

## **The Influence of Economic Literacy and Family Environment on Students' Entrepreneurial Interest**

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### **Key Words:**

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**Abstract:** Entrepreneurship is a viable solution to address economic challenges, so fostering entrepreneurial interest among the younger generation is crucial. In actuality, younger people aren't all that interested in entrepreneurship right now. Employing quantitative techniques with causal associative types, this study seeks to examine how students' interest in entrepreneurship is influenced by economic literacy and their familial environment. Saturated sampling technique was used by taking the entire population of eleventh grade Economics students at Khadijah High School in Surabaya, totaling 92 people. This research provides results that partially economic literacy does not have a significant effect on students' entrepreneurial interest, whereas the family environment has a significant influence on students' entrepreneurial interest. Simultaneously, economic literacy and the family environment together influence entrepreneurial interest. These findings suggest that the family environment has a greater impact than economic literacy in shaping students' entrepreneurial interest

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### **Introduction**

Indonesia is part of the Asian continent which has a large population. Based on (BPS, 2023a), Indonesia will have a population of 278.69 million in 2023. This large population will of course cause several economic problems such as unemployment. Based on BPS data, the highest contributor to open unemployment is secondary schools, senior secondary schools are ranked second after vocational secondary schools (BPS, 2023b). High school graduates are the biggest contributor to unemployment because not all students can continue to college (Kardiana & Melati, 2019). Limited employment opportunities also contribute to high unemployment rates, so appropriate solutions are needed to overcome this. Economic problems such as poverty and unemployment can be overcome by entrepreneurship (Agustin & Trisnawati, 2021). Femmy Eka Kartika Putri the Coordinating Ministry for Human Development and Culture also explained the same thing, that fostering entrepreneurship in Indonesia's young generation could be one way to overcome the problem of unemployment (Novrizaldi, 2021). Based on this explanation, entrepreneurial potential can overcome economic problems, so it is necessary to instill an interest in entrepreneurship and know the causes in the younger generation.

Interest in entrepreneurship can be influenced by internal factors which include the knowledge possessed, perceptions, and emotions of the individual, as well as external factors which include culture, economics, and family environment (Sari et al., 2022). Linked to the Theory of Planned Behavior explained by Ajzen (1991), interest in entrepreneurship is formed by three components including attitude toward behavior, subjective norms, and perceived behavioral control. Attitude toward behavior and perceived behavioral control can be represented by economic literacy because it can make individuals lead to positive behavior and can also become self-control for the individual. Meanwhile, subjective norms can be represented by the family environment because responses from people in their environment can influence a person's entrepreneurial interest. Interest in entrepreneurship, based on attribution theory by (Heider, 1958), is generated through internal and external factors. Internal factors such as economic literacy start from one's abilities, while external factors can start from the family environment.

Education as a source of knowledge is part of the internal factors that can influence students' entrepreneurial interest (Sari et al., 2022). In formal education, economics subjects are given at the secondary school level as a source of knowledge. Economic subjects play a role in increasing economic literacy and have an impact on rational decision-making so that they can foster individual entrepreneurial interests (Silviana & Megayanti, 2022). Interest in entrepreneurship occurs because mastery of economic literacy can provide insight into basic economic knowledge and actions that should be taken economically (Susetyo & Firmansyah, 2023). A person can determine wise things in his life to achieve prosperity, such as entrepreneurship. This opinion aligns with research by Silviana & Megayanti (2022) and Ginting et al. (2023) who explain that economic literacy has a positive and significant influence on entrepreneurial interest. This contrasts with study by Wahida & Madrianah (2023), which finds no correlation between an entrepreneurial interest and economic literacy.

The family environment as an external factor is also able to influence an individual's interest in entrepreneurship (Sari et al., 2022). Individuals who have entrepreneurial families will gain entrepreneurial knowledge directly or indirectly, so that they can grow their interest in entrepreneurship (Widhiastuti & Dewi, 2020). Support from the family environment can also be a motivating factor for individuals to have an interest in entrepreneurship (Susanti, 2021). Without family support, individuals will not have the confidence to start a business. This opinion is in line with research by Wahyuningsih (2020) and Oktavianto & Pahlevi (2021) which explains that the family environment has a significant influence on entrepreneurial interest. In contrast to the research of Famila et al. (2021) which explains that the family environment does not influence in entrepreneurial interest.

