

## Identification of Entrepreneurial Intention (EI) in Civil Cervant Entering the Retirement Preparation Period: An Empirical Study among Education Personnel at Universitas Padjadjaran in Indonesia

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**Abstract:** Civil Cervant whom entering retirement age are faced with a period of anxiety when they stopped working. Entrepreneurship is considered to be a solution for civil cervant who enter retirement when they have stopped working. This study aims to identify entrepreneurial intentions in civil cervant education personnel who have entered the retirement preparation period at Universitas Padjadjaran from the perspective of theory of planned behavior. Planned behavior theory consisting of personal attitude, subjective norms and perceived behavior control variables was considered to affect the level of entrepreneurial intention. This research uses quantitative methods and data collection through survey methods. Distribution of the questionnaire list was carried out via telephone and the google form application. Empirical data were collected from 60 samples of civil cervant education personnel who are entering their retirement preparation period using simple random sampling. This article data analysis using the smartPLS application. The results showed that the level of entrepreneurial intention on civil cervant education personnel entering retirement is quite high. This study recommends further research on other factors forming entrepreneurial intention with a larger area, especially research on entrepreneurial intention of employees of a company or social workers.

**Keywords:** retirement, entrepreneurial intention, civil cervant, theory of planned behavior, Universitas Padjadjaran.

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## INTRODUCTION

Humans as individuals need jobs to meet various kinds of needs such as food needs, clothing needs and housing needs. Therefore, to meet their needs, humans need to work. One of the jobs in Indonesia is the Civil Cervant or ini Indonesian it called Aparatur Sipil Negara (ASN). ASN is a profession for Civil Servants who work or serve the government of the Republic of Indonesia. According to the National Civil Service Agency there are nearly 4 million ASN employees in the Republic of Indonesia [1]. Every ASN would expect to always work until old age, but as people get older they will enter the gate of retirement. Every job or civil servant must quit their job at any time when they

reach the retirement age limit. Pension can be defined as an adjustment process in which workers transition from active employment status and change into a full exit from the workforce status through adjustments to their psychological identity, life patterns and activities, and social relationships in their environment [2]. Entering retirement is a period where an ASN will enter a transition where the individual will have a new status in his life. For civil servants who are facing retirement, it is a challenge to face changes in their lives. In Undang-Undang No. 5 2015 concerning State Civil Servants in article 87 (1) the retirement age limit for ASN is 58 years for Administrative Officials and 60 years for High Leaders. Before actually entering

retirement or having stopped working, ASN will first enter the retirement preparation period. According to National Civil Service Agency Regulation No. 2 2019 concerning the Method of Preparation for Civil Servants Article 2 (2) the retirement preparation period is a maximum of 1 year. Universitas Padjadjaran as one of the universities in West Java has a total of 2146 active education personnel (Source: processed by researchers, Directorate of Human Resources, Universitas Padjadjaran).

From a total of 2146 ASN education personnel at Universitas Padjadjaran, there are 70 ASN education personnel who have entered the retirement preparation period at Universitas Padjadjaran (Source: processed by researchers, Directorate of Human Resources, Universitas Padjadjaran). Retired ASN educational personnel are different from retired ASN educators or lecturers, where after retirement; ASN lecturers can still do activities by teaching, while ASN retirees tend to quit their daily work activities. When entering a period of preparation for retirement in old age will cause anxiety, so it can become a problem [3]. In Indonesia, there is an increase in financial needs with age, especially for elderly people, where they usually have poor health [4]. Some of the things that caused his anxiety to come include what activities to do after staying at home, decreased income, the habit of socializing with colleagues, and losing various facilities while still working [5].

