THE EFFECT OF RISK TOLERANCE, ENTREPRENEURIAL MOTIVATION AND FAMILY ENVIRONMENT ON BUSINESS SKILLS OF UMKM IN MEDAN POLONIA DISTRICT

Ananda Maulana Syahri[1]*, Bunga Aditi[2], Arasy Ayu Setiamy[3]
Fakultas Ekonomi Bisnis Universitas Harapan Medan
*Email Correspondence: anandamaulanaa04@gmail.com

ABSTRACT
This research aims to analyze the influence of risk tolerance, entrepreneurial motivation and family environment on MSME business skills. The population in this study was 1049 MSMEs and the sample in this study using the Slovin technique consisted of 91 MSMEs. The analysis technique used is multiple linear regression. The results of the study indicate that risk tolerance has a positive and significant effect on MSME business skills. Entrepreneurial motivation has a positive and significant effect on MSME business skills. Family environment has a positive and insignificant effect on MSME business skills. Simultaneously shows that risk tolerance, entrepreneurial motivation and family environment have a significant effect on MSME business skills in Medan Polonia District

Keywords: *Risk Tolerance, Entrepreneurial Motivation, Family Environment, MSME Business Skills*

INTRODUCTION

Entrepreneurship aims to equip students to build an entrepreneurial spirit/soul and character, understand the concept of entrepreneurship and have entrepreneurial skills. Some students are also still afraid to enter the field of entrepreneurship because they feel they do not have the skills to manage a business and are overshadowed by the risk of failure or loss. Diverse skills and business literacy that are owned indicate entrepreneurial success. Entrepreneurial skills are formed from entrepreneurial intentions followed by efforts to realize them. This intensity can grow or decline depending on the mental condition and development of the target conditions of entrepreneurship. Individuals who are business literate have the ability to understand and create a business. Many communities face challenges in developing employment and economic growth. One way to overcome this is to encourage entrepreneurship. However, not all individuals have the skills needed to run their own business.

The current growing phenomenon is that the business skills possessed by business actors are still lacking, such as knowledge about business and how to develop it. The need for business knowledge is very important because it can improve relations between fellow business actors, how opportunities to increase business income and solutions. Without skills from business actors, the ability to adapt and communicate with customers will affect the opportunities to increase business income. The following describes the income of MSMEs in Medan Polonia District during 2019-2023.

Table 1. MSME Income in Medan Polonia District During 2019-2023

No	Year	MSME Income	Percentage
1	2019	1,326,571,000.00	-
2	2020	1,159,727,000.00	-12.58
3	2021	1,459,071,000.00	25.81
4	2022	1,440,171,000.00	-1.30
5	2023	1,495,281,000.00	3.83

Source: Processed data, 2024

From the data above, it can be concluded that the income of MSMEs in Medan Polonia District fluctuates or goes up and down. In 2020 and 2022, the percentage of MSME income in Medan Polonia District decreased by 12.58% and 1.30%. This is a problem of how the business skills of MSME actors can be improved again because this also affects the income of the MSME itself.

In order to minimize the main risks and to improve skills.So that business is not only done online but also offline in the Medan Polonia environment. Entrepreneurship that aims to equip UMKM actors to build entrepreneurial spirit/soul and character, understand the concept of entrepreneurship and have entrepreneurial skills. Some UMKM actors are also still afraid to jump into entrepreneurship because they feel they do not have the skills to manage a business and are overshadowed by the risk of failure or loss.

LITERATURE REVIEW
Understanding Risk Tolerance

Hanafi (2016), argues that risk is a detrimental event. Risk is uncertainty that may result in loss. Risk is an unexpected possibility.

Risk in investment activities is the level of possible loss that occurs due to getting results that are not in accordance with expectations when making an investment (Fahmi, 2019). Risk tolerance is defined as the ability and capacity of investors to accept and face risks when making an investment (Budiarto, 2017). Risk tolerance shows the level of an individual's willingness to tolerate the risks of investment decisions made.

