

## **Locus of control, family support, and entrepreneurial resilience among UNS students**

**Atallal Annas Sholihin\*, Tutik Susilowati**

Office Administration Education, Sebelas Maret University, Surakarta, Indonesia

Email: [atallalannas3@gmail.com](mailto:atallalannas3@gmail.com)

### **Abstrak**

*Penelitian ini bertujuan untuk mengetahui pengaruh (1) locus of control terhadap resiliensi berwirausaha, (2) dukungan keluarga terhadap resiliensi berwirausaha, dan (3) pengaruh tidak langsung dukungan keluarga terhadap resiliensi berwirausaha melalui locus of control pada mahasiswa UNS peserta Wirausaha Merdeka (WMK). Penelitian ini menggunakan pendekatan kuantitatif dengan metode Partial Least Squares-Structural Equation Modeling (PLS-SEM) menggunakan SmartPLS. Sampel penelitian berjumlah 124 mahasiswa yang dipilih dengan teknik sampling jenuh, dan data dikumpulkan melalui kuesioner tertutup menggunakan Google Form. Hasil penelitian menunjukkan bahwa (1) locus of control berpengaruh positif dan signifikan terhadap resiliensi berwirausaha ( $p = 0.000$ ,  $t = 6.385$ ,  $\beta = 0.552$ ). (2) Dukungan keluarga juga berpengaruh positif dan signifikan terhadap resiliensi berwirausaha ( $p = 0.000$ ,  $t = 3.684$ ,  $\beta = 0.319$ ). (3) Dukungan keluarga memiliki pengaruh tidak langsung terhadap resiliensi berwirausaha melalui locus of control ( $p = 0.000$ ,  $t = 3.800$ ,  $\beta = 0.247$ ), dengan efek total sebesar 0.566. Hasil ini menunjukkan bahwa locus of control memiliki peran mediasi parsial dalam hubungan antara dukungan keluarga dan resiliensi berwirausaha. Oleh karena itu, peningkatan resiliensi berwirausaha dapat dilakukan dengan memperkuat locus of control melalui pelatihan serta meningkatkan dukungan keluarga melalui komunikasi dan motivasi.*

*Kata kunci: ketahanan mental; lingkungan sosial; pengendalian diri; PLS-SEM*

### **Abstract**

This study examines the influence of (1) locus of control on entrepreneurial resilience, (2) family support on entrepreneurial resilience, and (3) the indirect effect of family support on entrepreneurial resilience through locus of control among Universitas Sebelas Maret (UNS) students participating in the Wirausaha Merdeka (WMK) entrepreneurship program. The research employs a quantitative approach utilizing Partial Least Squares-Structural

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\* Corresponding author

**Citation in APA style:** Sholihin, A.A., & Susilowati, T. (2025). Locus of control, family support, and entrepreneurial resilience among UNS students. *Jurnal Informasi dan Komunikasi Administrasi Perkantoran*, 9(2), 119-129. <https://dx.doi.org/10.20961/jikap.v9i2.99490>

Equation Modeling (PLS-SEM) with SmartPLS software. The sample comprised 124 students selected through saturated sampling technique, with data collected via closed-ended questionnaires administered through Google Forms. The findings demonstrate that (1) locus of control exerts a positive and statistically significant effect on entrepreneurial resilience ( $p = 0.000$ ,  $t = 6.385$ ,  $\beta = 0.552$ ). (2) Family support similarly exhibits a positive and significant influence on entrepreneurial resilience ( $p = 0.000$ ,  $t = 3.684$ ,  $\beta = 0.319$ ). (3) Family support demonstrates a significant indirect effect on entrepreneurial resilience through locus of control ( $p = 0.000$ ,  $t = 3.800$ ,  $\beta = 0.247$ ), with a total effect of 0.566. These results indicate that locus of control serves as a partial mediating variable in the relationship between family support and entrepreneurial resilience. Consequently, enhancement of entrepreneurial resilience may be facilitated through strengthening locus of control via targeted training programs and augmenting family support through effective communication and motivational strategies.

