan pengambilan resiko terhadap intensi berwirausaha siswa SMAN 68 Jakarta dalam program Projek Penguatan Profil Pelajar Pancasila (P5) kewirausahaan. Metode penelitian yang digunakan adalah metode penelitian kuantitatif. Populasi yang digunakan dalam penelitian ini adalah seluruh siswa kelas X yang terdiri dari 275 siswa dengan jumlah sampel sebanyak 164 siswa. Pengujian hipotesis

penelitian dilakukan dengan menggunakan pendekatan Structural Equation Model (SEM) berbasis Partial Least Square (PLS) versi 4.0.2. Hasil penelitian menunjukkan bahwa kreativitas memiliki pengaruh yang positif dan signifikan terhadap intensi berwirausaha, kecenderungan pengambilan resiko memiliki pengaruh yang positif dan signifikan terhadap intensi berwirausaha, kreativitas memiliki pengaruh yang positif dan signifikan terhadap kecenderungan pengambilan resiko, dan kecenderungan pengambilan resiko memiliki peran mediasi dalam hubungan kreativitas terhadap intensi berwirausaha. Peneliti memberikan pemahaman terkait faktor-faktor yang dapat meningkatkan intensi berwirausaha, yaitu kreativitas dan kecenderungan pengambilan resiko, dalam kegiatan P5 kewirausahaan di sekolah.
Kata kunci: Intensi berwirausaha, Kreativitas, Kecenderungan pengambilan resiko, Projek penguatan profil pelajar pancasila (P5) kewirausahaan.

INTRODUCTION

Indonesia, as a developing country with a growing population, faces challenges in creating jobs, potentially increasing poverty (Putri & Zulfa, 2020). Entrepreneurship can be relied upon as a solution to boost economic growth and reduce unemployment and poverty (Daud & Edrisy, 2021). However, entrepreneurship performance in Indonesia is still relatively low due to the lack of business skills and knowledge among aspiring entrepreneurs (Zahra, 2011). The World Intellectual Property Organization, also known as WIPO, issued the Global Innovation Index 2023 report, which rated Indonesia 61 out of 132 nations with a total score of 30.3.

The low level of entrepreneurship in Indonesia is due to the lack of skills among aspiring entrepreneurs (Ikhwan et al., 2021). To address this, education may play a significant role in developing entrepreneurial attitudes and abilities at a young age. Education plays a crucial role in shaping entrepreneurial attitudes and skills from an early age. In Indonesia, this has been realized through the Pancasila Student Profile Strengthening Project (P5) Entrepreneurship) program, which aims to prepare the younger generation as future economic drivers.

The P5 Entrepreneurship program equips students with entrepreneurial knowledge and skills through various stages, including Concept Exploration, Contextualization, Real Action, Reflection, and Evaluation. The program also includes Pancasila-minded entrepreneurial attitude building, regional resource analysis, utilization of local wisdom, and marketing strategies in the digital era (Nihayah, 2023). For example, SMAN 68 Jakarta has implemented the P5 program since 2022, with a focus on entrepreneurship. The program is implemented for three months, with eight lesson hours per week, and involves grade X students. Through this program, it is expected to foster an entrepreneurial spirit among students.

A pre-research survey (Figure 1), was conducted by the researcher and showed the results that the intention of grade X students at SMAN 68 Jakarta to become entrepreneurs is still low. The main factors that hinder them are fear of risk and uncertainty of income. Even though they have received entrepreneurship education and carried out P5 Entrepreneurship projects, they still feel less confident in their ability to become entrepreneurs.

The Theory of Planned Behavior (TPB) is often utilized to describe individual business objectives. According to TPB, people are more likely to intend to engage in specific actions when they believe they can effectively do so. Similarly, entrepreneurial intention refers to the cognitive process of conduct used by an individual to start a new firm or create new value (Fini et al., 2012; Karimi et al., 2016). Entrepreneurial intention is influenced by many factors, including the tendency to take risks. Uncertainty about business success is often an obstacle for someone to start a new business (Akhtar et al., 2020). However, in research (Farrukh et al.,

2018) shows that the higher the tendency to take risks into account, the higher the entrepreneurial intention.

