



Risk management against the mindset of PGSD students in entrepreneurship

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ABSTRACT

This study aims to find out how Risk Management Against the Mindset of PGSD Students in Entrepreneurship. Using the Quantitative Approach Method by calculating student data about the risks to the mindset of every PGSD student at PGRI Palembang University. The sample used was 40 first grade PGSD students. By conducting surveys, distributing questionnaires and determining the scale of the entrepreneurial mindset then analyzing data for each PGSD student in entrepreneurship. The results of this study are to prove that the risk mindset of PGSD students in entrepreneurship can develop the businesses they develop through their mindset, and by taking the questionnaire researchers can find out how much risk management mindset they face. It can be concluded that the higher a student's risk mindset, the greater their entrepreneurial risk management abilities.

Keywords: Risk Management, Mindset, Entrepreneurship, Students



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INTRODUCTION

Entrepreneurship among students is something that needs to be considered if you want new entrepreneurial seeds. Entrepreneurship itself encourages a student to become an entrepreneur or students, especially PGSD students, to make entrepreneurship their career choice. However, from conducting surveys, distributing questionnaires and scales of entrepreneurial mindset about what mindset management they will run for the entrepreneurs they are doing. There are several factors that can direct a student to become an entrepreneur to process and manage mindsets in acting, addressing every opportunity that can be exploited. One of the aspects that must be considered when you want to start or develop a business or business is the mindset in entrepreneurship. According to Dunlap in (Marion et al., 2015) highlights that to start a business or business basically one has to adopt an entrepreneurial mindset in order to have the ability to accept and manage risk. On the other hand, students also need support from the family environment so that students are more confident and enthusiastic about starting or running a new business. According to Buchari in (Illahi et al., 2018) a businessman cannot be separated from the help of his parents or family, if the family offers help it will have a positive impact and encourage students to be enthusiastic about doing business and vice versa. Entrepreneurship is the spirit, attitude, behavior and ability of a person in handling business or activities that lead to efforts to find, create, apply new ways of working, technology and products by increasing efficiency in order to provide better service and or obtain greater profits (Inpres No. 4 of 1995). Entrepreneurship according to Tarmudji in (Masturah et al., 2021) is: Entrepreneurship when viewed from the etymology comes from the words "wira" and "business", the word wira means "exemplary" or exemplary, while "effort" means "strong-willed" to gain benefits. So an entrepreneur can be interpreted as follows: "A person who is strong-willed in taking action that is useful and should be a role model for life." Or more simply formulated as, "Someone who is strong-willed in business who should be a living example". To become a successful entrepreneur, an entrepreneur must have determination and a strong will to achieve his business goals.

Factors other than entrepreneurship education is the entrepreneurial mindset. The role of an entrepreneurial mindset with entrepreneurship education is often overlooked by students (Handayati et al., 2020). An entrepreneurial mindset does not only focus on one's own abilities, but on knowledge, experience, creative thinking, problem solving, and seeking opportunities. In addition, an

entrepreneurial mindset can predict success or failure among entrepreneurs or entrepreneurs in entrepreneurship (Moore et al., 2021). Another factor that influences intention in entrepreneurship is creativity. In general, creativity is associated with creative and innovative ideas in starting a new business (Anand & Meftahudin, 2020). Creativity relates to the abilities and skills possessed by an individual (Wanto, 2018). With creativity, an individual can think creatively and innovatively in seeing opportunities, designing products or services, and solving problems. A student who has a high level of creativity and is combined with the provision of education about entrepreneurship and an entrepreneurial mindset will increase the intention in entrepreneurship (Chaker & Jarraya, 2021; Shahab et al., 2019).

The results of this study aim to examine the effect of entrepreneurship education on entrepreneurial intentions, to examine entrepreneurial mindsets on entrepreneurial intentions, and to examine the effect of creativity on entrepreneurial intentions. As well as developing an entrepreneurial mindset and learning by conducting surveys, distributing questionnaires and increasing student competence in their mindset to develop a business. This research is important to do because we have to know how the entrepreneurial mindset must be owned in entrepreneurship. The benefits of this research are to make the mindset of students, especially PGSD students more, more widespread, develop their mindset into something real and motivate them to try new things that are more useful to make people more confident in living life.