Keywords: mental endurance; social environment; self-control mechanisms; PLS-SEM

Received February 13, 2025; Revised February 20, 2025; Accepted March 14, 2025;

Published Online March 02, 2025

<https://dx.doi.org/10.20961/jikap.v9i2.99490>

## Introduction

Entrepreneurship is one of the primary factors driving economic growth in a country. Through innovation and the creation of business opportunities, entrepreneurship contributes to job creation, an increase in Gross Domestic Product (GDP), and poverty alleviation (Bhegawati et al., 2022). In the context of higher education, entrepreneurship has gained increasing attention through programs designed to foster an entrepreneurial spirit among students. One initiative implemented in Indonesia is the Wirausaha Merdeka (WMK) program, which aims to equip students with the skills and experience needed to run businesses. However, the effectiveness of this program still faces challenges, particularly concerning the low levels of entrepreneurial resilience among students after the program concludes.

Resilience is a crucial aspect of business success, given that the world of entrepreneurship is full of uncertainty and challenges. Resilience enables individuals to endure and recover from failure, as well as continue innovating in the face of market changes (Hernández et al., 2024). According to Hall (in Haddoud et al., 2022, pp. 6-7), resilience is generally understood as the ability to bounce back from difficulties and adapt to external changes, making it a critical concept across various fields, including entrepreneurship. Resilience in entrepreneurship refers to the toughness and flexibility that help entrepreneurs survive and thrive amid uncertainty and business competition. This capability allows them to transform challenges into opportunities and keep moving forward despite facing numerous obstacles (Franco et al., 2021). According to Hernández et al. (2024), resilience in entrepreneurship is the capacity of an entrepreneur to confront, overcome, and transform challenges or difficult situations into opportunities. This ability includes adapting to change, maintaining an optimistic attitude, and persevering in the face of various obstacles. According to Grotberg (1995), there are three factors influencing resilience: I Have, I Am, and I Can. The I Have factor refers to the environment and resources accessible to individuals, such as family support, peer support, and local cultural values. The I Am factor pertains to internal attributes, such as having good self-efficacy, optimism, and locus of control. The I Can factor relates to individual skills and abilities, such as problem solving and creative thinking. This factor emphasizes the importance of personal competence in adapting to and overcoming problems. Meanwhile, according to Hartmann et al. (2022), entrepreneurial resilience is influenced by personal factors like self-confidence, locus of control, and self-efficacy, as well as contextual factors that include the environment, cultural values, and family support.

Preliminary study results indicate that the majority of WMK participants at Universitas Sebelas Maret (UNS) do not continue their businesses after the program ends. Most students also report feeling overwhelmed and discouraged when facing failure, along with a pessimistic outlook on the future of their

businesses. These findings confirm that the low level of entrepreneurial resilience is a major obstacle to the sustainability of student businesses.

One factor that plays a role in shaping entrepreneurial resilience is locus of control. This concept refers to the extent to which individuals believe that the outcomes of their actions are influenced by internal or external factors (Rotter, 1966). Individuals with an internal locus of control tend to believe that they have control over the successes or failures they experience, making them more resilient in facing business challenges. Conversely, individuals with an external locus of control rely more on external factors such as luck or fate, making them more vulnerable to failure (Nisula & Olander, 2023). Weiner (1979) linked locus of control with attribution theory, where individuals with an internal locus of control attribute outcomes to their own efforts, while those with an external locus of control tend to associate outcomes with external factors such as luck or external circumstances. Robbins and Judge (in Siregar & Anggina, 2020) argued that locus of control indicates the extent to which individuals believe their life outcomes are determined by their own actions and choices rather than external factors. Meanwhile, according to Levenson (1981), locus of control refers to an individual's belief about the causes of events, whether due to internal factors such as effort and personal ability (internality) or influenced by others (powerful others) and factors of chance. Several studies show that locus of control has a significant influence on entrepreneurs' resilience, although the percentage of its contribution varies across different studies (Bulmash, 2016; Farradinna et al., 2019; Oktaviana, 2013; Nugrahini et al., 2021).

In addition to locus of control, family support also plays a vital role in shaping entrepreneurial resilience. Families can provide various forms of support—emotional, instrumental, and informational—that help individuals overcome business challenges (Yulita et al., 2020). Emotional support from the family can boost self-confidence and reduce stress levels, while instrumental and informational support assist entrepreneurs in making strategic decisions and overcoming operational obstacles. According to Sarafino & Smith (2015), family support encompasses emotional, material, and informational assistance that plays a crucial role in enhancing individual well-being and resistance to life pressures. Emotional support includes affection, material support includes physical or financial assistance, and informational support comes in the form of advice. These three aspects help individuals manage stress and adapt to change. Meanwhile, according to Fahrani et al. (2023, p. 144), family support is a dynamic interaction that positively influences individual development, encompassing affection, attention, guidance, and necessary resources. As the first social system, the family instills values, norms, and essential social skills for individuals to adapt to broader environments. According to Taylor (2018), the main purpose of family support is to enhance the psychological and physical well-being of individuals, especially when facing stress or life challenges. This support creates a safe and comfortable environment, making individuals feel valued. Previous studies have found that family support positively influences entrepreneurial resilience, although few studies have examined the indirect relationship between these variables through locus of control as a mediator (Oktaviana, 2013; Rahayuningsih et al., 2023; Zehra & Usmani, 2023).