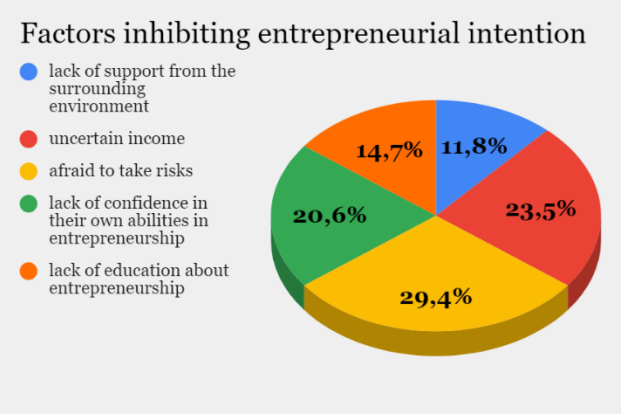

Figure 1. Pre-research

Source: Processed by researchers

In addition, creativity also affects entrepreneurial intention. In humanistic theory, creativity is seen as an expression of an individual's need to grow, develop, and achieve self-actualization. An entrepreneur must be creative in identifying and exploiting opportunities to start new ventures (Wagner & Sternberg, 2004). Research Wach & Bilan (2023) demonstrate that there is a favorable association between creativity and entrepreneurial intention. However, research Saptono et al. (2019) shows the opposite result. Therefore, this study aims to analyze the influence of creativity and risk-taking tendencies on the entrepreneurial intentions of students of SMAN 68 Jakarta through the project of strengthening the Pancasila student profile (P5) Entrepreneurship. The contribution of this research is to provide thoughts, and scientific insights, and increase understanding of entrepreneurial intentions among students and factors that strengthen entrepreneurial intentions.

LITERATURE REVIEW

Entrepreneurial Intention

According to Rahmayati (2020), in his research, entrepreneurial intention is the capacity to try to satisfy life's requirements and solve life's issues, progress business, or start new firms using one's own power. Meanwhile, Ranto (2017) defines Entrepreneurial Intention as an individual's drive to take entrepreneurial action by generating new items through business possibilities and taking risks. This is reinforced by Anno (2008) who defines entrepreneurial intention as a person's desire to demonstrate entrepreneurial behavior to work independently or launch their own company. Although everyone has the capacity to become an entrepreneur, one cannot enter the field of entrepreneurship unless they actually choose to do so (Ismail et al., 2009). Based on several expert opinions above, it can be concluded that entrepreneurial intention is a person's strong desire or drive to start a business and engage in entrepreneurial behavior.

Creativity

According to Hidayat (2020) in his book explains that creativity involves the act of realizing something that did not exist before, collaborating in the present to innovate the past in new ways, or replacing something with a simpler and better alternative. As defined by Boden (2004), creativity is the ability to create something unique, unexpected, and worthwhile. This is consistent with Hidayat (2020), who defines creativity as the development of fresh ideas and

useful work practices. In addition, as stated by Novitz (1999), for an idea to be considered creative, the recombination of ideas must be valuable and surprising.

In entrepreneurship, Phan et al. (2010) define creativity as a cognitive process that includes uncovering new patterns or combinations of existing ideas, methods, and mental models in order to serve as a catalyst for entrepreneurial innovation. Dayan et al. (2013) describe creativity as an entrepreneur's capacity to produce something new that is distinct from current products, based on originality of thinking and the ability to elaborate. This is consistent with Corte and Gaudio (2017), who define entrepreneurial creativity as the ability to generate and exploit possibilities, as well as develop, recombine, and/or utilize firm resources in novel and unique ways. The result of this innovation is not necessarily something entirely new, but rather a synthesis of pre-existing facts or parts to produce something unique. Based on the above expert viewpoints, it is possible to infer that creativity is the ability to create something new through the generation of valuable and unusual ideas. Entrepreneurial creativity can involve the ability to create something different from existing ideas, relying on original thinking and the use of resources to produce innovative solutions.

