



THE EFFECT OF ENTREPRENEURSHIP EDUCATION AND FINANCIAL LITERACY ON STUDENT ENTREPRENEURIAL INTEREST IN JOMBANG

Muhammad Irfan

STKIP PGRI Jombang

Mirfanakbar000@gmail.com

Shanti Nugroho Sulistyowati

STKIP PGRI Jombang

shantinugroho@yahoo.com

Abstract

This study aims to determine whether there is an effect of entrepreneurship education and financial literacy on student entrepreneurial interest in Jombang. The research method used is quantitative research with a population of college students in the Jombang district (STKIP PGRI Jombang and KH. Wahab Hasbullah University) who are currently taking or have completed entrepreneurship courses totaling 407 students. The sample was taken using proportional random sampling with 202 respondents. Researchers used questionnaires and documentation for data collection. The analysis technique used is descriptive analysis and multiple linear regression analysis with classical assumption test, namely normality test, multicollinearity test, heteroscedasticity test using SPSS version 25: 1) the influence of entrepreneurship education and financial literacy together on the interest in entrepreneurship where for this study obtained a sig value on the F test $0.00 < 0.05$ then H_a is accepted. 2) Entrepreneurship education has a significant effect partially on interest in entrepreneurship with a significance of 0.000. 3) Financial literacy provides a significant influence partially on the interest in entrepreneurship with a significance of 0.015.

Keywords: Financial Literacy; Entrepreneurial Interest; Entrepreneurship Education.

INTRODUCTION

Education is a process by which individuals gain understanding, and patterns of behavior that suit their needs and cannot be separated from individual life, almost all parts of human life are related to the education process. The government's commitment to education development has become a clear national priority for 2010-2014, namely education development aims to support economic growth by balancing the availability of educators with their ability to: 1) career or entrepreneurship; and second, overcome the difficulties caused by labor shortages (Depdiknas, 2010). Entrepreneurship is the ability to create something new with the existing.

Complete data collection of Micro, Small, and Medium Enterprises Cooperatives number 05 of 2022 found that the number of MSMEs in Jombang Regency was 4,432 MSMEs. MSMEs have shown their role in the national economy or the economy in Jombang Regency, MSMEs also still experience both internal and external obstacles, such as capital, creation, marketing, human energy sources, technology, and so on (Mikro, 2022). The large number of MSMEs and the obstacles that are happening can have an impact on the sustainability of MSME businesses.

The importance of universities teaching entrepreneurship is one way to maintain the sustainability of MSME businesses in Jombang. Creating an entrepreneur or entrepreneur himself can be started through entrepreneurship education taught in college, education can be used as a bridge for humans to a better life. Entrepreneurship education is expected to be able to generate student entrepreneurial interest. Interest is related to the drive to enrich knowledge experience or expertise. Appropriate interest development will create broader knowledge and experience (Mubarak 2013).

STKIP PGRI Jombang is one of the universities that equips its students to become entrepreneurs. This is evidenced by the socialization and mentoring activities in making entrepreneurial proposals which later aim to foster student interest in becoming an entrepreneur.

Table 1.1 Number of Students Who Register for P2MW and PKM Programs at STKIP PGRI Jombang.

Year	P2MW	PKM
2021	32 Student	70 Student
2022	36 Student	80 Student

(Source ; kemahasiswaan.stkipjb.ac.id, 2023)

In 2021, 32 students registered (P2MW) divided into 7 teams and 40 students registered (PKM) divided into 15 teams. There is an increase in the number of students registering (P2MW) in 2022 by 4 students and 10 students registering (PKM) (kemahasiswaan.stkipjb.ac.id, 2023). The program aims to help students to be able to understand the risks faced when starting a business. One of the student teams also won an achievement in the 33rd Competition (PIMNAS) at the University of Muhammadiyah Malang on November 30 - December 4, 2022, where the program aims to develop scientific communication, improve students' academic insights and abilities, and encourage and foster creativity and reasoning in the context of advancing science and technology (IPTEK). In addition to getting socialization and mentoring, students also gain entrepreneurial knowledge through entrepreneurship education.