Understanding Entrepreneurial Motivation

Entrepreneurial motivation is the overall driving force within an entrepreneur that gives rise to entrepreneurial activities that ensure the continuity of entrepreneurial activities and that give direction to the entrepreneurial activities so that the desired goals can be achieved (Venesaar, 2016). High entrepreneurial motivation must be possessed by everyone who wants to be a successful entrepreneur, because high entrepreneurial motivation will be able to shape their mindset and mentality to always strive to excel in every effort.

As stated by Alifia and Jojok (2019:142), entrepreneurial motivation is a psychological drive that arises from within or outside the individual to do something independently.With the encouragement that arises, the individual will be able to determine what business he will be engaged in and at the same time be able to determine future goals and hopes. Then as stated by Yunal and Indriyani in Bauman and Lucy (2019:142) entrepreneurial motivation is "a driving force/drive within oneself that creates enthusiasm for creating an activity/job by

seeing the opportunities around, acting bravely in taking risks, carrying out innovative activities, and having a profit orientation".

Understanding the Family Environment

Khairani (2017:194) explains that the family environment is the first primary education received by a child, because it is in this family that children first receive education and guidance after they are born. It is called the primary environment, because most of a child's life is in the family, so the education that is most received by children is in the family.

The family environment is the first social environment in human life where he learns and expresses himself as a social human being in the interaction with his group. In the family, where family social interaction is based on sympathy, a child first learns to pay attention to the desires of others, learns to work together, help each other, in other words, the child first learns to play a role as a social being who has certain norms and skills in his interactions with others. (Sobur, 2018:248)

Understanding Business Skills

Entrepreneurial skills are creative and innovative abilities in developing a business so that it is different from others. Not just different, but also analyzing market potential. Basically, business aims to make a profit.

According to Hanifah (2018:25) "the ability and willingness, especially to produce new products or services, produce new added value, pioneer new businesses, carry out new processes/techniques and develop new organizations". According to Mulyadi (2018:14) said that "Successful entrepreneurs are generally those who have business skills,

namely, someone who has knowledge, skills and individual qualities that include attitudes, motivations, values and behaviors needed to carry out work/activities".

METHOD
Types of research

The author will use the associative research method. According to Sugiyono (2019:37) an associative research strategy is a formulation of a research problem that aims to ask about the relationship between two or more variables.Associative quantitative research is research that is both quantitative and associative.

Thus, associative quantitative research only requires a relatively shorter time. In addition, data collection instruments can be used such as questionnaires, interview lists, or others.others. Problems in quantitative research can be determined at the beginning of the research so that its nature is as a hypothesis or initial assumption of the problem based on the theory taken.

Research Population

Population is the total of all research elements that have a common set of characteristics. Population is the most important consideration in determining sample size (Hair et al., 2020). The population in this study was all MSME actors totaling 1049.

Research Sample

In the Slovin formula there are the following provisions: The value of e = 0.1 or 0.2 (10%-20%) for a large population. The value of e = 0.10 (10%) for a small population So the sample range that can be taken from the Solvin technique is between 10-20% of the research population. The

population in this study was 1049 MSMEs, so the percentage of leniency used was 10% and the calculation results can be rounded to achieve conformity.

Research Data Analysis Techniques

In order to see the influence of risk tolerance, entrepreneurial motivation and family environment on MSME business skills, researchers used multiple regression analysis. Analyze data into multiple regression using SPSS software version 20.0.

RESULTS AND DISCUSSION

1. **Tabulation of Respondents' Answer Data**
   a) **Independent Variable (X1) Risk Tolerance**

   Table 2. Respondents' Opinions on Risk Tolerance

Statement No.	Frequency of Answers									
	SS		S		N		TS		STS	
	5	%	4	%	3	%	2	%	1	%
1	45	49.45	23	25.27	18	19.78	5	5.49	0	0
2	38	41.76	31	34.07	15	16.48	7	7.69	0	0
3	38	41.76	27	29.67	14	15.38	12	13.19	0	0

Source: Processed data, 2024.

1) The results of the respondents' answers according to Table 2, the first statement stating strongly agree is 49.45%, agree is 25.27%, neutral is 19.78%, disagree is 5.49% and strongly disagree is none. This shows that the majority of respondents stated strongly agree that when investing my money, I prioritize the return factor compared to the investment risk factor.