Researchers decided to explore students' entrepreneurial interests further by conducting unstructured interviews with ten students in the eleventh class of Economics at Khadijah High School, Surabaya. From the results of the interviews, it was discovered that only four out of ten students had an interest in entrepreneurship. Various reasons were given, such as family owning a business, liking the business world, being able to innovate, having a larger income, lack of self-confidence, having high risks, demanding big responsibilities, fear of failure, lack of family support, and have no vision for the future. It is also known that only two out of ten students claim to have sufficient economic literacy. The factors of economic literacy and family environment are the most interesting reasons from several reasons explained so that economic literacy and family environment are considered capable of influencing students to have an entrepreneurial interest.

The novelty of this research lies in: (1) Responden yang digunakan, berbeda dengan responden mahasiswa pada penelitian sebelumnya. Hal ini berbeda dengan penelitian sebelumnya yang menggunakan siswa SMA Khadijah Surabaya sebagai responden. (2) Menerapkan kurikulum di sekolah yang memadukan kurikulum Cambridge dan Independence. (3) Sehubungan dengan dilaksanakannya P5 (Proyek Pelaksanaan Penguatan) yang salah satu kegiatannya memasukkan kewirausahaan, maka responden dalam penelitian ini memilih kelas XI sebagai jenjangnya. (4) Keluarga siswa adalah kalangan menengah ke atas. Berdasarkan pemutakhiran ini, diperkirakan minat mereka untuk berwirausaha dipengaruhi oleh lingkungan keluarga dan literasi ekonomi.

Researchers are interested in finding out whether family environment variables and economic literacy influence the entrepreneurial interest of Class XI Economics students at Khadijah High School Surabaya. Because there is novelty, interview results, and inconsistencies in previous research. Apart from providing information on how economic literacy and family environment influence students' interest in entrepreneurship, researchers hope that the findings of this research can be useful for the field of education.

## Research Method

This study examines how students' entrepreneurial interest is influenced by their family environment and economic literacy using a quantitative, causal associative research design. The research respondents were class XI Economics students at Khadijah High School, precisely in the city of Surabaya, East Java Province. The saturated sampling technique was used because the population was only 92 students, so all parts of the population were used as samples.

Primary research data was obtained through interviews, tests and questionnaires. Interviews are used to find out initial problems in research. The test is used for the economic literacy variable, while the questionnaire is used for the family environment variable and interest in entrepreneurship. Test answers are given with four answer choices including a, b, c, and d in multiple choice questions. Wrong answers will be given a value of 0, correct answers will be multiplied by 5 (Siburian & Nurlaili, 2023). In the meantime, Sugiyono (2017) notes that the assertions in the questionnaire are measured using a Likert scale with five possible answers. The research participants' responses were gathered using Google Form Media. collecting data for studies utilizing SPSS software for hypothesis testing, multiple linear regression analysis, and traditional assumption testing.

## Result and Discussion

### Multiple Linear Regression Test

**Table 1. Multiple Linear Regression Test Results**

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.122	6.503		2.018	.047
	Economic Literacy	.032	.056	.048	.569	.571
	Family Environment	.572	.081	.599	7.079	.000

Sumber: Diolah di SPSS (2024)

The formulation of multiple linear regression is formulated according to Table 1. which has been presented.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 13.122 + 0.032 + 0.572 + e$$

From this equation, it is known that the constant value of 13.122 indicates that if the variables of economic literacy and family environment do not change, then interest in entrepreneurship is 13.122. The economic literacy coefficient value is 0.032, indicating that when the economic literacy variable increases by 1 unit, assuming the family environment variable does not change, entrepreneurial interest will increase by 0.032. The family environment coefficient value is 0.572, indicating that when the family environment variable increases by 1 unit, assuming the economic literacy variable remains unchanged, interest in entrepreneurship will increase by 0.572.