Higher education as a means for students to be able to gain an entrepreneurial spirit by teaching entrepreneurship courses. With the entrepreneurial spirit, students are trained to become true entrepreneurs. The development of entrepreneurship education at STKIP PGRI Jombang is categorized as good, this is evidenced by the entrepreneurship education methods used by lecturers when delivering material that is very varied and innovative, making it easier for students to learn the material. The methods used are conventional learning methods, dialog education methods, and field trip education methods. In addition, the method of delivering the material used is very varied, and innovative entrepreneurship education material also plays an important role in helping students form an entrepreneurial spirit in. Entrepreneurship education materials used are by the characteristics of students, as well as teaching and learning facilities available to assist lecturers in delivering material and making it easier for students to understand the material. Available teaching and learning facilities such as smart classes that can be used by lecturers to directly explain audio visual material that can be in the form of entrepreneurial videos. In addition to entrepreneurship education being very important in fostering student entrepreneurial interest, student knowledge of financial literacy is also very important. Financial literacy is the knowledge and skills of students to make effective decisions and policies by utilizing their financial resources (Coşkuner, 2016). The importance of financial literacy in entrepreneurship is in line with research (Adi et al., 2017) which states that conventional financial literacy has a significant effect on student entrepreneurial interest. Students' knowledge of financial literacy at STKIP PGRI Jombang is very good. Basic understanding and financial management of students who always manage finances in the form of income and expenses by making a priority scale. Students also set aside some of the income received and understand the various risks that occur when opening a business or business.

KH Wahab Hasbullah University is one of the best NU universities in Indonesia that has begun to equip students to become entrepreneurs. In 2022, 40 students registered for the student creativity program which was divided into 10 teams and one of the student teams passed the funding (PKM-K) by carrying out local wisdom as a business proposal, namely batik typical of Jombang and pottery production in the north Jombang area and HMP Sharia Economics KH Wahab Hasbullah University won the award as "Best Brave Woman" at the 2022 East Java FoSSEI Local Deliberation (kemahasiswaan unwaha.ac.id, 2023). This program aims to be a means of providing input and real contributions to policymakers, both government, private, and society, in the development of the National Economy as well as the stabilization and election of the East Java Regional BPH board for the mandate period 2022-2023. evaluate and criticize contemporary issues, especially regarding economic dynamics in social reality in Indonesia. By looking at the advantages and achievements that have been achieved by students researchers chose universities located in the Jombang sub-district, namely STKIP PGRI Jombang and KH Wahab Hasbullah University. Everyone who manages their finances realizes the goals that must be achieved and makes the best use of their financial resources to achieve these goals. By improving individual monetary administration, people can design and understand their future well. Students who are seeking knowledge and experience in college must be able to optimize personal financial management. By learning about financial literacy in college, students can optimize personal financial management.

The importance of entrepreneurship education obtained from universities and the importance of student knowledge about financial literacy as a provision in improving entrepreneurial abilities and skills. This is supported by research conducted by (Ningsih, 2017); (Adi et al., 2017); (Natalia et al., 2019), and (Rosmita, 2022) which states that there is an effect of entrepreneurship education and financial literacy on entrepreneurial interest.

The research title based on the background description is "The Effect of Entrepreneurship Education and Financial Literacy on Student Entrepreneurship Interest in Jombang".

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

A. Free Variable Theory Study

1. Entrepreneurship Education

a. Definition of Education

Education is a process by which individuals gain understanding, and patterns of behavior by their needs (Syah, 2008). Meanwhile, according to Mudyaharjo (In Nurwahyudi, 2020) explains that education is a person's real effort to increase knowledge related to entrepreneurship obtained by participating in guidance, teaching, and training activities carried out in school and outside of school throughout his life.

Law 20 of 2003 states that education is an earnest and directed work effort to make conditions during the experience develop pleasantly so that students can be effectively-prepared to build their potential. Based on several opinions expressed above, the researcher concludes that education is a deliberate process aimed at developing self-potential through the acquisition of knowledge and skills.

b. Entrepreneurship Education Indicators

Entrepreneurship Education can be measured by looking at several indicators for measurement. The indicators of Entrepreneurship Education in this study are as follows:

a. Entrepreneurship education methods.

Entrepreneurship education method, namely, a technique for delivering entrepreneurship education learning materials. It is intended so that students can easily, understand the material, effectively and can be digested.

b. Entrepreneurship education materials.

Entrepreneurship education materials are educational programs related to entrepreneurship to foster entrepreneurship and mindset to teach various skills and knowledge related to entrepreneurship.

c. Teaching and Learning Facilities.