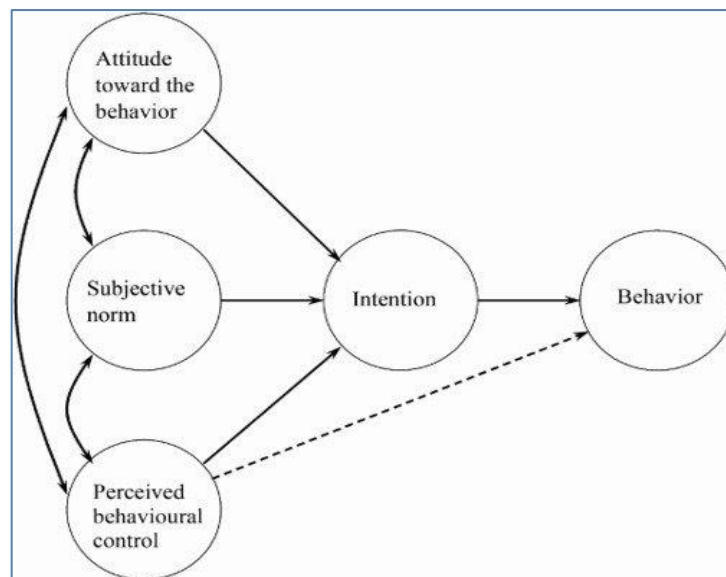
Entrepreneurship is a solution for retirees after they retire, involving retirees or elderly people in the workforce as entrepreneurs can help minimize these problems and also have a positive impact on economic growth and the development of MSMEs [6]. Intentionality is a critical characteristic of studying pre-organizational phenomena, including the decision to start an entrepreneurial career which is clearly important and interesting [7], therefore in accordance with the opinion of Ozaralli & Rivenburgh, [8] that it is very important. It is important to know more about the various factors associated with entrepreneurial intention (EI) for various subjects. In general, entrepreneurship is usually considered more appropriate for research on people who are still productive [6] and it becomes a question of whether entrepreneurship is worth researching and studying in people entering old age. This research is expected to explore entrepreneurial opportunities, especially EI in the next stage of life, especially individuals who enter the retirement preparation

period, who are considered elderly people. This article aims to identify and determine the EI of pre-retirement ASNs or ASNs who are entering their retirement preparation period. EI has been considered the most important factor for predicting the start of a business; therefore, exploring the factors associated with the development of EI is very important in understanding or predicting how a person becomes an entrepreneur [9].

## LITERATURE REVIEW

### Theory of Planned Behavior

A planned behavior such as starting a business is a deliberate activity; therefore it would be very good if the intention for this behavior can be predicted, not by attitude, beliefs, personality, or demographics. An intention will be better if predicted by certain specific attitudes [10]. An intention can be a complete mediation for a relationship between the attitudes and behavior of an individual, there are even times when attitudes can be used to explain individual behavior. The emergence of the intention of the individual requires an inactive cognitive process that functions to channel beliefs, perceptions and other exogenous factors into the intention to act, then includes the process in the action itself [10]. According to psychological research, the best way to predict the appearance of a specific activity in the future is to measure people's intentions for that activity [11]. Studying specific intentions is very useful for understanding relatively rare phenomena. Behavior that was planned (planned behavior) with a very basic level of events such as starting a business. Understanding intentions offers significant insight into the underlying process. That is, studying intentions provides valuable insight into new venture initiations. Therefore, the intention-based model offers many new things for entrepreneurship research [10, 7]. Entrepreneurial activity clearly describes planned behavior on purpose. Intentionality is a critical characteristic of emerging organizations, so studying pre-organizational phenomena, including the decision to start an entrepreneurial career, is clearly important and interesting [7]. Much of what is considered entrepreneurial activity is planned behavior that is done on purpose. Remarkable emphasis on a business plan in almost any academic and practical point of view for starting a new business. Even in cases where a unique catalytic event such as downsizing can spur the individual to act as an entrepreneur, there are often indications of a longstanding interest and desire to do business for oneself [12].



**Fig-1: Model of intention and behavior formation [10]**

According to Ajzen [10], intention can be assumed as a way to obtain motivational factors that can influence behavior; they are an indication of how hard the person is willing to try, how much effort they are planning to put into the behavior "(p. 181). As can be seen in the following Ajzen model regarding intention and behavior formation. Although not all intentions translate into actual action, there is still a consensus that EI is an important step in shaping entrepreneurial behavior and as such, is considered a determinant of true entrepreneurial behavior. EI involves mixing mental factors (knowledge, skills, and experiences) with inspirational factors to energize and shape individual character [13]. Thus, EI allows people to acquire some of the skills and talents needed to develop new businesses [14]. In addition, entrepreneurial behavior may be driven by need [15]. Resulting in the majority of people with little formal education finding creative and innovative ways to meet their basic needs for survival by engaging in entrepreneurial behavior [13]. Mirjana *et al.*, [16] revealed that personal attitude, subjective norms, and perceived behavior control have a positive influence on entrepreneurial intention, as defined by the theory of planned behavior as forming entrepreneurial intention.