Risk-Taking Propensity

In general, risk is the possibility of something bad happening. According to Menpan (2020) in his article, states that risk is divided into two, namely negative risk and positive risk. Positive risks can lead to success/success and negative risks lead to failure/loss. Risk involves uncertainty about the effects/implications of an activity in relation to something valued by humans (such as health, welfare, wealth, property, or the environment), this agrees with Javanmardi et al. (2023) which states that risk involves the level of uncertainty with respect to the results or consequences of activities related to those valued by the Community.

The tendency to take risks is related to personality characteristics. The tendency to take risks, according to Park et al. (2016), is an individual's proclivity to avoid or take risks. Then, Sharaf et al. (2018) believe that the proclivity to take risks is an individual personality feature that is regarded as crucial while selecting initiatives and making decisions in the entrepreneurial profession. Entrepreneurs that are willing to take chances can keep their innovation path open and competitive. Thus, entrepreneurs understand how to react in unpredictable conditions when running a certain firm or initiative. Butt et al. (2015). Based on the expert viewpoints presented, it can be concluded that the tendency to take risks in entrepreneurship is a tendency to take risks involving making important decisions in running a business with uncertain situations and helping to maintain the journey of innovation and encourage competitiveness. Therefore, it is important for entrepreneurs to carefully consider the risks associated with their actions before making decisions.

METHOD

This research is a quantitative study that uses statistics to calculate the coefficient or significance of the relationship between two or more variables. This study uses a survey method and the data that researchers take is primary data with a population of all class X students of SMAN 68 Jakarta as many as 275 students. The sampling method in this study was non-probability sampling with a purposive sampling technique and using the Yamane formula (1973) the sample was 164 students. This research instrument uses a 5 Likert scale to measure the level of respondent agreement. Indicator variables in this study can be seen in Table 1. Research hypothesis testing is carried out using a Structural Equation Model (SEM) approach based on Partial Least Square (PLS) version 4.0.2 by going through the Outer Model stage or measurement model test and the Inner Model stage or structural model test. The research model in this study can be summarized in Figure 2.

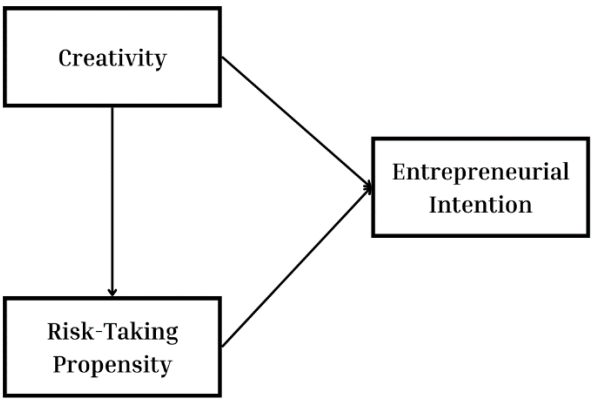

Figure 2. Research Models

Source: Processed by researchers

Table 1. Indicator Variable

Variable	Source	Indicator
Entrepreneurial Intention	Fauzi, 2022; Mukhtar et al., 2021; Nowiński et al., 2020; Suratno et al., 2021	Preferences Plans Desires Behavior Expectancies Perseverance
Creativity	Chen et al., 2017; Gundry et al., 2014	Opportunity creator productivity Flexibility of thinking Spontaneous attitude
Risk-Taking Propensity	Chen et al., 2015; Kusmintarti et al., 2014; Nowiński et al., 2020	Courage to face failure Courage to face uncertainty Take responsibility

RESULTS AND DISCUSSION

Outer Model

Convergent Validity Test

In Figure 3, it is obtained that all variable items have an outer loading value above 0.700 and an AVE value above 0.5, which means that all variable items are declared valid.

