



JOURNAL

THE INFLUENCE OF INCOME EXPECTATIONS, FAMILY ENVIRONMENT AND COMPREHENSION OF ENTREPRENEURSHIP ON ENTREPRENEURIAL INTEREST IN STUDENTS OF THE FACULTY OF ECONOMICS STATE UNIVERSITY OF JAKARTA

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Abstract:

This study aims to examine the influence of income expectations, family environment, and comprehension of entrepreneurship on entrepreneurial interest in students of the faculty of economics state university of Jakarta. The research method used is a survey with a quantitative approach. The population of this study were 240 students of the Faculty of Economics class of 2020, with a sample of 55 people. The research instrument was a questionnaire with 114 questions, which after being tested for validity and reliability resulted in 109 valid questions and 5 invalid questions. Data analysis was carried out using multiple linear regression to test the effect of the independent variable on the dependent variable. The results showed that income expectations and comprehension of entrepreneurship have a positive and significant influence on students' entrepreneurial interest, with income expectations as the variable with the greatest influence ($\beta = 0.823$, $p < 0.05$). In contrast, family environment does not show a significant influence on entrepreneurial interest ($\beta = 0.060$, $p > 0.05$). The F test indicated that the overall regression model was significant, with a calculated F value of 213.571 ($p < 0.05$) and a coefficient of determination (R^2) of 0.732, indicating that 73.2% of the variation in entrepreneurial interest can be explained by the three independent variables. The conclusion of this study is that income expectations and comprehension of entrepreneurship are important factors influencing students' entrepreneurial interest, while family environment has no significant effect. These findings highlight the importance of developing realistic and positive income expectations, as well as strengthening entrepreneurship education programs to increase entrepreneurial interest among university students.

Keywords: Income Expectations, Family Environment, Comprehension of Entrepreneurship, Entrepreneurial Interest, Faculty of Economics Students.



BACKGROUND

In every country, development is an important thing that can be done to advance and develop a country's potential. Entrepreneurship is one of the potential developments for a country's economic development because economic development will be successful if it is supported by an entrepreneur who can create new jobs.

The problem is that the number of entrepreneurs in Indonesia is currently still relatively small compared to other countries. Based on data obtained from the Ministry of Cooperatives and SMEs (KemenkopUKM), it only reaches 3.47% of the population or only around 9 million people from the total population in Indonesia. Even though this figure has exceeded international standards, namely 2%, this number is still relatively low compared to Singapore, which has so far reached 8.76% and Malaysia and Thailand, which have reached 4.5%. Moreover, in developed countries the average has reached 10% to 12%.

According to research conducted by The Global Entrepreneurship and Development Institute which measures global entrepreneurship in every country in the world. Indonesia is ranked 75th out of 137 countries. This research shows that entrepreneurial conditions in Indonesia are still lagging behind when compared to several countries in the Southeast Asia (ASEAN) region, such as Singapore, Malaysia, Brunei and Thailand.

According to the Global Entrepreneurship Monitor (GEM) report, the percentage of adult individuals involved in initial entrepreneurial activities in Indonesia tends to decrease in the 2013-2022 period. This indicator refers to total early entrepreneurial activity (TEA). In 2022, Indonesia will be ranked 36th out of 49 countries with total TEA.

It can be seen that the number of entrepreneurs in Indonesia is currently still relatively small. In fact, development will be successful if it is supported by entrepreneurial activities (Hamali & Budihastuti, 2017). One of the benefits of entrepreneurship is the opening of new job opportunities (Sarumaha et al., 2023). So that entrepreneurship becomes a solution to overcome unemployment in Indonesia.

Unemployment in Indonesia is currently still relatively high. Based on data from the Indonesian Central Statistics Agency which recorded that the number of unemployed in Indonesia in August 2020 increased by 2.67 million people (Badan Pusat Statistik, 2020). These data show



that the open unemployment rate is filled by educated people who have the status of college graduates (bachelors).