### Entrepreneurial Intention (EI)

Entrepreneurship is considered very important to be developed both in developing countries and in countries. Entrepreneurship has long been seen as a way to spur innovation and technological progress, create competition, and create jobs that can lead a country to economic growth and national prosperity [17]. In less developed countries, entrepreneurship is seen as a way to stimulate economic development and take

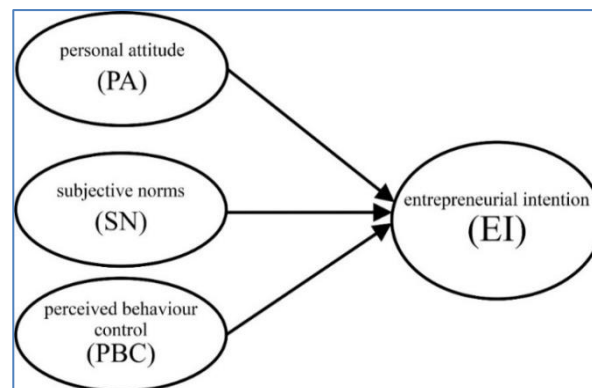
economic and social challenges seriously, with entrepreneurship in a country can encourage its people to become entrepreneurs, therefore it is very important to know more about the various factors involved. Related to entrepreneurial intention from various aspects [8]. Research on entrepreneurial traits has a long history, in the economics and management literature; it is found evidence of a relationship between individual intention and the individual's decision to start a new business. However, less is known about the factors that influence entrepreneurial intention at an early stage such as: personal, environmental, social and cultural. Finally, cross-cultural studies and studies in cultural, social, and economic contexts on the topic of EI are not too many [8], about what are the factors that influence and shape individual intention to start a new business.

The development of EI research over time shows that in general, the level of research regarding EI is increasing, [18] indicating that EI is a fairly stable construct. The temporal stability of EI has not been widely studied in previous studies. Research on EI can also be developed not only limited to students [19], but may also be developed for workers, and in this study it focuses on ASN employees who are entering their retirement preparation period (MPP). De Pillis & Reardon [20] simply defines EI as the intention or intention to start a new business. This definition is reinforced by [21] EI can be defined as a decision from an individual to become an entrepreneur and create a new business where the decision is a conscious decision that requires time, careful planning and through a high cognitive process. Engle *et al.* [22] suggest that EI refers to a person's intention to start a new business; some of the potential antecedents of EI in previous jobs include the role of personal

characteristics, abilities, and experiences as well as social desires and personal worthiness. EI is the intent (intention) that a person has to start a new business or an individual's intention to launch a new business at some time in the future [22]. According to Miranda *et al.*, [23] EI is the key to the entrepreneurial process, and is the first step in the process of establishing entrepreneurship. EI can predict individual decisions to launch their own venture because empirical studies have shown that there is a significant correlation between EI and business startups [24]. Academics in entrepreneurship research have often used EI as a fundamental construct and have been shown to measure individual intentions to establish new businesses [25]. Research conducted by Engle *et al.*, [22] to investigate various factors that influence EI such as the effects of attitudes and perceived environmental conditions, the role of social, cultural, and gender influences [22].

## RESEARCH MODEL

Individuals who have the intention to start a new business have certain personal attitudes, intentions, values, and entrepreneurial talents and they are influenced by different situational pressures and norms that shape EI. There are many studies on various variables that affect the formation of EI such as [26, 22, 16, 13]. This research provides additional analysis for studies that study the factors that form or are related to EI, so that they can contribute and increase knowledge to understand entrepreneurial activities [12].