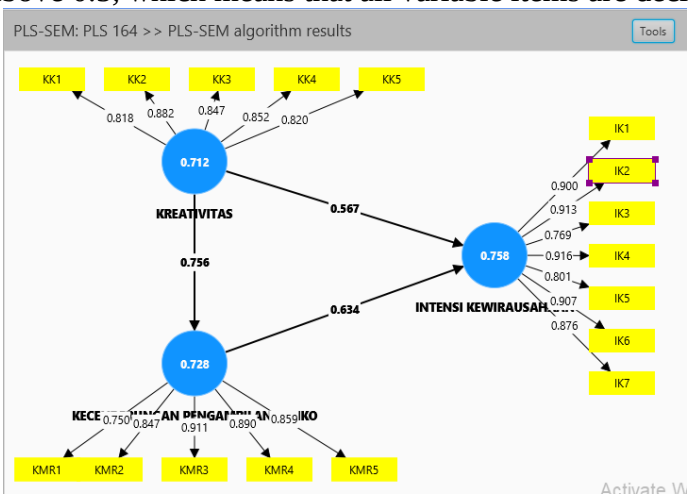

Figure 3. Convergent Validity Test Results

Source: PLS 4.0.2 processed data

Discriminant Validity Test

In Table 2 all indicators have a cross-loading value of more than 0.7, which means that all indicators have a higher correlation with the construct they measure compared to other constructs, in other words, these indicators have high validity.

Table 2. Crossloading

Item	Entrepreneurial Intention	Risk-Taking Propensity	Creativity
IK1	**0,900**	0,511	0,437
IK2	**0,913**	0,517	0,459
IK3	**0,769**	0,565	0,490
IK4	**0,916**	0,620	0,522
IK5	**0,801**	0,512	0,515
IK6	**0,907**	0,572	0,518
IK7	**0,876**	0,546	0,501
KK1	0,454	0,607	**0,818**
KK2	0,547	0,670	**0,882**
KK3	0,464	0,629	**0,847**
KK4	0,517	0,632	**0,852**
KK5	0,403	0,651	**0,820**
KMR1	0,394	**0,750**	0,640
KMR2	0,617	**0,847**	0,602
KMR3	0,569	**0,911**	0,669
KMR4	0,522	**0,890**	0,673
KMR5	0,586	**0,859**	0,646

Source: Processed by researchers

Then Table 3 obtained information that the diagonal value of entrepreneurial intention is 0.871; the diagonal value of risk-taking tendency is 0.853; and creativity has a diagonal value of 0.844. Each diagonal value is greater than the adjacent off-diagonal value in the same row and column, indicating that the discriminant validity is adequate according to the Fornell-Larcker criterion where each construct is different from the other constructs.

Table 3. $\sqrt{\ }AVE$

	Entrepreneurial Intention	**Risk-Taking Propensity**	**Creativity**
Entrepreneurial Intention	0,871		
Risk-Taking Propensity	0,634	0,853	
Creativity	0,567	0,756	0,844

Source: Processed by researchers

In Table 4, all variables have a value of less than 0.90, which means that discriminant validity has been achieved.

Table 4. HTMT

Model	**Heterotrait-monotrait ratio (HTMT)**
X2 <-> Y	0,680
X1 <-> Y	0,612
X1<-> X2	0,841

Source: Processed by researchers

Reliability Test

Based on Table 5, the Reliability test results are obtained and it can be seen that all items have a Cronbach's Alpha and Composite Reliable value above 0.7 so that all items can

be declared reliable and have the accuracy, consistency, and accuracy of the instrument in measuring constructs.

Table 5. Composite Reliability

	Cronbach's alpha	Composite reliability
Entrepreneurial Intention	0,946	0,948
Risk-Taking Propensity	0,905	0,909
Creativity	0,899	0,901

Source: Processed by researchers

Inner Model

VIF

Based on Table 6, the VIF value is less than 5, which means that the predictive capability of the model is good. In other words, there is no multicollinearity between variables.

Table 6. VIF

	Entrepreneurial Intention	Risk-Taking Propensity	Creativity
Entrepreneurial Intention			
Risk-Taking Propensity	2,334		
Creativity	2,334	1,000	

Source: Processed by researchers

Determination Test (R^2)

These results show that 42% of the Entrepreneurial Intention (Y) variable is influenced by the Creativity (X1) and risk-taking tendency (X2) variables. Then 57.2% of the Creativity variable (X1) is influenced by the risk-taking tendency variable (X2). With reference to Hair et al. (2017), this value indicates a moderate or moderate model.