The Faculty of Economics, Jakarta State University, as one of the tertiary institutions in Indonesia, really supports and takes part in efforts to develop the entrepreneurial spirit of its students. Likewise with education students at the Faculty of Economics, UNJ, who not only produce teaching staff but also play a role in cultivating the entrepreneurial spirit of their students. If you look at the 2020 FE UNJ Trace Study data, it shows that the majority of jobs for FE UNJ alumni 2017-2019 are working as private employees with a percentage of 62%, meaning that FE UNJ graduates after completing their studies have a tendency to look for work. The low interest of students in entrepreneurship is something of concern. In fact, one of the solutions to reduce educated unemployment at the university level is to foster students' interest in entrepreneurship (Suhartini, 2011). Interests are not inborn and do not just arise. Interest can be defined as high passion and enthusiasm or a great desire for something (Susanto, 2013). Interest in the sense here is an interest in entrepreneurship. Entrepreneurial interest can be formed by factors that influence it, such as intrinsic factors and extrinsic factors. Intrinsic factors are factors that arise from within a person, namely income, self-esteem and feelings of happiness. Meanwhile, extrinsic factors are factors that arise from outside a person, namely the family and community environment, opportunities and education (Suhartini, 2011).

One of the factors that can influence individuals to become entrepreneurs is high profits or income in accordance with desired desires (Saiman, 2009). The next factor that influences interest in entrepreneurship is the family environment. According to (Maftuhah & Suratman, 2017) the family environment has an important role in forming and encouraging individuals to become entrepreneurs because the family participates in forming entrepreneurial thinking patterns because interest in entrepreneurship can grow and develop well if someone lives in an entrepreneurial family environment as well. Apart from income expectations and family environment, according to (Wardani, 2016) interest can be formed through the learning process carried out by individuals and their environment. According to (Idrus, 2017) it is hoped that the existence of entrepreneurship courses can broaden students' insight into the world of entrepreneurship and motivate someone to be directly involved in the world of entrepreneurship and can contribute to improving the country's economy.



Based on research (Ilmaniati & Musihudin, 2017) it is stated that the relationship between income and interest in entrepreneurship is positive and income expectations are the variable that more dominantly influences interest in entrepreneurship. Research (Utari & Sukidjo, 2020) explains that the family environment has a positive and significant effect on interest in entrepreneurship. And research (Purnamasari & Rahmania, 2020) states that the better the understanding of entrepreneurship, the interest in entrepreneurship tends to increase.

THEORETICAL FRAMEWORK

1. Entrepreneurial Interest

Entrepreneurial interest is an individual's inner desire to be interested in producing a business so as to organize, manage, bear risks and build the business that has been created (Suryana, 2006). Interest in entrepreneurship can be influenced by intrinsic factors which include income, self-esteem and feelings of happiness and extrinsic factors such as family environment, community environment, opportunities and education (Suhartini, 2011). Indicators of entrepreneurial interest it's (1) confidence, (2) it's task and result oriented, (3) it's risk taking, (4) it's leadership, (5) it's originality, and (6) it's future oriented (Suryana, 2013).

2. Income Expectations

Income expectation is a person's expectation of income received in the form of money or goods to meet their needs (Suprpto, 2020). And according to (Setiawan, 2016) income expectations are a person's hopes for the income they get after completing their work which is useful for making ends meet. Indicators of income expectations it's (1) expectations of getting a higher salary than being an employee, (2) expectations of earning above average, (3) there's a greater profit than being a member, and (4) there's a greater income potential (Supeni & Efendi, 2017).

3. Family Environment

The family environment is the initial environment in which a child's character is formed (Tabun et al., 2022). And according to (Tontowi, 2016) the family environment is the main driver of the process of awakening the entrepreneurial spirit especially the newly pioneered ventures. Indicators of family environment it's (1) the way parents educate, (2) the relationships between family members, (3) the atmosphere of the home, (4) the family's economic situation, (5) the understanding of parents, and (6) the family's cultural background (Slameto, 2010).

