

## **The Influence of Economic Literacy, Family Economic Education, and Social Environment on Entrepreneurial Intention: A Case Study of Students of the Faculty of Agriculture, Sam Ratulangi University, Manado**

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### **ABSTRACT**

Entrepreneurial intention is important for young people, especially university graduates, because with the knowledge they have, they are potential entrepreneurs, can help the economic welfare of the wider community, through the creation of new jobs, opportunities to invest, and increase productivity. From the results of a tracer study in November 2023 (UNSRAT Faperta, 2023), it shows that many graduates of the Faculty of Agriculture UNSRAT from the 2020-2022 class are still unemployed, waiting for the CPNS test, or working as private employees. In fact, these graduates have the potential to create jobs, especially with knowledge in agriculture and digital skills. This study was conducted on 160 students to analyze the influence of economic literacy, family economic education, and social environment on students' interest in entrepreneurship, in order to encourage them to utilize their skills to become entrepreneurs. The results of the study showed that all of these variables significantly influenced the interest in entrepreneurship of students at the Faculty of Agriculture UNSRAT Manado.

**Keywords:** *Economic Literacy, Family Economic Education, and Social Environment on Entrepreneurial Intention*

### **INTRODUCTION**

Indonesia is a country with a population of 278.8 million people in 2023 based on data from the Central Statistics Agency (2023), requiring entrepreneurship as a component to support Indonesia's economic development, because with the existence of businesses that are oriented towards entrepreneurship, it will provide benefits to the wider community, will provide benefits to the wider community with the existence of new jobs, opportunities to invest, and increase productivity.

Entrepreneurship according to Robbin and Coulter in Yogama (2023) is a business activity or an independent business where all resources and activities are charged to business actors or entrepreneurs, especially in terms of making new products, determining how to produce new products, or compiling business operations and product marketing and managing business capital. One of the potential entrepreneurs is students, who have very open potential for today's businesses. In opening a business, you must first have an interest in entrepreneurship so that you can succeed. Interest in entrepreneurship according to Arrighetti, et al. (2023) is a belief recognized by someone to establish a new business and consciously plans to do so.

According to the results of a survey conducted by the Global Entrepreneurship Monitor, the interest in entrepreneurship in Indonesia is still very low, ranked 22nd out of 47 countries (Niels Bosma, Donna Kelley, 2021). Singapore as a neighboring country has a young entrepreneur rate of 8.76%, while according to the number of entrepreneurs in Indonesia it is still much lower, namely data from the Central Statistics Agency (BPS) in 2022 of 3.47% or around 9 million people from a total population of 278 million people (BPS, 2023) So, several factors need to be considered because they influence students' interest in entrepreneurship.

Several factors make it difficult for someone, especially students, to become entrepreneurs, such as no business knowledge from the environment and family, fear of trying, lack of capital, and fear of failure. Interest in becoming entrepreneurs among students can also be influenced by various factors, including economic literacy, family economic education, and social environment. Economic literacy is an individual's ability to understand and use economic concepts in decision-making.

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According to NCEE economic literacy is a condition that describes someone who can understand basic economic problems well, so that they can carry out economic activities correctly. In addition to economic literacy factors, currently economic education in the family is also a factor that influences interest in entrepreneurship among students (Stevani, 2019). According to Novitasari & Septiana (2021), economic education in the family will be economic literacy learning in informal education as an effort to foster interest in children to become entrepreneurs

The social environment is a place where human daily activities take place that involve social interaction between individuals or groups. Wulandari (2013) said that a good external and internal environment has a positive influence on entrepreneurial orientation, which can be direct or indirect on entrepreneurial interest among students.