2) The results of the respondents' answers according to Table 2 the second statement stating strongly agree is 41.76%, agree is 34.07%, neutral is 16.48%, disagree is 7.69% and strongly disagree is none. This shows that the majority of respondents stated strongly agree that I am willing to accept the risk when choosing an investment by opening a business.

3) The results of the respondents' answers according to Table 2, the third statement stating that they strongly agree is 41.76%, agree is 29.67%, neutral is 15.38%, disagree is 13.19% and strongly disagree is none. This shows that the majority of respondents stated that they strongly agree that I do not see the risk in entrepreneurship as a situation that must be avoided at all costs.

2. Independent Variable (X2) Entrepreneurial Motivation

Table 3. Respondents' Opinions on Entrepreneurial Motivation

Statement No.	Frequency of Answers									
	SS		S		N		TS		STS	
	5	%	4	%	3	%	2	%	1	%
1	24	26.37	17	18.68	22	24.18	28	30.77	0	0
2	21	23.08	19	20.88	26	28.57	25	27.47	0	0
3	27	29.67	18	19.78	16	17.58	30	32.97	0	0
4	20	21.98	19	20.88	23	25.27	29	31.87	0	0

Source: Processed data, 2024.

1) The results of the respondents' answers according to Table 3, the first statement stating strongly agree is 26.37%, agree is 18.68%, neutral is 24.18%, disagree is 30.77% and strongly disagree is none. This shows that the majority of respondents stated that they did not agree that getting a big profit is my motivation to enter the world of entrepreneurship.

2) The results of the respondents' answers according to Table 3 the second statement stating strongly agree is 23.08%, agree is 20.88%, neutral is 28.57%, disagree is 27.47% and strongly disagree is none. This shows that the majority of respondents stated neutral that I feel challenged to do a job that frees all my creativity.

3) The results of the respondents' answers according to Table 3 the third statement stating strongly agree is 29.67%, agree is 19.78%, neutral is 17.58%, disagree is 32.97% and strongly disagree is none. This shows that the majority of respondents stated that they disagree that I think that the higher my work enthusiasm, the higher my success will be.

4) The results of the respondents' answers according to Table 3 the fourth statement stating strongly agree is 21.98%, and agree is 20.88%, neutral is 25.27%, disagree is 31.87% and strongly disagree is none. This shows that the majority of respondents stated that they did not agree that I am a person who has great responsibility in implementing the decisions I take.

3. Independent Variable (X3) Family Environment

Table 4. Respondents' Opinions About Family Environment

Statement No.	Frequency of Answers									
	SS		S		N		TS		STS	
	5	%	4	%	3	%	2	%	1	%

1	23	25.27	34	37.36	22	24.18	12	13.19	0	0
2	40	43.96	23	25.27	15	16.48	13	14.29	0	0
3	42	46.15	22	24.18	15	16.48	12	13.19	0	0
4	46	50.55	19	20.88	15	16.48	11	12.09	0	0
5	41	45.05	25	27.47	18	19.78	7	7.69	0	0
6	40	43.96	20	21.98	17	18.68	14	15.38	0	0

Source: Processed data, 2024.

1) The results of the respondents' answers according to Table 4, the first statement stating strongly agree is 25.27%, agree is 37.36%, neutral is 24.18%, disagree is 13.19% and strongly disagree is none. This shows that the majority of respondents agree that parents direct education according to the interests and talents that I have.

2) The results of the respondents' answers according to Table 4, the second statement stating that they strongly agree is 43.96%, agree is 25.27%, neutral is 16.48%, disagree is 14.29% and there is no strongly disagree. This shows that the majority of respondents stated that they strongly agree that communication in my family is going well.

3) The results of the respondents' answers according to Table 4 the third statement stating strongly agree is 46.15%, agree is 24.18%, neutral is 16.48%, disagree is 13.19% and strongly disagree is none. This shows that the majority of respondents stated strongly agree that my parents taught me to be an entrepreneur to prepare for the future.