### Hypothesis Test Results T Test (Partial Test)

**Table 2. T Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.122	6.503		2.018	.047
Economic Literacy	.032	.056	.048	.569	.571
Family Environment	.572	.081	.599	7.079	.000

Sumber: Diolah di SPSS (2024)

### The Influence of Economic Literacy on Entrepreneurial Interest

Table 2. presents the t test findings. It indicates that if the t count for economic literacy is 0.569 and the t table is 1.986, then the t count is less than the t table. based on  $0.571 > 0.05$ , the significant value. These findings indicate that there is no discernible relationship between interest in entrepreneurship and economic literacy. These findings go counter to (Ajzen, 1991) theory of planned behavior, which holds that a person's interests can be influenced by their attitudes toward conduct and their perception of behavioral control. In this research, these two components are represented by the economic literacy variable. Likewise, Heider's (1958) attribution theory explains that economic literacy variables as internal factors can influence a person's behavior. In this research, internal factors were unable to influence individual entrepreneurial interests. These results support the statement in previous research regarding economic literacy not affect in entrepreneurial interest conducted by Wahida & Madrianah (2023) and Putri & Sakti (2023).

Researchers looked more closely at the reasons why students' entrepreneurial interests were not significantly impacted by economic literacy in light of the study's findings. These findings show that the students in the class are supported by findings in the field through interviews with respondents which show that many students come from entrepreneurial families. These results corroborate other studies that claim kids will typically emulate their entrepreneurial parents because they are frequently involved in family business ventures. (Sarwono et al., 2022; Suratno et al., 2021). This shows that the family environment has a big influence in fostering entrepreneurial interest and abilities in children. Another reason that influences students' interest in entrepreneurship is because they want a high income and like the business world. The hope of greater income gives rise to individuals' interest in becoming entrepreneurs because the potential for obtaining high income can be achieved through their business (Oktariani et al., 2021). This statement shows that the desire to earn a large income

also encourages students' interest in entrepreneurship. Feelings of joy are also a factor that influences interest in entrepreneurship because of the happiness it brings. Feelings of joy in the field of entrepreneurship can increase a person's interest in entering the world of entrepreneurship (Putri et al., 2023).

Interest in entrepreneurship cannot be influenced by economic literacy because economic literacy is not the main knowledge that must be studied when opening a business, so other knowledge such as entrepreneurship is still needed (Putri & Sakti, 2023). The aim is for students to deepen their knowledge of entrepreneurship. Entrepreneurship practices also need to be given to students so that they have experience related to managing a business (Rostina & Aransyah, 2023). Experience in entrepreneurial practice indirectly encourages him to create a business (Kummitha & Kummitha, 2021). This supports previous research which explains that the ability to understand entrepreneurial concepts and practices can increase an individual's interest in entrepreneurship (Verawati & Yacoob, 2024). Students can gain entrepreneurial knowledge and entrepreneurial practices when they are at school, in institutions related to the field of entrepreneurship, or in their family environment which is involved in the business world.

### **The Influence of Family Environment on Interest in Entrepreneurship**

The family environment has a t count of 7.079 with a t table of 1.986, according to the t test results in Table 2. This indicates that the t count is bigger than the t table. in accordance with the significance value, which is  $0.000 < 0.05$ . These findings indicate that family environment has a major impact on a person's entrepreneurial interest. If subjective norms have the power to impact an individual's interest in activity, then the findings of this study are consistent with (Ajzen, 1991) theory of planned behavior. In this research, subjective norms are represented by family environmental variables, where reactions or responses from the family environment can influence students' behavior and decisions regarding their interest in entrepreneurship. Attribution theory by (Heider, 1958), also explains that the family environment as part of external factors can influence students' entrepreneurial interest. The results of this research support the statement made by previous researchers regarding the family environment which influences interest in entrepreneurship by Oktavianto & Pahlevi (2021), Wahyuningsih (2020), and Murniati et al. (2019).