The Indonesian government through Presidential Regulation (Perpres) number 2 of 2022 has a target of creating 1 million young entrepreneurs by 2024. So to support the achievement of this target in 2022, the Minister of Education, Culture, Research and Technology, introduced a new program called Wirausaha Merdeka (WMK). Sam Ratulangi University Manado is one of the campuses selected to run the Wirausaha Merdeka program. From the results of a tracer study in November 2023 (UNSRAT Faperta, 2023), it shows that many graduates of the UNSRAT Faculty of Agriculture from the 2020-2022 intake are still unemployed, waiting for the CPNS test, or working as private employees. In fact, these graduates have the potential to create jobs, especially with knowledge in the field of agriculture and digital skills. This study was conducted to analyze the influence of economic literacy, family economic education, and the social environment on students' interest in entrepreneurship, in order to encourage them to utilize their skills to become entrepreneurs. Based on the problems that have been described, the purpose of this study is to analyze the influence of Economic Literacy on the entrepreneurial interest of students of the Faculty of Agriculture, Sam Ratulangi University, Manado, the influence of Economic Literacy on the Social Environment of students, the influence of Family Economic Education on the entrepreneurial interest of students, the influence of Family Economic Education on the Social Environment of students, and the influence of the Social Environment on the entrepreneurial interest of students of the Faculty of Agriculture, Sam Ratulangi University, Manado.

### **LITERATURE REVIEW**

#### **a. The Influence of Economic Literacy on Entrepreneurial Interest.**

Entrepreneurial interest is closely related to attention, therefore interest is very important in every business. Three factors influence interest, namely: Physical factors, Psychological factors (motives, attention, and feelings) environmental factors (family environment, school or campus environment, and community environment) (Wulandari, 2013). Factors that can encourage interest in entrepreneurship are: Personal factors concerning personality aspects, environmental factors, and sociological factors concerning relationships with family, and so on (Nyello & Kalufya, 2021). Suratno et al (2021) Suratno et al (2021) showed that family economic education and peer groups have a positive correlation with students' economic literacy and entrepreneurial intentions. Rachmana (2023) shows that family economic education, friendship environment, and economic literacy have a positive relationship with entrepreneurial intentions. H1: There is a positive influence of Economic Literacy on Entrepreneurial Interest.

#### **b. The Influence of Economic Literacy on the Social Environment.**

Research conducted by Wibowo et al. (2023), shows that economic literacy has a significant influence on entrepreneurial alertness and students' intention to start a new business. Entrepreneurial alertness can indeed mediate the relationship between economic literacy and the intention to start a new business. According to Burkhart economic literacy is "the ability to identify economic problems, alternatives, costs, and benefits, analyze

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incentives to work in economic situations, examine the consequences of changes in economic conditions and public policies, collect and organize economic evidence, and weigh costs against benefits" (Mu' Afifah, 2016). Rachman's research (2023) shows that economic literacy has a positive relationship with the social environment, economic literacy and social environment influence entrepreneurial interest in students majoring in economics education. Suratno et al (2021) also said that family economic education and peer groups in this case the social environment are positively correlated with economic literacy and students' entrepreneurial intentions. H2: There is a positive influence of Economic Literacy on the Social Environment.

c. The Influence of Family Economic Education on the Social Environment. Young people are surrounded by family and loved ones, they are shaped by the university environment, and finally, their decisions can be influenced by general regulations and the economic environment of a country. (Trebar, 2024). According to Risnawati et al., (2018) the habit of providing economic education is very important for parents to implement, so that children are able to make the right decisions. Research by Suratno et al (2021) shows that family economic education and peer groups in this case the social environment are positively correlated and can foster students' interest in entrepreneurship. Ulfa Uswatun Hasanah, Khasan Setiaji (2019) said that the environment influences the intention to become an entrepreneur in e-business in students of the Faculty of Economics, Semarang State University by 57%. H3: There is a positive influence of Family Economic Education on the Social Environment.

d. The Influence of Family Economic Education on Entrepreneurial Interest. Knowledge transfer through family economic education offers valuable insights into how economic education can create a positive impact on the family economy. This is in line with Rachmana's (2023) research that family economic education has a positive relationship with entrepreneurial intention. The results of research from Suratno, Bagus Shandy Narmaditya, Agus Wibowo (2021) also stated that family economic education has a positive correlation with students' entrepreneurial intentions. H4: There is a positive influence of Family Economic Education on Entrepreneurial Interest.