Teaching and learning facilities are the availability of supporting educational facilities and infrastructure that help students learn the material and help students transfer their knowledge.

2. Financial Literacy

a. Definition of financial literacy

Financial literacy is an important factor in budget management and decision-making (Pearson et al., 2014). (Chairil & Niangsih, 2020) states that financial literacy is a person's knowledge of managing finances in such a way as to live a more prosperous life in the future. According to (Coşkuner, 2016) Financial literacy is a person's knowledge to understand money and finance and can apply information with confidence to help make effective decisions.

To measure financial literacy (Remund, 2010), namely: 1. a person's knowledge of financial concepts and self-confidence to be able to manage individual finances by making the right short-term decisions, 2. exercising vigilance against adverse financial events.

Based on several opinions expressed above, the researcher concludes that financial literacy is a person's ability to manage finances and develop available resources for their welfare. With financial literacy, a person knows how to plan financial decisions perfectly so that their financial expenses are managed optimally.

b. **Financial Literacy Indicator**

Financial literacy can be measured to determine the amount of literacy a person has, but financial literacy cannot be measured directly, it is necessary to see several indicators for measurement. The financial literacy indicators in this study are as follows :

- 1) Basic understanding and financial management, covering how to manage financial income and expenses and knowing basic financial concepts such as simple calculations, variable interest, liquidity, etc.
- 2) Savings, including students' knowledge of how to save some of the income that is not used for consumption.
- 3) Risk Management, Risk management is the application of management functions whose purpose is to control risk so that perceived losses are minimized or profits are maximized.

B. Theoretical Review of the Dependent Variable

1) Entrepreneurial Interest

a. **Definition of Interest**

Interest is something that exists in a person that makes him happy to carry out activities in pursuing the field of interest so that it is easier to achieve success in that field (Kusumawardani, 2016).

Interest is a combination of feelings, desires, beliefs, prejudices, fears, or other tendencies that lead a person to make certain decisions. At the same time, ideals are an expression of interest related to the future perspective in which a person plans and plans to guide his or her choice of education, status and life partner (Adhitama, 2014).

Based on some of the opinions expressed above, the researcher concludes that in essence interest is a condition in which a person feels happy and interested in something, which makes the individual take action to realize his interest. The purpose of this activity is to learn or demonstrate something that they find interesting. Interest in a person can usually also grow due to the influence of the surrounding environment. Usually, signs of interest in a person are encouragement, attention, pleasure, competence, compatibility, and suitability for something, meaning that a person does not need motivation from outside if the work he does is interesting enough.

b. **Entrepreneurial Interest Indicator**

The indicators of entrepreneurial interest in this study are as follows :

1. **Feelings of pleasure**

Someone who has a feeling of pleasure towards the business world will encourage that person to continue to learn business knowledge without any compulsion.

2. **One's attention**

Attention is concentration on an observation to the exclusion of others. a person who has an interest in entrepreneurship will automatically focus his attention on business activities.

3. **Desire for entrepreneurship**

Entrepreneurship itself is a choice in terms of career, the interest that arises will encourage someone to plunge directly into the activity.

4. **Has the ability to innovate**

The ability to innovate is a person's ability to create something that does not exist or develop something that already exists.

C. Hypothesis Development

Based on the theoretical study and the results of previous research, the hypotheses proposed are :

H₁: There is a Significant Effect of Entrepreneurship Education on Student Entrepreneurial Interest.

The importance of entrepreneurship education in higher education and the importance of students' financial literacy knowledge as a prerequisite for improving their entrepreneurial skills and abilities. According to research conducted at FKIP UNS, entrepreneurship education has a positive and significant effect on the desire for entrepreneurship. (Hudaya et al., 2023), According to research conducted on 150 high school students in South Sumatra, entrepreneurship education has an impact on student interest in entrepreneurship. (Hidayat, 2018). Additional studies conducted on 135 Unesa Economics Education undergraduate students show that entrepreneurship skills affect their interest in entrepreneurship (Oktiena & Dewi, 2021), The results of this exposure can be concluded that there is a significant effect of entrepreneurship education on student entrepreneurial interest in Jombang.

H₂: There is a significant effect of financial literacy on student entrepreneurial interest in Jombang.