According to the study's findings, families play a significant influence in fostering kids' enthusiasm in entrepreneurship. This tendency indicates that a large number of pupils are interested in entrepreneurship as a result of their upbringing. The entrepreneurial experience of other family members will be more influenced by the entrepreneurial family environment (Valdez-Juárez & Pérez-de-Lema, 2023). Family support in the form of input, positive role models, and financial learning also proves that the family has a real influence on individuals (Oktavianto & Pahlevi, 2021). Capital assistance and enthusiasm from family are also important supports in the process of starting a business (Huang et al., 2024).

The family also plays a role in providing love, appreciation, and providing an entrepreneurial experience so that it can arouse individual entrepreneurial interest (Moussa & Kerkeni, 2021; Wijaya et al., 2020). Entrepreneurial behavior possessed by parents will also be imitated by their children, so that children will have the desire to become entrepreneurs (Siregar & Lubis, 2022). It is these behaviors or habits that are implemented within the family environment that can influence a child's decision to take action, such as opening a business. It is well recognized that adolescents' interest in



entrepreneurship can be piqued by the home environment's effect, which includes support, encouragement, and behavioral models.

### F Test (Simultaneous Test)

**Table 3. F Test Results**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4669.114	2	2334.557	25.700	.000 <sup>b</sup>
	Residual	8084.583	89	90.838		
	Total	12753.697	91			

Sumber: Diolah di SPSS (2024)

### The Influence of Economic Literacy and Family Environment on Interest in Entrepreneurship

According to Table 3. F test findings, the computed F value is  $25.700 > F \text{ table } (3.10)$ . These findings indicate that interest in entrepreneurship is influenced by both the home environment and economic literacy at the same time. Family environment is the most significant variable in influencing interest in entrepreneurship, with the indicator that contributes the greatest value being the way parents educate. In line with the explanation in previous research, a child's good behavior and independent attitude depend on the education given by their parents (Siregar & Lubis, 2022). According to this assertion, a parent's educational approach has a significant impact on their child's future.

The next variable that also influences interest in entrepreneurship in this research is economic literacy. The indicators that contribute the greatest value are scarcity, choice, and productive resources; money and inflation; interest rate; labor markets and incomes; and entrepreneurship. This knowledge can lead students to become someone who has a rational attitude and can make economic decisions efficiently (Ginting et al., 2023; Wibowo et al., 2023). Economic literacy is also able to make students respond to the business opportunities around them so that they have the desire and courage to open a business (Wibowo et al., 2023). In light of the study's findings, it is known that a family environment that supports children's interest in entrepreneurship and is accompanied by economic literacy can increase students' entrepreneurial interest.

### Coefficient of Determination Test

**Table 4. Coefficient of Determination Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605 <sup>a</sup>	.366	.352	9.530898

Sumber: Diolah di SPSS (2024)

According to Table 4's test findings for the coefficient of determination, the Adjusted R Square is valued at 0.352. This indicates that there is a 0.352 or 35.2% influence of the independent variables economic literacy and family environment on motivation in entrepreneurship. An additional factor, 64.8%, is attributed to factors not included in the study.

### Conclusion

The research findings indicate that: (1) Students' interest in entrepreneurship is not significantly impacted by economic literacy. (2) Students' business ambitions are significantly influenced by their

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family environment. (3) Simultaneously there is an influence of economic literacy and family environment on students' entrepreneurial interest.

### Recommendation

In light of the study's findings, recommendations that researchers can make: (1) Schools and teachers provide maximum entrepreneurial knowledge, hold seminars and entrepreneurship clubs, and encourage students to take part in other entrepreneurial activities; (2) Families should always support students' entrepreneurial interests and provide a general overview of entrepreneurship, so that students feel full support from their families to become entrepreneurs; (3) Future researchers can add other relevant variables outside of this research variable, in order to determine what elements may affect students' interest in entrepreneurship.

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