e. The Influence of Social Environment on Entrepreneurial Interest. The environment influences the entrepreneurial attitudes of young people, and especially, their entrepreneurial intentions, has been around for a short time. (Suranto et al, 2023). Peter et al (2000) distinguishes the social environment into two, namely the macro social environment and the micro social environment. The macro social environment is the indirect and vicarious social interaction between very large groups of human society. The micro social environment is the direct social interaction between smaller groups of people, such as a family and reference groups. Groups that have a direct influence are called membership groups. Amsyari (2021) said that the social environment is an individual or other group that is around people's lives, such as neighbors, friends, including other people around them who are not yet known or the general public outside the surrounding environment. Ulfa et al's (2019) research found that the social environment has a significant influence on entrepreneurial intentions in e-business by 8%. So they concluded that the environment has a partial and simultaneous influence on entrepreneurial intentions in e-business in students of the Faculty of Economics, Semarang State University. In line with Rachman's (2023) research on 155 respondents who were non-economic students, it showed that the friendship environment has a positive relationship with entrepreneurial intentions. H5: There is a positive influence of the Social Environment on Entrepreneurial Interest

## **METHODOLOGY**

The subjects of this study were students of the Faculty of Agriculture, Sam Ratulangi University in Manado. The criteria for the subjects of this study were respondents who were active students from

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the 2019 to 2022 intake at the Faculty of Agriculture, Sam Ratulangi University, Manado. The number of samples followed the Inverse square root method of Kock and Hadaya (2018), and was analyzed using SEM.

## RESULTS

Respondent Profile. This study was aimed at students of the Faculty of Agriculture, Sam Ratulangi University in Manado City, North Sulawesi Province. Based on the questionnaire that had been distributed in the actual test, there were 163 respondents who had filled out the questionnaire according to the intended criteria.

Table 1. Respondent Profile

Profile	Category	Total number	Presentage
Jurusan Studi	Agribisnis	124	76.1%
	Agronomi	22	13.5%
	Teknologi Pertanian	17	10.4%
Tahun Angkatan	2019	15	9.2%
	2020	52	31.9%
	2021	54	33.1%
	2022	42	25.8%
Usia	18-20	80	49.1%
	21-23	83	50.9%

Source: Results of data analysis (2024)

Students of the Faculty of Agriculture, Sam Ratulangi University, Manado who were selected for this study were only from 3 departments that have many students, namely the Agribusiness, Agronomy and Agricultural Technology departments. In the convergent validity test using 160 respondents, the results of the convergent validity were above 0.7 which is in accordance with the requirements of the rules of thumb, all indicators in the variables can be used and are valid. In the validity test using the fornell larcker criterion, it was declared valid because the AVE square root value for each construct was greater than the correlation value between other constructs. The results of the composite reliability test were above 0.7 which is in accordance with the requirements of the rules of thumb, and the results of the AVE test were also above 0.5, so they are in accordance with the requirements of the rules of thumb. Therefore, it can be concluded that the results of the composite reliability and AVE can be said to be valid and reliable. The results of the multicollinearity test, the VIF value must be less than 5 in order to be considered valid and can be used in research, in accordance with the rules of thumb (Hair, et al, 2020). The test shows that the VIF value for each indicator is <5.

Tabel 2. R-Square

	<i>R-square Adjusted</i>
Lingkungan Sosial	0.792
Minat Berwirausaha	0.896

Sumber: Hasil analisis data (2024)

The R-Square result on the Social Environment variable has a value of 0.792. Uji R-Square

Tabel 3. Hypothesis Test Results Table

Hipotesis	<i>Original Sample</i>	<i>T-Statistic</i>	<i>P-value</i>	Analysis
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Economic Literacy has a positive influence on Entrepreneurial Intention	0.520	6.535	0.000	supported
Economic Literacy has a positive influence on the Social Environment	0.335	2.970	0.001	supported
Family Economic Education has a positive influence on the Social Environment	0.569	5.003	0.000	supported
Family Economic Education Has a Positive Influence on Entrepreneurial Intention	0.433	5.431	0.000	supported
Social Environment Has a Positive Influence on Entrepreneurial Intention	0.267	3.412	0.000	supported

Sumber: Hasil analisis data (2024)

Hypothesis test one-tailed test, significance of 0.05 T-statistic >1.645. The following is a table containing the results of the hypothesis test.