Table 7. R-Square

	R-square
Entrepreneurial Intention	0,420
Risk-Taking Propensity	0,572

Source: Processed by researchers

F^2 test

It can be seen that the f-square value of entrepreneurial Risk-Taking Propensity on intention is 0.170. With reference to J. F. Hair et al. (2013) that the f-square above 0.150 is considered to have a moderate influence. The f-square value of Creativity on entrepreneurial intention is 0.032 which falls into the minor category or has a small impact. And the f-square value of Creativity on Risk-Taking Propensity is above 0.35 or 1.334 which means it has a very large influence.

Table 8. Effect size

	Entrepreneurial Intention	Risk-Taking Propensity	Creativity
Entrepreneurial Intention			
Risk-Taking Propensity	0,170		
Creativity	0,031	1,334	

Source: Processed by researchers

Q-Square Test

In Table 9, the q-square value of the entrepreneurial intention variable is 0.305 and the Risk-Taking Propensity is 0.566, which means that the variable is well reconstructed and the model has predictive relevance.

Table 9. Q-Square

	Q²predict
Entrepreneurial Intention	0,305
Risk-Taking Propensity	0,566

Source: Processed by researchers

Model Fit

In Table 10, the SRMR value of 0.061 below the value threshold of <0.08 is considered adequate which can be used to minimize model errors based on the SRMR or Standardized Root Mean Square value. Based on this, the model in this study is suitable or fit because SMRM <0.08.

Table 10. Model Fit

	Saturated model	Estimated model
SRMR	0,062	0,062

Source: Processed by researchers

Mediation Analysis

Based on Table 11, the t-value is 4.687 and the p-value is 0.000. This means that the Risk-Taking Propensity variable has a mediating role in the relationship of Creativity variables to entrepreneurial intentions. Then to find out the mediation effect can be seen from the direct effects and specific indirect effects. Based on Table 11 and Table 12, it shows that both are significant and point in the same direction. So, referring to the research of J. Hair et al., (2017) Risk-Taking Propensity is included in Complementary (partial mediation) where the mediator variable not only delivers part of the effect of the independent variable to the dependent variable, but also strengthens the relationship. That is, Creativity has a direct effect on intention and also has an indirect effect through risk-taking propensity. Both of these effects move in the same direction, namely increasing entrepreneurial intention.

Table 11. Specific Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> X2 -> Y	0,362	0,362	0,077	4,687	0,000

Source: Processed by researchers

Hypothesis Testing

Based on Table 12, it is obtained that the creativity (x1) and risk-taking propensity (x2) have t-statistics above 1.96 so that it can be stated to have a positive and significant effect. Then, the results of dimensional testing on entrepreneurial intention variable are also obtained as follows: a) The risk-taking propensity has a positive and significant influence on entrepreneurial intention variable with a beta coefficient value of 0.479 and a P value of 0.000. b) creativity has a positive and significant influence on entrepreneurial intention variable with a beta coefficient value of 0.205 and a P value of 0.030. c) Creativity has a positive and significant effect on risk-taking propensity variable with a beta coefficient value of 0.756 and a P value of 0.000. Then, based on Table 11 in the mediation test, the T value is 4.687 and the P value is 0.000. So, risk-taking propensity variable has a mediating role in the relationship between creativity variables on entrepreneurial intention.

Table 12. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X2 -> Y	0,479	0,479	0,096	5,012	0,000
X1 -> Y	0,205	0,210	0,109	1,885	0,030
X1 -> X2	0,756	0,756	0,046	16,348	0,000

Source: Processed by researchers

Discussion

The Effect of Creativity on Entrepreneurial Intention

The role of Creativity in increasing entrepreneurial intention is very important. Sephia et al. (2023) explain how high levels of creativity can assist entrepreneurs in developing unique and innovative ideas that can be turned into valuable products or services. Creativity also helps in finding new solutions to problems and challenges that may be faced by entrepreneurs. Creativity is the main key to success in entrepreneurship (Dej et al., 2013). Students of class X SMAN 68 Jakarta already have a good level of Creativity because they have implemented P5 entrepreneurship which in the process has gained material aspects of perception and opportunity aspects. Based on these aspects, it is expected that students can see and understand opportunities that may be missed by others and are better able to identify and take advantage of existing opportunities. Creativity that is enhanced through P5 Entrepreneurship can help students develop their own business ideas, and understand how to plan, manage, and promote a small business. In addition, students can also develop various skills that are important in the business world, such as critical thinking, communication, innovation, and collaboration skills.