This research introduces novelty in several aspects. First, it employs the locus of control dimensions based on Levenson's IPC Scale (Internality, Powerful Others, and Chance), which has not been widely used in studies related to locus of control and entrepreneurial resilience. Second, this study not only analyzes the direct effects of locus of control and family support on entrepreneurial resilience but also examines the indirect relationship between family support and resilience through locus of control as a mediator. With this approach, the study aims to provide a more comprehensive theoretical contribution to understanding the factors influencing students' entrepreneurial resilience.

Based on the background above, this research aims to answer several key questions: (1) Does locus of control influence the entrepreneurial resilience of UNS students? (2) Does family support influence the entrepreneurial resilience of UNS students? (3) Is there an indirect effect of family support on entrepreneurial resilience through locus of control as a mediating variable? By addressing these questions, the study hopes to provide deeper insights for academics, practitioners, and policymakers in designing more effective entrepreneurship development strategies within higher education environments.

## Research Methods

This study employs a quantitative approach using the survey method to examine the influence of locus of control and family support on the entrepreneurial resilience of UNS students participating in the WMK program. The research was conducted in six stages: preparation, data collection, data analysis, and the preparation of the research report, spanning from September 2024 to February 2025. The population

for this study consists of all 124 UNS students who participated in the WMK program in 2023. A saturated sampling technique was used, where the entire population was included as the research sample. The study was conducted online using Google Forms for questionnaire distribution.

Data collection was carried out using a closed-ended questionnaire based on a 4-point Likert scale, where respondents selected answers that best reflected their conditions. The entrepreneurial resilience variable was measured using the CD-RISC 10, which has been proven valid and reliable in various previous studies (Connor & Davidson, 2003; Simamora, 2024; Gina & Fitriani, 2022). The locus of control variables was measured using the IPC Scale developed by Levenson, consisting of 12 statements representing three main dimensions: Internality, Powerful Others, and Chance (Levenson, 1981; C.LAO, 1986). Meanwhile, the family support variable was measured using an instrument developed by Shen et al. (2017), which includes three key indicators: emotional support, intellectual support, and economic support. All instruments used in this study have been tested for validity and reliability in prior research.

The data analysis technique employed in this study utilizes Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software. This analysis aims to test both direct and indirect relationships between the research variables. Instrument validity and reliability were assessed through outer model analysis, including convergent validity, discriminant validity, and composite reliability tests. Subsequently, hypothesis testing was performed using inner model analysis to measure the effects of locus of control and family support on entrepreneurial resilience.

## Results and Discussion

### Research Results

#### *Outer Model Test*

**Table 1**

*Results of the Convergent Validity Test*

Variable	Item	Loading	AVE	Explanation
Entrepreneurial Resilience (RB)	CD1	0.703	0.523	Valid
	CD2	0.740		
	CD3	0.702		
	CD4	0.734		
	CD5	0.740		
	CD6	0.716		
	CD7	0.731		
	CD8	0.729		
	CD9	0.726		
	CD10	0.707		
Locus of control (LOC)	IPC1	0.721	0.531	Valid
	IPC2	0.754		
	IPC3	0.727		
	IPC4	0.689		
	IPC5	0.704		
	IPC6	0.704		
	IPC7	0.621		
	IPC8	0.716		
	IPC9	0.736		
	IPC10	0.716		
	IPC11	0.689		
	IPC12	0.706		
Family Support (DK)	DK1	0.736	0.545	Valid

DK2	0.711
DK3	0.735
DK4	0.771
DK5	0.713
DK6	0.760

The validity test results in Table 1 show that the majority of items from the three variables meet the convergent validity criteria with a loading factor  $\geq 0.7$  and AVE  $\geq 0.5$  (Rahadi, 2023). For the entrepreneurial resilience variable, all 10 items were retained as they had a loading factor ranging between 0.702–0.740 and an AVE of 0.523. The locus of control variable initially consisted of 12 items; however, three items (IPC4, IPC7, and IPC11) were eliminated due to having a loading factor below 0.70, leaving nine items with an AVE of 0.531. Meanwhile, the family support variable, which consists of six items, has a loading factor ranging between 0.711–0.771 and an AVE of 0.545, allowing all items to be retained. Overall, all variables have met the convergent validity criteria, indicating that the indicators used have been validated in representing their respective latent constructs.