4. Comprehension of Entrepreneurship

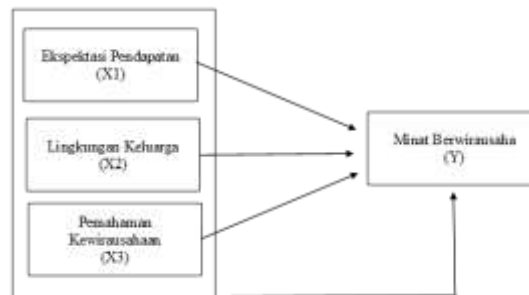
According to Benyamin S. Bloom in (Purnamasari & Rahmania, 2020) comprehension is the ability to interpret or repeat information using one's own language. The comprehension of



entrepreneurship can be seen from the results of entrepreneurial learning that has been obtained or obtained from the results of the efforts that have been made by an individual. Successful comprehension and learning results from a well-designed educational program. Indicators of comprehension of entrepreneurship it's (1) cognitive (knowledge), (2) affective (attitude) and (3) psychomotor (skills) (Mulyasa, 2008).

METHOD

Researchers use quantitative methods with a type of survey method. The survey method is done by taking a sample from one population then requiring a questionnaire or questionnaire to retrieve the research data source. The data used in this study are primary data obtained directly through questionnaires. The data collection technique of the questionnaire is distributed digitally with the help of Google Form online to each research subject.



Source: processed by researchers

The population in this study is students of the Faculty of Economics, Jakarta State University, Class of 2020. The sampling technique used is proportional random sampling. By the criteria of students who have taken entrepreneurship courses. Determination of sample counts with Issac Michael's table with a 5% margin of error. If the target population is 542 students, then the sample size used is 240 students.

RESULT

1. Descriptive Statistical Analysis

a. Descriptive Statistical Analysis (based on each number of variable)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
JUMLAHY	240	88.00	175.00	145.2510	21.41339
JUMLAHX1	240	51.00	115.00	91.4226	14.90056
JUMLAHX2	240	70.00	170.00	131.9749	21.71781
JUMLAHX3	240	44.00	85.00	69.9874	11.63322
Valid N (listwise)	240				

Source: SPSS output



The data show different variations between variables, with X2 and Y having the largest variation, while X3 having the smallest variation. All variables have relatively normal distributions, with the mean being in the middle or slightly above the middle of their respective ranges. X2 has the characteristics most similar to Y in terms of ranges and standard deviations, which may indicate a stronger relationship between these two variables. X3 has the smallest ranges and variations, which may indicate that this variable is more controlled or has a more consistent influence. The large number of samples (240) provides good credibility for further statistical analysis.

b. Descriptive Statistical Analysis (based on average of each variable)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
RataRataY	240	2.51	5.00	4.15	0.61
RataRataX1	240	2.22	5.00	3.97	0.64
RataRataX2	240	2.06	5.00	3.88	0.63
RataRataX3	240	2.59	5.00	4.11	0.68
Valid N (listwise)	240				

Source: SPSS output

All variables showed a relatively high mean value (above 3.8 out of 5.00), indicating a positive trend in the data. The variable Y has the highest average (4.15), followed by X3 (4.11), X1 (3.97), and X2 (3.88). The standard deviation for all variables ranges from 0.61 to 0.68, indicating a relatively consistent and moderate level of variation. All variables have a maximum value of 5.00, indicating that there are respondents who give the highest value to each variable. Minimum values vary, with X2 having the lowest value (2.06) and X3 having the highest minimum value (2.59). The wide range of scores (1.00 to about 4.75) on all variables indicates a significant diversity of opinion among respondents. All variables had 240 valid respondents, indicating no data was missing in this analysis.

c. Descriptive Statistical Analysis by Variable

1) Entrepreneurial Interest

Variables of entrepreneurial interest were measured using an instrument consisting of 35 questions. It can be concluded that the indicator "Future-oriented" has the largest contribution in measuring entrepreneurial interest, followed by



"Leadership" and "Risk-taking". Meanwhile, the indicator "Task and result oriented" had the lowest contribution. This suggests that respondents tend to be stronger in aspects of future orientation and leadership in the context of their entrepreneurial interests.