RESEARCH METHOD

This study uses a Quantitative Approach Method where a study is designed by taking data. Creswell (Waruwu, 2023) explains that quantitative research is conducted to explain how one variable influences other variables. This study also aims to determine the effect of one variable on other variables, namely entrepreneurship education on entrepreneurial mindset, as well as the influence of entrepreneurship education, entrepreneurial mindset, and creativity on entrepreneurial intentions. This research will use a quantitative approach. Quantitative research is an approach that emphasizes the analysis of numerical data (numbers) processed by statistical methods (Sugiyono, 2017). The research method to be used is a correlational quantitative research method. Correlational research aims to investigate the extent to which variations in a variable are related to variations in one or more other variables, based on the correlation coefficient (Reynalda, 2021). Correlation research is used to determine whether.

There is a relationship between the variables studied (Chepngetich et al., 2019). In this case the researcher wanted to know the relationship between entrepreneurial mindset and risk taking in entrepreneurial students. This research was conducted with a cross sectional study where data collection was carried out only once and at the same time. And the sample used was class I PGSD students, totaling 40 people at PGRI Palembang University.

In this study, respondents obtained data by filling out a questionnaire and determining the scale of entrepreneurial mindset, because this research was a non-experimental study, and the data was presented in the form of numbers and analyzed based on statistical analysis to show the influence of mindset in entrepreneurship in PGSD PGRI Palembang University students.

The research method used in this study with data and surveys with a level of causal associative explanation. Nazir in (Indahsari & Puspitowati, 2021), every research always departs from a problem, but the problems brought by quantitative and qualitative researchers are different. In quantitative research the problems brought by the researcher must be clear, while the problems in qualitative research are still temporary and will develop after the researcher enters the field. Students who have filled out the questionnaire and determined the mindset scale then collect data obtained using statistical data. Data collection in the study was carried out using survey methods, filling out questionnaires, and determining the scale of the entrepreneurial mindset. The data obtained by the research were then analyzed using data analysis techniques on questionnaires to assess how much their mindset is about entrepreneurship. For each statement with the following score conditions: 5 (Strongly Agree), 4 (Agree), 3 (Doubtful), 2 (Disagree), 1 (Strongly Disagree).

In this study, a questionnaire was used as an instrument to obtain data with frequency distributive tables and line graphs. Testing and data analysis was carried out using SPSS. Based on the results of data collection, it can be concluded that the majority are the gender, age, and names of PGSD students who are taking semester 4 in class I.

Table 1. Determination of the value of the entrepreneurial mindset scale

Favourable		Unfavourable	
alternative answers	Skor	alternative answers	skor
Strongly agree	5	Strongly agree	1
Agree	4	agree	2
doubtful	3	doubtful	3
Don't agree	2	Don't agree	4
totally disagree	1	totally disagree	5

In table 1, determine the scale value of the entrepreneurial mindset in the favorable and unfavourable columns, seen from the number of weighted points in each statement which will be discussed in table 2 later according to the table above strongly agree (5), agree (4), doubt doubt (3), disagree (2), strongly disagree (1).

Table 2. Questionnaire statement on the validity of PGSD students

No	Ask	Answer				Skor	Criteria
		S	R	TS	TS		
1.	Can open employment opportunities for job seekers	0	9	7	6	0 0	Strongly agree
2.	Can increase optimism for success		8	6	6	0 5	doubtful
3.	Not confident in entrepreneurship	0	8	7	6	0 9	Agree
4.	It is very difficult to develop a business		8	5	4	0 4	doubtful
5.	It is difficult to improve the quality of life if entrepreneurship	0	9	7	1	0 5	doubtful
6.	Fear of failure when starting an entrepreneur	0	9	7	6	0 0	Strongly agree
7.	Entrepreneurs are not sure to get big profits	0	7	6	6	0 5	doubtful
8.	Confident with entrepreneurship will succeed in meeting the needs of life	0	8	7	6	0 9	Agree
9.	Although entrepreneurship does not guarantee that it will be successful and successful	0	9	5	6	0 8	Agree

No	Ask	Answer				Skor	Criteria
		S	R	TS	TS		
10.	There are many jobs that pay more than entrepreneurship	0	9	7	6	0 0	Strongly agree
TOTAL						75	Agree

In Table 2. Questionnaire Statement on the Validity of PGSD Students stated that 10 people strongly agree with the statement Not confident in entrepreneurship and 10 people strongly agree with the statement Fear of failure when starting an entrepreneur compared to other statements can be balanced with the ability of the mindset of PGRI Palembang University students. With a total score of 40 with the criteria Agree that the validity questionnaire of PGSD students can be said to agree with the statements made.