**Table 2***Discriminant Validity Test Results*

HTMT	DK	LOC	RB
DK	-		
LOC	0.504	-	
RB	0.649	0.773	-
Fornell-Larcker	DK	LOC	RB
DK	0.738		
LOC	0.447	0.729	
RB	0.566	0.695	0.723

The discriminant validity test results in Table 2 indicate that the research model meets the established criteria. The HTMT values for all variable pairs are below 0.90, confirming that each latent construct is distinctly different. Additionally, the Fornell-Larcker Criterion results show that the  $\sqrt{\text{AVE}}$  of each variable (family support: 0.738, locus of control: 0.729, and entrepreneurial resilience: 0.723) is greater than the inter-construct correlations, indicating adequate discriminant validity. Thus, this model can be used for further analysis.

**Table 3***Results of the Reliability Test*

Variable	Cronbach's alpha	Composite reliability (rho_a)	Explanation
DK	0.833	0.836	Reliabel
LOC	0.890	0.893	Reliabel
RB	0.899	0.899	Reliabel

The reliability test results in Table 3 show that all constructs in the research model have good internal consistency, with Cronbach's Alpha and Composite Reliability values exceeding the threshold of 0.7. This indicates that the instruments used are reliable.

*Inner Model*

**Table 4**  
*Multicollinearity Test Results*

	DK	LOC	RB
DK		1.000	1.250
LOC			1.250
RB			

The multicollinearity test results in Table 4 show that all variables in the model have VIF values ranging from 1.000 to 1.250, which are well below the critical threshold of 5, indicating no multicollinearity issues (Hair et al., 2019). This signifies that the relationships between variables in the study are stable and do not exhibit excessive linear effects. Therefore, the model is suitable for further analysis in the inner model stage and hypothesis testing without the risk of distortion due to multicollinearity.

**Table 5**  
*Result of the Determination Coefficient Test ( $R^2$ )*

	R-square	R-square adjusted	Category
LOC	0.200	0.194	Lemah
RB	0.564	0.557	Moderat

The results of the coefficient of determination test in Table 5 show that the locus of control variable has an R-square value of 0.200. This indicates that only 20% of its variability is explained by the exogenous variables in the model, while the remainder is influenced by other factors outside the model, categorizing it as weak. Meanwhile, the entrepreneurial resilience variable has an R-square value of 0.564, meaning that 56.4% of its variability can be explained by the exogenous variables in the model, falling into the moderate category. This demonstrates that the model has a fairly significant influence in explaining entrepreneurial resilience.

**Table 6**  
*Effect Size Test Results ( $f^2$ )*

	Effect Size ( $f^2$ )	Upsilon ( $\nu$ )	Category
DK -> LOC	0.250		Medium-Large
DK -> RB	0.187		Medium-Large
LOC -> RB	0.560		Large
DK -> LOC -> RB		0.436	Height

The results of the effect size test in Table 6 show that family support has a significant influence on locus of control with an  $f^2$  value of 0.250, which falls into the medium-to-large effect category ( $0.15 \leq f^2 < 0.35$ ) (Hair et al., 2022). This indicates that the higher the level of family support, the greater its influence on an individual's locus of control. Meanwhile, the effect of family support on entrepreneurial resilience has an  $f^2$  value of 0.187, also categorized as a medium-to-large effect ( $0.02 \leq f^2 < 0.35$ ), suggesting that family support makes a significant contribution to enhancing entrepreneurial resilience. The influence of locus of control on entrepreneurial resilience has an  $f^2$  value of 0.560, falling into the large effect category ( $f^2 > 0.35$ ), demonstrating that individuals with a higher locus of control tend to exhibit stronger entrepreneurial resilience. Additionally, the Upsilon ( $\nu$ ) value of 0.436, which is well above the threshold of 0.175 for high mediation effects, confirms that locus of control plays a very strong mediating role in the relationship between family support and entrepreneurial resilience (Lachowicz et al., 2018).