## DISCUSSION

The results of testing the first hypothesis Economic Literacy has a positive influence on Entrepreneurial Intention were stated to be supported and showed that economic literacy has a positive effect on the entrepreneurial interest of students at the Faculty of Agriculture, UNSRAT Manado. As the results of research by Ulfah R, Z (2023) stated the higher the level of economic literacy, the greater the interest in entrepreneurship of students. With a high level of economic literacy among students, their mindset will be more critical, especially in making decisions to start a business. Economic literacy is a useful tool for changing behavior from unintelligent to intelligent, such as how to use income to save, invest, protect, and meet life's needs. Good economic literacy can also have an impact on student behavior in improving perspective in prioritizing needs over wants. This is in line with Wulandari, et al. (2016) who stated that individuals with a better level of economic literacy are expected to be more selective in determining choices and adjusting them to the abilities of each individual.

Economic Literacy has a positive influence on the Social Environment and is significant. The results show that economic literacy and social environment play an important role in student decision-making. This is in accordance with the research of Aisyah (2014) and Pratiwi (2017) that the higher the economic literacy ability, the more interactions are carried out in a group and the better self-control can reduce the level of bad behavior.

The results of the study show that family economic education and social environment significantly influence entrepreneurial intentions. The basic reason is that students spend time with their friends and the surrounding social environment so that they become figures in determining their decisions. This is in line with the results of research by Lingappa et al. (2020) and Karyaningsih et al (2020) to become an entrepreneur requires a process starting from changing identity, and mindset, to how to apply it. Usually family economic education is the first and main knowledge for individuals to better master various lessons, including economics which is portioned with economic literacy. The results are also in line with Smith (2020) individuals tend to imitate what they see, hear, and know from their closest environment as a reference, and Patuelli et al. (2020) stated that friends who interact for a long time will influence each other and their decisions in the process of becoming an entrepreneur vary, some are formed through both formal education processes and informal channels. The test results show that

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family economic education has a positive and significant effect on the entrepreneurial interest of students at the Faculty of Agriculture, UNSRAT Manado. This is in line with research from McQuiggan and Megra (2017) which states that family education introduces lifelong skills, career choices, basic investment skills, and goal achievement. For this reason, the family is the first and main education for children to make decisions, including becoming entrepreneurs. Testing the hypothesis of the social environment has a positive effect on the entrepreneurial interest of students of the Faculty of Agriculture, UNSRAT Manado.

## **CONCLUSION**

Based on research conducted on 160 respondents who are students of the Faculty of Agriculture, Sam Ratulangi University, Manado, with the aim of providing empirical evidence regarding the relationship and influence of economic literacy, family economic education, social environment on entrepreneurial interest, the results of the research data analysis using Smart PLS software version 4.0 can be concluded as follows: Economic literacy has a positive effect on the Interest in Entrepreneurship of students of the Faculty of Agriculture, Sam Ratulangi University, Manado; Economic Literacy has a positive effect on the Social Environment of students of the Faculty of Agriculture, Sam Ratulangi University, Manado; Family Economic Education has a positive effect on the Social Environment of students of the Faculty of Agriculture, Sam Ratulangi University, Manado; Family Economic Education has a positive effect on the Interest in Entrepreneurship of students of the Faculty of Agriculture, Sam Ratulangi University, Manado; Social environment has a positive effect on the interest in entrepreneurship of students of the Faculty of Agriculture, Sam Ratulangi University, Manado

**Managerial Implication.** This study shows that economic literacy, family economic education, and social environment have a significant influence on the entrepreneurial interest of students of the Faculty of Agriculture, UNSRAT Manado. Good economic literacy helps students make wiser business decisions, while family economic education increases their confidence to start a business. With the education provided by the family, especially related to financial management, students are more motivated to become entrepreneurs than choosing a career as a permanent employee. Therefore, universities and families need to collaborate in providing comprehensive education about entrepreneurship.

In addition, the social environment plays an important role in shaping students' entrepreneurial interest. Interaction with friends, lecturers, and the campus community can encourage students to be more courageous in starting a business through the exchange of experiences and knowledge. Positive support from this social environment has the potential to increase economic literacy and motivation to do business. Universities are advised to provide activity units that focus on entrepreneurship in order to create an ecosystem that supports business development among students.

This study has limitations, namely that it has not included variables that refer to student personality in predicting entrepreneurial interest, such as student hobby or hobby variables, family income and others that refer to individuals, so that they can be used as an alternative for further research development.

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add to the literature and empirical evidence in understanding entrepreneurial interests, especially asking for entrepreneurship from students as potential entrepreneurs.

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