2) **Income Expectations**

Income expectation variables are measured using an instrument consisting of 23 question items. It can be concluded that the indicator "Expectation of earning income above average" has the largest contribution in measuring income expectation, followed by "There is a greater profit than the following people". There is a strong belief among respondents that entrepreneurship can provide more potential income than other career options. Although there are expectations for above average revenues and greater profits, these indicators have a slightly lower contribution than the other two indicators.

3) **Family Environment**

Family environment variables were measured using instruments consisting of 34 question items. Based on the above data, it can be concluded that in the context of the family environment, the relationships between family members and the way parents educate are the most prominent factors, while the cultural background of the family has a relatively smaller influence.

4) **Comprehension of Entrepreneurship**

Variables of comprehension of entrepreneurship were measured using an instrument consisting of 17 questions. Overall, the above data shows that the skill (psychomotor) aspect has the most dominant influence, followed by the cognitive (Knowledge), and lastly the attitude (affective). This can be an important consideration in the development or evaluation of programmes relating to all three aspects.

2. **Testing of Analytical Requirements**

a. **Normality Test**

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		240
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	11.09273617



Most Extreme Differences	Absolute	.054
	Positive	.044
	Negative	-.054
Test Statistic		.034
Asymp. Sig. (2-tailed)		.092 ^{c,d}

Source: SPSS output

Based on the results of the Kolmogorov-Smirnov test above, it is known that the value of asymptotic significance (Asymp. 2-tailed) is 0.92. The p-value is $0.092 > 0.05$. Residual data results with normal distribution.

b. Linearity Test

ANOVA Table					
			Mean Square	F	Sig.
Minat Berwirausaha * Ekspektasi Pendapatan	Between Groups	(Combined)	1595.010	13.636	.000
		Linearity	74073.389	633.272	.000
		Deviation from Linearity	252.818	2.161	.000
	Within Groups Total		116.969		

Source: SPSS output

Based on the interpretation of the above data there is a significant relationship between Entrepreneurial Interest and Income Expectations. These relationships are mostly linear, as indicated by the high significance of the Linearity line. However, there is also a significant non-linear component in the relationship, as shown by the significance of Deviation from Linearity. Although the relationship is not completely linear, the linear component is very strong ($F = 633.272$ for Linearity compared to $F = 2.161$ for Deviation from Linearity).

ANOVA Table					
			Mean Square	F	Sig.
Minat Berwirausaha * Lingkungan Keluarga	Between Groups	(Combined)	1013.691	5.252	.000
		Linearity	49207.547	254.931	.000
		Deviation from Linearity	379.561	1.966	.000
	Within Groups Total		193.023		

Source: SPSS output

Based on the interpretation of the above data, there is a significant relationship between family environment and entrepreneurial interest. The relationship is linear and very strong, indicated by a high F-value in the linearity component. Although there are significant deviations from linearity, the impact is relatively small compared to the strength of the linear relationship. Thus, Family Environment can be considered



as a good predictor of Entrepreneurial Interest, with the relationships tending to be linear.

ANOVA Table					
			Mean Square	F	Sig.
Minat Berwirausaha * Pemahaman Kewirausahaan	Between Groups	(Combined)	1070.573	10.055	.000
		Linearity	25464.437	331.640	.000
		Deviation from Linearity	94.818	1.809	.005
	Within Groups Total		181.827		

Source: SPSS output

Based on the interpretation of the above data, there is a significant linear relationship between the Comprehension of Entrepreneurship and the Interest in Entrepreneurship. This means that the assumptions of linearity for further analysis (such as linear regression) are met, and the Comprehension of Entrepreneurship can be used as a good predictor of Entrepreneurial Interest in a linear model.