RESULT AND DISCUSSION

In the PGSD Student Validity Questionnaire Statement in the Research Methods section in Table.2 it is clear that the 10 statements have the highest weight, namely 40 with the criterion "Strongly Agree". This highest score refers to a statement which means the mindset of students is not confident to start a business, most of them are afraid of failure when they start entrepreneurship. With a total score of 375 and Agree criteria.

Calculation result data to calculate frequency, frequency table, and bar chart using SPSS (statistics software). Presentation of table and graphic data in large quantities and varies manually requires more time and can be handled quickly and accurately by SPSS.

Following are the results of the analysis or the results of the discussion looking for frequencies.

Table 3. Frequency

Statistics		Gander	Age	Mindset
N	Valid	40	40	40
	Missing	0	0	0

In Table 3 the frequency can be seen that the VALID data with Gender is 40, Age is 40, and Mindset is 40. This figure has been illustrated by taking a sample of PGSD students with a total of 40 VALID. The data is calculated based on the SPSS application.

Table 4. Frequency/Gender

	Gender			Valid Percent	Cumulative Percent
		Frequency	Percent		
Valid	Man	3	7.5	7.5	7.5
	Woman	37	92.5	92.5	100.0
	Total	40	100.0	100.0	

In Table 4, the first frequency table is seen from gender, that the number of males is 3 and the number of females is 37, where the valid percent of males is smaller, namely 7.5 compared to the valid percent of females, which is larger, namely 92.5 with cumulative percent 100.

Table 5. Age

				Valid Percent	Cumulative Percent
		Frequency	Percent		
Valid	8-20	36	90.0	90.0	90.0
	1-23	4	10.0	10.0	100.0
	Total	40	100.0	100.0	

In Table 5, the second frequency table can be seen from the age that ages 18-20 years are lower with 90.0 percent and ages 21-23 years are higher with percent 10.0, the comparison of the first and second column numbers is very small. From the data it is stated that the data is VALID with a cumulative percent of 100.0

Table 6. Mindset

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Mindset entrepreneurship	20	50.0	50.0	50.0
	Mindset work	20	50.0	50.0	100.0
	Total	40	100.0	100.0	

It can be seen clearly in the frequency table after looking for it through the SPSS application starting from gender, age and VALID mindset. Because the mindset table from the entrepreneurial mindset column is 50 with a total cumulative percent of 100.

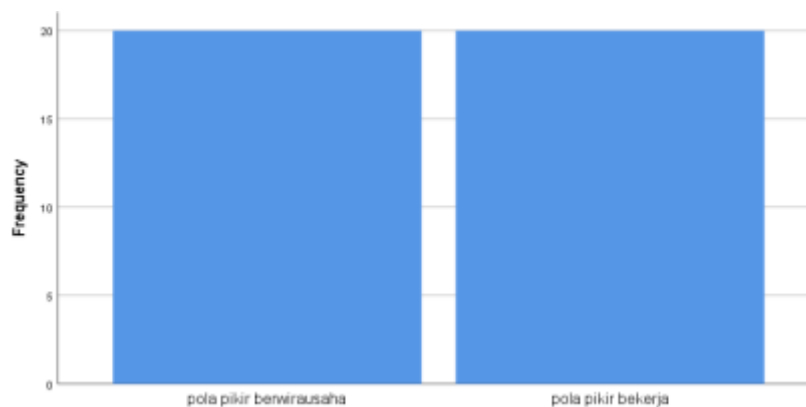


Figure 1. Bar chart

Measuring Instrument Validity

Valid questionnaires after entering all student data totaling 40 class I with 37 female doubles and 3 male doubles, based on student age and entrepreneurial mindset and working mindset turned out to be all valid. By using valid measuring instruments in data collection, it is hoped that the results of the research will be valid using SPSS (Dr. Kadir, M.Pd.) Applied Statistics. Content validity test is a test that focuses on the content of the test, which measures the overall response of domain skills, understanding, and other behaviors that you want to measure from the test (Azwar in Jóhannesson & Lund, 2018).

CONCLUSION

Aims to examine the effect of entrepreneurship education on entrepreneurial intentions, to examine entrepreneurial mindsets on entrepreneurial intentions, and to examine the effect of creativity on entrepreneurial intentions. As well as developing an entrepreneurial mindset and learning by conducting surveys, distributing questionnaires and increasing student competence in their mindset to develop a business. This research is important to do because we have to know how the entrepreneurial mindset must be owned in entrepreneurship. The benefits in this research are to make the mindset of students, especially PGSD students more, more widespread, develop their mindset into something real and motivate them to try new things that are more useful to make people more confident in living life.

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