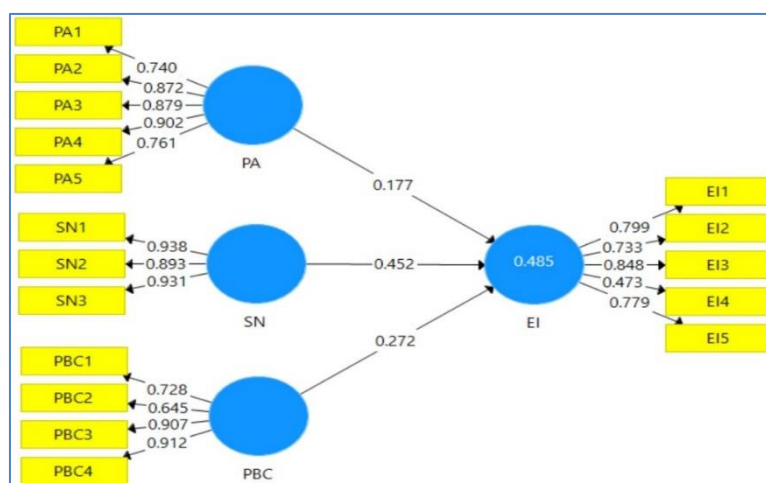


**Fig-2: Research Conceptual Model**

To find out the factors regarding entrepreneurial behavior that can affect EI and to determine the relationship between them, the research proposition model developed by [16] proposes that personal attitudes towards entrepreneurship can positively influence EI (H1), subjective norm can have a positive effect on EI (H2) and perceived behavior control also has a positive effect on EI (H3). From the explanation above, it can be described the image of the research conceptual model as follows:

## METHOD

The population in this study was ASN education personnel at Padjadjaran University who had entered the retirement preparation period, namely ASN education personnel who had 1 year of age before retiring. From this the researchers used the simple random sampling method; the sampling technique means that each case population has the same probability of being included in the sample [27]. The sample according to [28] the sample is part of the number of characteristics possessed by the population.



**Fig-3: The effect of PA, PBC and SN on EI**

The population in this study was ASN education personnel who had entered the

retirement preparation period, namely 70 people with a significance level of 0.05 or 5%, so the sample

size in this study according to the formula above was: 60 people. The research variable is entrepreneurial intention (EI) with 3 forming constructs, namely personal attitude (PA), subjective norms (SN) and perceived behavior control (PBC). Data analysis in this study used the Structural Equation Model-Partial Least Square (SEM-PLS) using the smartPLS v.3.3.2 application. Structural Equation Model (SEM). SEM is a multivariate technique that combines aspects of factor analysis and regression, so that it can allow researchers to simultaneously test the relationship between measured variables and latent variables and between latent variables with each other [19]. Due to limitations during the Covid-19 period, sampling was not carried out in person or face to face. Therefore, sampling is done using several media such as direct telephone media and using the google form application media.

## RESULT

A model for measurement must have satisfactory validity and reliability before it is used to test the relationship of the construct so that it

becomes significant in the structural model [29]. The psychometric properties of the measurement model were evaluated by composite reliability (CR) and convergent validity. It can be seen from the figure that all the constructs show a CR of more than .60, this shows that the construct has a very good CR.

The Composite Reliability value of each construct must meet the requirements, which must be above .70, as well as the Cronbach's Alpha value for each construct to meet the requirements must be above .70 [19]. From table 1 it can be seen that all of the Composite Reliability values have a value above .70 as well as the Cronbach's Alpha value which has a value above .70. So it can be concluded that all constructs meet the requirements and support the convergent validity of a construct. Meanwhile, to assess the validity it can be seen from the AVE (Average Variance Extracted) column, which is to meet the criteria for the minimum AVE value is .50 [19]. From table 1, it can be seen that all the constructs have AVE values above .50. So it can be concluded that all constructs have a good AVE value.

**Table-1: Results of the measurement of validity and reliability**

Variable	Cronbach's Alpha	rho_A	CR	AVE
EI	.792	.850	.853	.545
PA	.896	.940	.919	.695
PBC	.811	.823	.879	.650
SN	.912	.947	.944	.848

**Table-2: Results of Measuring Discriminant Validity**

variable	EI	PA	PBC	SN
EI	.738			
PA	.349	.833 0.361 0.143		
PBC	.552	.361 0.1430	.806	
SN	.608	.143	.480	.0921

**Table-3: Measurement Results of R Square**

Variable	R Square	R Square Adjust
EI	.792	.850

**Table-4: Hypothesis Testing**

	Original	Sample	Standar	t statistic	p value
PA to EI	.177	.213	.116	1.530	.127
PBC to EI	.272	.271	.106	2.571	.010
SN to EI	.452	.438	.140	3.226	.001

Discriminant validity can be calculated by looking at the AVE square root of a construct compared to the correlation value between other constructs. If the square root value of AVE is higher

than the correlation between other constructs, it can be concluded that the construct has a good level of discriminant validity. From table 3 it can be seen that the square root value of AVE EI is 0.738 which is



higher than the correlation between the EI and PA constructs which is only 0.465. Likewise, the square root AVE PA of 0.833 has a higher value than the correlation value between PA and PBC which only has a value of 0.361. Likewise, the square root AVE PBC has a value of 0.806, which is greater than the correlation value between PBC and SN which is only 0.480 and it can be seen that all the square root values of each construct have a higher value than the correlation value between constructs. So it can be concluded that each construct supports the discriminant validity of a construct [30].