4) The results of the respondents' answers according to Table 4, the fourth statement stating strongly agree is 50.55%, agree is 20.88%, neutral is 16.48%, disagree is 12.09% and strongly disagree is none. This shows that the majority of respondents stated strongly agree that the atmosphere in my family is calm so that it makes me comfortable in entrepreneurship.

5) The results of the respondents' answers according to Table 4, the fifth statement stating that they strongly agree is 45.05%, agree is 27.47%, neutral is 19.78%, disagree is 7.69% and there is no strongly disagree. This shows that the majority of respondents stated that they strongly agree that my parents remind me to always prepare my future well.

6) The results of the respondents' answers according to Table 4, the sixth statement stating strongly agree is 43.96%, agree is 21.98%, neutral is 18.58%, disagree is 15.38% and strongly disagree is none. This shows that the majority of respondents stated strongly agree that parents provide support to me in entrepreneurship.

4. Dependent Variable (Y) MSME Business Skills

Table 5. Respondents' Opinions on MSME Business Skills

Statement No.	Frequency of Answers									
	SS		S		N		TS		STS	
	5	%	4	%	3	%	2	%	1	%
1	20	21.98	20	21.98	26	28.57	25	27.47	0	0
2	25	27.47	16	17.58	28	30.77	22	24.18	0	0
3	23	25.27	16	17.58	32	35.16	20	21.98	0	0
4	20	21.98	22	24.18	27	29.67	22	24.18	0	0
5	28	30.77	15	16.48	24	26.37	24	26.37	0	0

Source: Processed data, 2024.

1. The results of the respondents' answers according to Table 5, the first statement stating strongly agree and agree is 21.98%, neutral is 28.57%, disagree is 27.47% and strongly disagree is none. This shows that the majority of respondents stated neutrally that I have conceptual skills in setting strategies and calculating risks.

2. The results of the respondents' answers according to Table 5 the second statement stating strongly agree is 27.47%, agree is 17.58%, neutral is 30.77%, disagree is 24.18% and strongly disagree is none. This shows that the majority of respondents stated neutrally that I have creative skills to create added value by innovating in my business.

3. The results of the respondents' answers according to Table 5 the third statement stating strongly agree is 25.27%, agree is 17.58%, neutral is 35.16%, disagree is 21.98% and strongly disagree is none. This shows that the majority of respondents stated neutrally that I have the skills to lead and manage a business.

4. The results of the respondents' answers according to Table 5, the fourth statement stating strongly agree is 19.78%, agree is 24.18%, neutral is 29.57%, disagree is 24.18% and strongly disagree is none. This shows that the majority of respondents stated neutrally that I have communication skills.

5. The results of the respondents' answers according to Table 5 the fifth statement stating strongly agree is 30.77%, agree is 16.48%, neutral and disagree is 26.37% and strongly disagree is none. This shows that the majority of respondents stated strongly agree that I have technical skills in marketing my business.

5. Data Quality Testing

a) Data Validity Test

Validity test is part of the test to measure whether the questionnaire items of each variable are valid or not. The questionnaire items are declared valid if the calculated r is greater than the r table. Previously, this validity test will start by finding the calculated r value, in the following way:

d(f) = n-3	Information:
d(f) = 91-3	d(f) = degree of feedom (r table)
d(f) = 88	n = number of respondents

Table 5. Results of Validity Test of Variable X1 (Risk Tolerance)
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	8.0989	2,957	.606	.646
VAR00002	8.1868	2.976	.596	.657
VAR00003	8.2857	2,762	.552	.713

Source: Processed data, 2024.

Table 5 shows that all 3 (three) items of the X1 variable statement (Risk Tolerance) are valid because the results of the corrected item-total correlation rhitung > r tabel (0.207) are attached. Thus, the questionnaire can be continued to the reliability testing stage.

Table 6. Results of Validity Test of Variable X2 (Entrepreneurial Motivation)
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	10.1868	9,576	.653	.859
VAR00002	10.1978	9,494	.721	.832
VAR00003	10.1319	8,671	.767	.812
VAR00004	10.2637	9.263	.743	.823

Source: Processed data, 2024.