**Table 7***Predictive relevance test results ( $Q^2$ )*

Variable	SSO	SSE	$Q^2 (=1-SSE/SSO)$	Predictive
DK	744.000	744.000	0.000	Not relevant
LOC	1116.000	1009.263	0.096	Small
RB	1240.000	884.586	0.287	Medium

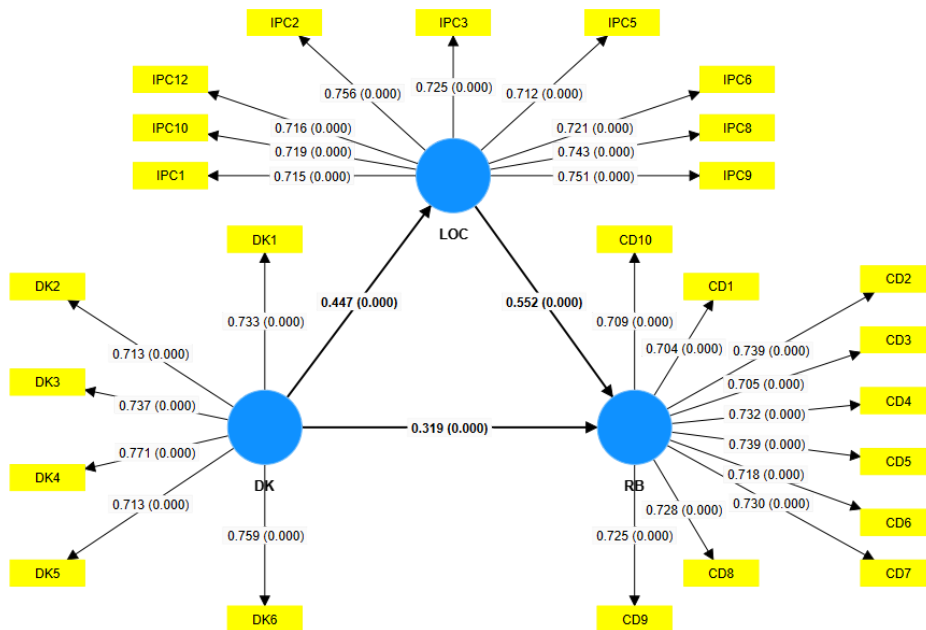
The  $Q^2$  value is used to assess the predictive accuracy of the PLS model, where  $Q^2 > 0$  indicates predictive relevance, categorized as small ( $Q^2 > 0$ ), moderate ( $Q^2 > 0.25$ ), and large ( $Q^2 > 0.5$ ). The results of the test in Table 7 show that the family support variable has a  $Q^2 = 0.000$ , meaning it lacks predictive relevance. The locus of control has a  $Q^2 = 0.096$ , indicating small predictive relevance, meaning the model can only slightly predict this variable. Meanwhile, entrepreneurial resilience has a  $Q^2 = 0.287$ , which falls into the moderate predictive relevance category, showing that the model is reasonably capable of predicting this variable but still has room for improvement. To enhance the predictive accuracy of the model, additional indicators for family support could be included, the full IPC Scale could be utilized for locus of control, and the CD-RISC 25 measurement could be applied to provide a more representative assessment of mental resilience and the ability to face entrepreneurial challenges.

### *Hypothesis Testing*

**Table 8***Result of the Hypothesis Testing*

	$\beta$	T statistics	P values	Confidence Interval 2.5%	tervals 97.5%	Explanation
DK -> LOC	0.447	5.603	0.000	0.297	0.611	Sig
DK -> RB	0.319	3.684	0.000	0.143	0.485	Sig
LOC -> RB	0.552	6.385	0.000	0.377	0.715	Sig
DK -> LOC -> RB	0.247	3.800	0.000	0.137	0.390	Sig

The hypothesis test results in Table 8 indicate that all hypotheses in this study were accepted. H1: Locus of control has a positive and significant effect on entrepreneurial resilience ( $p = 0.000$ ,  $t = 6.385$ ,  $\beta = 0.552$ ), explaining 55.2% of the variance with an influence range of 0.377–0.715. H2: Family support has a positive and significant effect on entrepreneurial resilience ( $p = 0.000$ ,  $t = 3.684$ ,  $\beta = 0.319$ ), with an influence range of 0.143–0.485. H3: Family support has an indirect effect on entrepreneurial resilience through locus of control ( $p = 0.000$ ,  $t = 3.800$ ,  $\beta = 0.247$ ), with a total effect of 0.566, indicating that locus of control acts as a partial mediator. This means that increased family support not only has a direct impact but also strengthens entrepreneurial resilience through locus of control. Therefore, strategies that combine enhancing family support and strengthening locus of control can be more effective in improving entrepreneurial resilience.