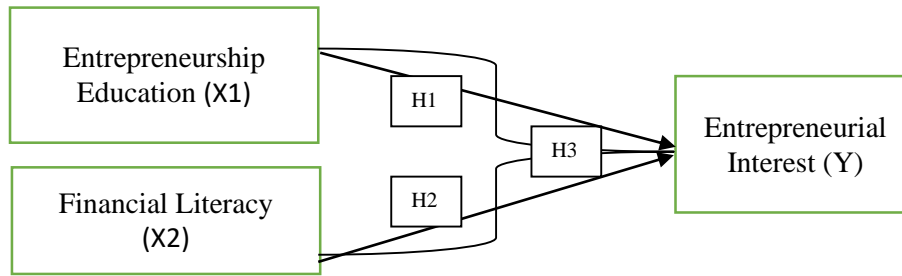
Financial literacy is the knowledge and skills that students have about how they can make effective decisions and policies by utilizing the money they have. (Coşkuner, 2016), At STKIP PGRI Jombang, students have very good financial literacy. Basic understanding and financial management of students who always make priorities for income and expenses. In addition, students set aside a portion of the income received and understand the various risks associated with setting up a business or business. The results of research at Musamus University show that knowledge of finance affects the desire for entrepreneurship. Students who have good financial knowledge have a greater desire for entrepreneurship compared to students who have less financial knowledge (Aldi et al., 2019). Additional studies on traders in Simpang Kiri District, Subulussalam City found that their knowledge of finance partially influenced their desire for entrepreneurship (Afrianti et al., 2020), Additional studies on vocational students in Malang found that financial literacy and entrepreneurial interest can be influenced by self-efficiency (Anggraini & Handayati, 2023). Exposure to the results of previous research can conclude that there is a significant effect of financial literacy on entrepreneurial interest.

H₃: There is a significant effect of entrepreneurship education and financial literacy on students' entrepreneurial interest in Jombang.

Student entrepreneurial interest must always be nurtured, given the enormous benefits of entrepreneurship, entrepreneurship is an activity that can be carried out by opening and implementing your own business or taking a business opportunity available to form a new business by innovating. Nurturing entrepreneurial interest can be done with entrepreneurship education (Syah, 2008) and deepening financial literacy (Adi et al., 2017). The results of previous research conducted at IAIN show that Islamic financial literacy and entrepreneurship simultaneously affect student interest in entrepreneurship, entrepreneurship education is a factor that affects entrepreneurial interest and financial literacy itself is part of entrepreneurship education (Utami & Wahyuni, 2022), in line with previous research other studies show that there is an effect of entrepreneurship education and financial literacy on entrepreneurial interest (Kristianti & Dewi, 2022). The results of the data exposure can conclude that there is a significant influence of entrepreneurship education and financial literacy on entrepreneurial interest.

METHOD

The research method to be used by researchers is to use quantitative research with multiple linear regression analysis which aims to explain the effect of entrepreneurship education and financial literacy on student entrepreneurial interest in Jombang. Entrepreneurship education (X₁) and financial literacy (X₂) an independent variables (independent) research, while interest in entrepreneurship (Y) is the dependent variable (dependent) research. Then the explanatory research model can be described as follows:



Gambar 1. Research Design

Researchers took samples using the sample proportional random sampling method. In this method, the sample is generally selected according to the research objectives. The population used was college students in the Jombang sub-district (STKIP PGRI Jombang and KH Wahab Hasbullah University) who were or had received entrepreneurship courses totaling 407 students. Due to the limited research time, the researcher used the Slovin formula equation :

$$n = \frac{N}{1 + Ne^2}$$

Where :

n = sample size

N = population size

e = (set at 5% with a 95% confidence level)

Based on this formula, the sample size is obtained as follows :

$$n = \frac{N}{1 + Ne^2} = \frac{407}{1 + 407 \cdot 0,05^2} = \frac{407}{2,0175} = 201,73 = 202 \text{ Respondents.}$$

The data used for this study are primary data from questionnaires with samples based on the Slovin formula rounded up to 202 samples. The analysis technique used in this research is descriptive analysis technique and multiple linear regression analysis with hypothesis testing, namely, t-test, f test and determination test, and classical assumption test using normality test, multicollinearity test, and heteroscedasticity test using SPSS version 25.