3. Analysis of the Linear Regression Equation

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.144	4.958		4.870	.000
	Ekspektasi Pendapatan (X1)	.823	.075	.572	10.951	.000
	Lingkungan Keluarga (X2)	.060	.052	.060	1.157	.249
	Pemahaman Kewirausahaan (X3)	.544	.097	.295	5.600	.000

Source: SPSS output

Income Expectations and Comprehension of Entrepreneurship have a significant influence on the dependent variable, while Family Environment has no significant influence in this model. Income Expectations had the greatest influence (Beta = 0.572), followed by Understanding of Entrepreneurship (Beta = 0.293). Whereas, Family Environment has a very small and insignificant influence (Beta = 0.060). All independent variables have a positive relationship with Entrepreneurial Interest, but only X1 and X3 are significant.

4. Hypothesis Test

a. T Test



Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.144	4.958		4.870	.000
	Ekspektasi Pendapatan	.823	.075	.572	10.951	.000
	Lingkungan Keluarga	.060	.052	.060	1.157	.249
	Pemahaman Kewirausahaan	.544	.097	.295	5.600	.000

Source: SPSS output

Based on the above table, it is shown that:

- 1) Income Expectations (X1) have a positive and significant effect on the dependent variable. The coefficient is 0.823 with a value of $t = 10.951$ and a significance of 0.000 ($p < 0.05$).
- 2) Family Environment (X2) has a positive but not significant influence on the dependent variable. The coefficient is 0.060 with a value of $t = 1.157$ and a significance of 0.249 ($p > 0.05$).
- 3) Comprehension of Entrepreneurship (X3) has a positive and significant impact on the dependent variables. Its coefficient is 0.544 with a value of $t = 5.600$ and a significance of 0.000 ($p < 0.05$).
- 4) Based on the value of Beta, Expectations of Income (X1) has the greatest influence on the dependent variable (Beta = 0.572), followed by Comprehension of Entrepreneurship (X3) with Beta = 0.295.
- 5) The model has a constant of 24.144, which indicates the value of the dependent variable when all independent variables are zero.

b. F Test

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	79845.324	3	26615.108	213.571	.000 ^b
	Residual	29285.613	235	124.620		
	Total	109130.937	238			

Source: SPSS output

This regression model is statistically significant, because of the value of Sig. (0.000) is much smaller than the standard significance level of 0.05. A high F-value (213.571) indicates that the independent variables in the model have a strong influence on the dependent variables. This model explains most of the variation in the data, as the Sum



of Squares for the regression (79845.324) is much larger than the Sum of Squares for the residual (29285.613). With a total of 238 degrees of freedom (235 + 3), the sample size is large enough to give reliable results. The independent variables used in this model have a significant influence on the dependent variables.

5. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.855 ^a	.732	.728	11.163
a. Predictors: (Constant), JumlahX3, JumlahX2, JumlahX1				

Source: SPSS output

Based on the coefficient of determination (R^2) test result table above, there is a strong relationship between the independent and dependent variables ($R = 0.855$). The model explains most (73.2%) of the variation in the dependent variable, which indicates that the model has good predictive power. Although the model explains most of the variation, there are still about 26.8% of variation that is not explained by the independent variables in this model. This could be due to other factors not included in the model or random variability. The relatively small standard error (11.163) compared to the possible scale of the dependent variable indicates that the model is quite accurate in its predictions.

DISCUSSION

1. The Influence Income Expectations on Entrepreneurial Interest

The results of the statistical test showed that income expectations had a positive and significant influence on the student's interest in entrepreneurship. This is evident from the significance value of 0.000 being smaller than the standard significance level of 0.05, as well as the regression coefficient (B) of 0.823. The higher the income expectations students have from entrepreneurship, the higher their interest in becoming entrepreneurs. Every one-unit increase in income expectations will increase entrepreneurial interest by 0.823 units, assuming all other variables are constant. Revenue expectations also emerged as the strongest predictor in the model, with the highest Beta value of 0.572. It shows that among the variables studied, income expectations have the greatest influence on students' interest in entrepreneurship. This is in line with the research of (Saiman, 2009) which states that profit or high income is one of the factors that motivate people to become entrepreneurs. Furthermore, (Zimmerer & Scarborough, 2008) explain that an entrepreneur has the opportunity to



make a large profit. This is supported by the research of (Hamsun et al., 2019) which found that income expectations significantly and positively influence student entrepreneurial interest. Research by (Ilmaniati & Musihudin, 2017) also suggests that there is a relationship between income expectations and entrepreneurial interest.