From table 3 it can be seen that R Square has a value of .485 which means that the variability of the EI construct which can be explained by the PA, SN, and PBC constructs is 48.5%, so that 51.5% EI can be explained by the variable other than the research under study. To test the hypothesis, the parameter coefficient and t statistical value (t table) must be greater than 1.960 and the P value less than 5%. By using the bootstrapping algorithm in the smart PLS application, data is obtained in table 4. The relationship between constructs shows that the PA construct has a positive effect on EI with a parameter coefficient value of .177 and it is not significant at the 5% level because the t statistical value of the PA to EI construct is lower than 1.960 or only 1.530. Meanwhile, the relationship between PBC constructs has a positive effect on EI with a coefficient value of .272 and is significant at the 5% level where the t statistic of the PBC to EI construct is greater than 1.960, which is 2.571. Likewise, the relationship between SN constructs has a positive effect on EI with a coefficient value of .452 and is significant at the 5% level because the SN to EI t statistic is greater than 1.960, which is 3.226.

## DISCUSSION AND CONCLUSION

From the research results, it was found that ASN Universitas Padjadjaran education personnel who entered the retirement preparation period had a high intention to establish a business or EI after they entered retirement. The independent variable PA has a low level of significance, but still has a positive relationship to EI.

The results of the study found that personal attitude towards entrepreneurship has a positive influence on entrepreneurial intention. This is in accordance with the studies conducted by [22, 16], which revealed that one from TPB's point of view, namely PA and SN can form a person's character or intention to have a business. Although in this case the subject of ASN education personnel who want to enter retirement is considered insignificant, the principle of entrepreneurship is an interesting thing and will provide its own benefits or satisfaction. Meanwhile, the SN independent variable has a fairly

high level of positive significance. So that the results of the research can support the concept of the model created where PA, SN, and PBC will form and have a positive effect on EI, this is in accordance with the opinion of [26-23] other than that subjectively the views of friends and family are considered supportive of the intention to set up a business after retirement. Likewise with one other variable, PBC can form and be a predictor for EI. This is in accordance with the research conducted by [26, 16, 8] where these studies reveal that PBC can affect EI, which means that it means a person's perception of his or her own abilities. When he starts his own business will influence his intention to become an entrepreneur.

From this research, it can be seen that this model can be used on the object of workers or company employees, especially ASN education personnel who are entering retirement, especially at Padjadjaran University. Researchers hope that this research can contribute to measuring the validity of EI from the point of view of theory of planned behavior (TPB), using samples from subjects from Indonesia. Mirjana *et al.*, [16] have conducted their research using a sample in the country of Slovenia and identified three TPB factors and added cognitive innovation variables with research subjects on master and doctoral students, whereas in our study it was only measured from three TPB factors, but there were differences in the subject where this study examines the subject of workers who enter retirement. Researchers hope that research on EI by taking the subject of workers who are entering retirement can make new contributions to entrepreneurship research in general and entrepreneurial intention research in particular.

## RECOMMENDATION AND LIMITATION

The development of entrepreneurial intention research from time to time shows that in general, the level of research on entrepreneurial intention has slightly increased. Research on EI then needs to expand the sample that can better represent individuals who have an influence on the group. Future research could also further explore other predictors of entrepreneurship in the success rates of new venture creation and the survival time of new ventures. Research on EI is mostly carried out on student or student subjects, whereas research on EI can also be developed not only limited to students, but may also be developed on employees of a company or social workers.

This research has limitations, including the number of samples that are not too many, data collection is only done once and through long-distance media such as telephone and google form applications, so it is feared that there is a habit of

respondent's answers. Further research is needed with a larger population scale and sample to get better insights into entrepreneurial intention research. In this study only the direct relationship model analyzed, namely between PA to EI, NS to EI and PBC to EI. In this study, the relationship between predictors such as PA against NS, PA against NS or NS against PBC was not examined. Further research must be able to examine the relationship between predictor variables using different research models. In addition, it is also necessary to explore other variables that can affect EI. Because it is in accordance with the results of the R Square in this study that there are still 51.5% other variables that can influence, form or be a predictor for EI.

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