**Image 1***Final Mode*

### Model Fit Evaluation

**Table 9***Model Fit Test Results*

Fit Index	Model	Original Sample (O)	Sample Mean (M)	95% CI	99% CI
SRMR	Saturated model	0.075	0.063	0.074	0.079
	Estimated model	0.075	0.063	0.074	0.079
d-ULS	Saturated model	1.809	1.32	1.788	2.02
	Estimated model	1.809	1.32	1.788	2.02
d-G	Saturated model	0.779	0.587	0.773	0.885
	Estimated model	0.779	0.587	0.773	0.885

The model fit results in Table 9 indicate that the model demonstrates a good fit with the data. The SRMR value of 0.075 is below the threshold of 0.08, signifying that the difference between the observed and predicted correlation matrices is acceptable (Narimawati et al., 2022). Additionally, the SRMR confidence interval (0.074–0.079) reflects stable estimations. According to Narimawati et al. (2022), a model is considered to have an adequate fit if the confidence interval values exceed those of d-ULS and dG. In the model fit results, the confidence interval for d-ULS (2.02) is higher than the d-ULS value itself (1.809), and similarly, the d-G fit index (0.885 > 0.779) also meets this criterion. Therefore, overall, the model fit used in this study can be deemed appropriate for the research.

### Discussion

The importance of entrepreneurship in economic development has driven higher education institutions to integrate entrepreneurial education into their curricula. The Wirausaha Merdeka (WMK) program at UNS is part of this effort, equipping students with the skills and knowledge to start businesses while enhancing their resilience—the ability to bounce back from failure.

This study aimed to explore the influence of locus of control and family support on entrepreneurial resilience. Locus of control is a psychological dimension that determines the extent to which individuals



believe they have control over the outcomes they experience (Rotter, 1966). Individuals with an internal locus of control tend to exhibit high motivation and are better able to withstand challenges (Bulmash, 2016; Oktaviana, 2013). Levenson (1981) expanded this concept into three dimensions: Internality, Powerful Others, and Chance. The study's findings indicate that locus of control significantly influences entrepreneurial resilience, contributing 55.2%. The Internality dimension reflects belief in personal effort, Powerful Others highlights the importance of support from influential figures, and Chance represents acceptance of uncertainty.

Family support was also found to significantly influence entrepreneurial resilience, contributing 31.9%. This support encompasses emotional, instrumental, and informational aspects (House, 1981; Sarafino & Smith, 2015). These findings align with Yulita et al. (2020) research, which emphasized that family support helps individuals cope with psychological pressure and boosts self-confidence. Rahayuningsih et al. (2023) reported that family support contributes 59.6% to entrepreneurial resilience.

Furthermore, this study revealed that locus of control acts as a mediator in the relationship between family support and entrepreneurial resilience. Individuals who receive strong family support tend to develop a stronger internal locus of control, ultimately enhancing their ability to face business challenges. This reinforces Ahmed et al. (2022) findings that social support from the family can mitigate the impact of stress in business.

In conclusion, a combination of internal factors (locus of control) and external factors (family support) plays a crucial role in enhancing entrepreneurial resilience. By understanding these mechanisms, educational institutions and policymakers can develop more effective interventions to build student resilience in the world of entrepreneurship.

## Conclusion

The results of this study indicate that locus of control and family support have a positive and significant influence on the entrepreneurial resilience of UNS students. A high locus of control contributes to increased resilience in entrepreneurship, while strong family support, particularly in the form of good communication and emotional support, also strengthens entrepreneurial resilience. Additionally, there is an indirect effect of family support on entrepreneurial resilience through locus of control, where the greater the family support received, the stronger the individual's belief in their control over their life, ultimately enhancing their resilience in facing entrepreneurial challenges. However, this study has several limitations, including the lack of control for individual differences such as gender, age, and economic background, which may influence entrepreneurial resilience. Moreover, the use of a quantitative method with questionnaires limits the exploration of students' subjective experiences in building entrepreneurial resilience. Therefore, future research is recommended to consider qualitative or mixed-method approaches to gain deeper insights.

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