2. The Influence Family Environment on Entrepreneurial Interest

The results of the analysis show that the Family Environment does not have a significant influence on the interest in entrepreneurship. This is evidenced by a significance value of 0.249 that is greater than the 0.05 significance threshold. Although the regression coefficient for Family Environment is positive (0.060), the researchers could not conclude that there was a significant influence of this factor on entrepreneurial interest. Compared to other factors in the model, the family environment has the weakest influence. This is evident from the relatively small Beta value (0.060) compared to the Income Expectation (0.572) and the Comprehension of Entrepreneurship (0.295).

3. The Influence Comprehension of Entrepreneurship on Entrepreneurial Interest

Comprehension of entrepreneurship has a positive and significant influence on students' interest in entrepreneurship. This is indicated by a T-test result showing a significance value of 0.000 which is much smaller than the standard significance level of 0.05. This means that the influence of an comprehension of entrepreneurship on an interest in entrepreneurship is real and not the result of chance. The regression coefficient for comprehension entrepreneurship is 0.544, which indicates a positive relationship. An interpretation of this value is that each one-unit increase in comprehension of entrepreneurship will result in a 0.544-unit increase in entrepreneurial interest, assuming the other variables in the model remain constant. It illustrates the substantial impact of the comprehension of entrepreneurship on students' entrepreneurial interest. In the context of the overall model, the comprehension of entrepreneurship is the second strongest predictor after income expectations. This is indicated by a standard Beta value of 0.295, which illustrates the relative strength of the influence of the comprehension of entrepreneurship compared to other variables in the model. According to the theory outlined entrepreneurship education is considered to be one of the key factors in nurturing and developing entrepreneurial passion, spirit, and behavior among the young generation (Kourilsky & Walstad, 1998). Entrepreneurship education not only provides



the knowledge and skills needed to start and run a business, but also builds understanding, confidence and motivation to be an entrepreneur. Furthermore, previous research has also shown that understanding entrepreneurship has a significant impact on entrepreneurial interest. For example, in the study of (Purnamasari & Rahmania, 2020) it was found that the better the understanding of entrepreneurship, the more the interest in entrepreneurship tends to increase. This is in line with the opinion of (Oktarina et al., 2020) which explains that adequate entrepreneurship learning significantly increases students' interest in entrepreneurship.

4. The Influence Income Expectations, Family Environment and Comprehension of Entrepreneurship on Entrepreneurial Interest

CONCLUSION

1. Income expectations have a positive and significant influence on students' interest in entrepreneurship. This is indicated by a sig. value that is smaller than the significance level. The regression coefficient shows that each one-unit increase in income expectations will increase entrepreneurial interest by 0.823 units, assuming other variables are constant. Expected earnings are the strongest predictor in this model with the largest Beta value.
2. Family environment does not have a significant influence on the student's interest in entrepreneurship. The value of sig. is greater than the level of significance, so that although the coefficient is positive, it cannot be concluded that there is a meaningful influence of the family environment on the interest in entrepreneurship. Meanwhile, the value of the regression coefficient indicates that the influence of the family environment on the interest in entrepreneurship is 0.060 units, but this influence is not significant.
3. Comprehension of entrepreneurship has a positive and significant influence on the student's interest in entrepreneurship. This is indicated by a sig. value that is smaller than the significance level. Every one-unit increase in comprehension of entrepreneurship will increase entrepreneurial interest by 0.544 units, assuming all other variables are constant. The Comprehension of entrepreneurship is the second strongest predictor in this model with the second largest beta after Income Expectations.
4. Overall, this research model explains 73.2% of the variation in student entrepreneurial interest, showing that the three independent variables together have a substantial



influence on entrepreneurial interest. Although the model explains most of the variation, there are still about 26.8% of variations that are not explained by the independent variables in this model. This could be due to other factors not included in the model or random variability.

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