Table 6 shows that all 4 (four) items of the X2 variable statement (entrepreneurial motivation) are valid because the results of the corrected item-total correlation rhitung > r tabel (0.207) are attached. Thus, the questionnaire can be continued to the reliability testing stage.

Table 7. Results of Validity Test of Variable X3 (Environment)Family)
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	20.1648	11,961	.306	.652
VAR00002	19.9231	11,561	.305	.655
VAR00003	19.8791	10,285	.515	.579
VAR00004	19.8132	10,620	.462	.599
VAR00005	19.8132	11,420	.399	.623
VAR00006	19.9670	10,899	.387	.626

Source: Processed data, 2024.

Table 7 shows that all 6 (six) items of the X3 variable (family environment) statements are valid because the results of the corrected item-total correlation rhitung > r tabel (0.207) are attached. Thus, the questionnaire can be continued to the reliability testing stage.

Table 8. Results of Validity Test Y (MSME Business Skills)
Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	13.9011	12,846	.600	.805
VAR00002	13.8022	12,516	.628	.797
VAR00003	13.8242	12,969	.594	.806
VAR00004	13.8462	12,709	.642	.793
VAR00005	13.7692	11,913	.678	.782

Source: Processed data, 2024.

Table 8 shows that all 5 (five) items of the Y variable statement (UMKM business skills) are valid because the results of the corrected item-total correlation rhitung > r tabel (0.207) are attached. Thus, the questionnaire can be continued to the reliability testing stage.

6. Data Normality Testing

Table 9. Kolmogorov Smirnov Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		91
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	3.58266208
Most Extreme Differences	Absolute	.054
	Positive	.054
	Negative	-.037
Test Statistics		.054
Asymp. Sig. (2-tailed)		.200c,d

Source: processed data, 2024

Based on the results of the normality test with Kolmogorov-Smirnov, the Asyimp. Sig value of 0.200 is greater than 0.05, so it can be concluded that the data is normally distributed.

7. Multiple Linear Regression Equation

Table 10. Multiple Linear Regression Test Results
Coefficientsa

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	1.355	3.277		.413	.680		
	Risk Tolerance	.438	.162	.243	2.695	.008	.963	1,038
	Entrepreneurial Motivation	.474	.100	.433	4,749	.000	.940	1,064
	Family environment	.172	.101	.153	1,696	.093	.957	1,045

a. Dependent Variable: MSME Business Skills
Source: Processed data, 2024.

$$Y = 1.355 + 0.438\ X1 + 0.474\ X2 + 0.172\ X3$$

a. a = 1.355 or regression constant, which means if there is an independent value of

the variables X1 (Risk tolerance), X2 (entrepreneurial motivation) and X3 (family environment). In this case if X1, X2 and X3 are equal to 0 (zero) then the UMKM business skills are 1.355.

b. b1 = 0.438 for the independent variable X1 (Risk tolerance) which is positive indicates that an increase in Risk tolerance by 1 unit will increase MSME business skills by 0.438 units.

c. b2 = 0.474 for the independent variable X2 (entrepreneurial motivation) which has a positive sign indicates that an increase in entrepreneurial motivation by 1 unit will increase MSME business skills by 0.474 units.

d. b3 = 0.172 for the independent variable X3 (family environment) which is positive indicates that an increase in the family environment by 1 unit will increase MSME business skills by 0.172 units.

The Influence of Risk Tolerance on MSME Business Skills

From the results of the regression test, it was found that risk tolerance has a significant effect on MSME business skills with a value of (2.695> 1.987) and a Sig. value (0.008 <0.05). This finding is in line with previous research conducted by Darmawan et al., (2022). Entrepreneurs who have a high level of risk tolerance are more likely to take the initiative in developing new ideas and making bold decisions. They will be better prepared to face the uncertainty and risks associated with entrepreneurial steps. High risk tolerance can encourage entrepreneurs to develop more innovative ideas. They are more willing to take risks in trying new concepts that have not been tested before, which is an important aspect of

entrepreneurship. High risk tolerance can also help entrepreneurs deal with failure and obstacles better. They are not affected by failure and are better able to learn from previous experiences. This is important in the development of entrepreneurship, where failure can be part of the learning process. Managers can design jobs and projects that provide space for entrepreneurs to take controlled risks. This may include being given responsibility for developing new projects, tackling risky challenges or designing innovative solutions.