The Effect of Risk-Taking Propensity on Entrepreneurial Intention

Risk-Taking Propensity has an important role in increasing entrepreneurial intention. In research Ilevbare et al. (2022) explained that risk-taking is one of the main factors affecting entrepreneurial intention. Risk-taking tendency can encourage innovation influence the decision-making process, and can encourage business growth. Students of class X SMAN 68 Jakarta already have a good level of Risk-Taking Propensity because they have implemented P5 entrepreneurship which in the process has gained material aspects of Decision Making and Action Taking. Based on these aspects, students are expected to be able to weigh the risks and benefits, and make the right decision for their business. Students not only think and plan, but also take action to realize their dreams. P5 Entrepreneurship helps shape positive character traits in students, including risk-taking propensity. This enhanced Risk-Taking Propensity through P5 Entrepreneurship can help students build an entrepreneurial spirit and design strategies to increase the potential of the local economy.

The Effect of Creativity on Risk-Taking Propensity

Creativity has an important role in increasing Risk-Taking Propensity. In a rapidly changing environment, entrepreneurs who are able to maintain and drive Creativity will have a strong competitive advantage. In the book Rodgers and Thorson (2019) entitled Advertising Theory subchapter Creativity and Risk Theories of Advertising explains that Creativity and risk-taking go hand in hand in business. Any form of Creativity in business always brings risk. That is, to develop and realize innovative ideas, an entrepreneur needs to have the courage to face the possibility that the idea may not go according to plan. Nevertheless, Creativity is key in overcoming various obstacles that arise in the business world (Homayoun & Henriksen, 2018). By thinking creatively, every challenge can be turned into an opportunity to develop

and progress. So it can be said that the more creative someone is, the more likely they are to be a successful risk taker.

The Effect of Risk-Taking Propensity in Mediating the Effect of Creativity on Entrepreneurial Intention

In this study, the Risk-Taking Propensity variable not only acts as an exogenous variable but also acts as a mediator, namely to see whether risk-taking propensity connects creativity to entrepreneurial intention. The findings of hypothesis testing show that Risk-Taking Propensity plays a mediating role in the link between creativity and entrepreneurial ambition. That is, risk-taking tendency serves as a link between creativity and entrepreneurial aim. Risk-taking proclivity aids in the transition of creativity into tangible action in entrepreneurship (Guo & Jiang, 2020). When someone has a creative concept, risk-taking allows them to take actual actions to transform it into a genuine business.

CONCLUSION AND RECOMMENDATION

P5 Entrepreneurship can increase students' Creativity level and Risk-Taking Propensity attitude, which in turn can increase students' entrepreneurial intention at SMAN 68 Jakarta. The results showed some important findings. First, Creativity has a positive and significant effect on entrepreneurial intention. This means that the greater the creativity owned by students, the greater the entrepreneurial intention of students. Second, Risk-Taking Propensity on entrepreneurial intentions has a positive and significant influence. This means that the higher the Risk-Taking Propensity owned by students, the greater the level of entrepreneurial intention of students. Third, Creativity has a positive and significant effect on Risk-Taking Propensity. This means that the more creative students are, the greater their chances of becoming successful risk-takers. Fourth, risk-taking propensity acts as a bridge between Creativity and entrepreneurial intentions. This means, Risk-Taking Propensity facilitates the transformation of Creativity into real action in entrepreneurship.

Theoretically, this study provides knowledge of the factors that might boost entrepreneurial intentions, namely Creativity and Risk-Taking Propensity, in P5 entrepreneurship activities in schools. With this understanding, the government should strengthen the implementation of "P5 Entrepreneurship" in the education curriculum, with special emphasis on the development of Creativity and risk tolerance. In addition, the government also needs to consider providing more opportunities for students to gain practical experience in entrepreneurship. Furthermore, given that this study is limited to only a few variables, it is recommended that future researchers to conduct research related to other variables that affect entrepreneurial intention in P5 entrepreneurship.

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