The Influence of Entrepreneurial Motivation on MSME Business Skills

From the results of the regression test, it was found that entrepreneurial motivation has a positive and significant effect on MSME business skills with a value of (4.749> 1.987) and a Sig. value (0.000 <0.05). According to Maslow's theory, there are five categories of human needs, namely physiological needs, safety (security), social (affiliation), esteem (recognition), and self-actualization. If one level of need is met, a higher level of need will emerge. However, this does not mean that all lower levels of need must be met satisfactorily. It is possible that lower needs have not been completely satisfied, but a higher level of need has emerged. With motivation, entrepreneurial skills will be formed. This is in line with research conducted by Adi (2019), Maharani et al., (2022) which states that entrepreneurial motivation influences entrepreneurial skills in business actors.

The Influence of Family Environment on MSME Business Skills

From the results of the regression test, it was found that the family environment has

a positive and insignificant effect on the business skills of MSMEs with a t table value (1.696 <1.987) or sig. <5% (0.093> 0.05). Skills are the ability to use reason, emotions, thoughts, and creativity to achieve, change, and make something more meaningful. Ability will be stronger if they continue to be educated to improve and develop their skills. So entrepreneurship is someone who through creative and inventive thinking actualizes their ability to produce new and value-added goods for personal and collective interests. The family has an important role in shaping the entrepreneurial spirit in children. Cultivating an entrepreneurial spirit and spirit in children should be done from an early age so that it will be embedded in them. In addition, a child's interest in becoming an entrepreneur is formed if the family provides continuous support. This is not in line with research conducted by Suryadi and Firman (2020) which states that the family environment influences entrepreneurial skills in business actors.

The Influence of Risk Tolerance, Entrepreneurial Motivation and Family Environment on MSME Business Skills

From the results of the regression test, it was found that risk tolerance, entrepreneurial motivation and family environment have a significant effect on MSME business skills with an Ftable value (13.641> 2.708) or sig F <5% (0.000 <0.05). This is partially supported by research conducted by Darmawan et al., (2022) which states that risk tolerance affects entrepreneurial skills in business actors. Adi (2019), Maharani et al., (2022) who stated that entrepreneurial motivation affects entrepreneurial skills in business actors. Suryadi and Firman (2020) who stated that the family environment affects entrepreneurial skills in business actors.

CONCLUSION
The conclusions of this study are:
1. Risk Tolerance has a positive and significant effect on the business skills of MSMEs in Medan Polonia District.
2. Entrepreneurial motivation has a positive and significant effect on the business skills of MSMEs in Medan Polonia District.
3. The family environment has a positive and insignificant influence on the business skills of MSMEs in Medan Polonia District.
4. Risk tolerance, entrepreneurial motivation and family environment have a positive and significant influence on the business skills of MSMEs in Medan Polonia District.

Suggestion
Based on the results and limitations above, the suggestions that can be given are:
1. Suggestions for MSME actors who are members of MSME groups to increase motivation in entrepreneurship, one way is to attend various seminars and training to develop self-quality in entrepreneurship and improve marketing strategies that will have a direct impact on increasing production and business profits.
2. In addition, there needs to be assistance formed by the government or related agencies to develop MSMEs that have been running so that they have high competitiveness. And there needs to be further research related to factors that influence business skills outside the variables that have been described in this study.

3. From the results of the study it can be seen that the family environment does not have a significant effect on business skills. This is due to the lack of support given by the family to their children so that they cannot hone the instincts of MSME actors in creating and innovating to increase their income.

4. MSME entrepreneurs to improve and expand education or knowledge about social media to be a reference for becoming a good and competent entrepreneur in their field. MSME entrepreneurs must have high self-efficacy because it supports the level of self-confidence and improves a person's MSME business skills in MSMEs.

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