The use of data collection methods in the form of questionnaires aims to measure the effect of entrepreneurship education and financial literacy on student entrepreneurial interest in Jombang. The questionnaire is measured using a Likert scale. The purpose of the Likert scale is to avoid biased responses from respondents.

RESULTS AND DISCUSSIONS

Based on the results of a questionnaire that has been obtained from 202 respondents via Google Forms. This study aims to prove whether there is an effect of entrepreneurship education and financial literacy on student entrepreneurial interest in Jombang. Based on the results of analysis and testing using SPSS version 25, with the following results :

Table 1. T-test Results

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	3.837	1.653		2.322	.021
	Entrepreneurship Education	.935	.094	.655	9.964	.000
	Financial Literacy	.277	.113	.161	2.449	.015
a. Dependent Variable: Entrepreneurial Interest						

Source: Data processed from SPSS program version 25, 2023

then the discussion of this research is :

1. The Effect of Entrepreneurship Education on Student Entrepreneurship Interest in Jombang.

Based on the results of the study, it was found that the results of the t-test count (9.964) > t table (1.652), meaning that there is a significant effect of entrepreneurship education on student entrepreneurial interest in Jombang. This is evidenced by the results of the respondent's answer questionnaire test on the statement in each indicator which states that the method of delivering entrepreneurship material used by lecturers can be easily understood, effective, and digestible by students. Entrepreneurship education material delivered forms an entrepreneurial spirit in students. From the above statement, it is concluded that the entrepreneurship education material presented can be easily understood and can shape the entrepreneurial spirit of students so that it can affect entrepreneurial interest (Bukirrom, 2014) as well as available teaching and learning facilities make it easier for students to understand the material and help lecturers when delivering material in terms of theory and hands-on practice to form an entrepreneurial spirit and mentality so that it can affect entrepreneurial interest (Rosmita, 2022).

In this study, it can be concluded that universities play a functional role in teaching knowledge about entrepreneurship to students to be taught how to think and behave as successful entrepreneurs. This means that it shows the same results as the current research conducted by researchers on undergraduate students in Jombang sub-district who are or have received entrepreneurship courses, namely students of the STKIP PGRI Jombang economic education study program, students majoring in management and sharia economics at KH Wahab Hasbullah University, especially in the first hypothesis, namely that there is a significant effect of entrepreneurship education on student entrepreneurial interest in Jombang, the results of this study are in line with the results of previous studies that there is an effect of entrepreneurship education on entrepreneurial interest (Hidayat, 2018; Hudaya et al., 2023; Oktiena & Dewi, 2021).

2. The Effect of Financial Literacy on Student Entrepreneurial Interest in Jombang.

Based on the results of the study, it was found that the results of the t-test count (2.449) > t table (1.652), meaning that there is an effect of financial literacy on entrepreneurial interest in students in Jombang. This is evidenced by the results of the respondent answer questionnaire test that has been carried out on the statement in each indicator which states that students can manage their finances by managing income and expenses to be made. Students understand how to save money that is not used for consumption and students can take a way out when facing problems when running a business. Students know the risks that will hinder them when starting a business or business.

From the above statement, it can be concluded that students know about the benefits of saving and setting aside part of the income earned to be saved which is used as capital in entrepreneurship so that it can affect entrepreneurial interest (Sadalia, 2012) and students understand how to manage finances in the form of income and expenses by making a priority scale in running a business so that it can affect entrepreneurial interest.

This means that it shows the same results as the research that has now been conducted by researchers on undergraduate students (SI) of tertiary institutions in Jombang sub-district who are or have received entrepreneurship courses, namely students of the economic education study program of STKIP PGRI Jombang, students majoring in management and sharia economics at KH Wahab Hasbullah University, especially in the second hypothesis, namely that there is a significant

effect of financial literacy on student entrepreneurial interest in Jombang, in line with research that has been done before (Afrianti et al., 2020; Anggraini & Handayati, 2023) so that the theory is proven.

Table 2. Simultaneous Test Results (F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1810.002	2	905.001	156.618	.000 ^b
	Residual	1149.904	199	5.778		
	Total	2959.906	201			
a. Dependent Variable: Entrepreneurial Interest						
b. Predictors: (Constant), Financial Literacy, Entrepreneurship Education						

Source: Data processed from SPSS program version 25, 2023

Based on the F test results count (156.6) > F table (3.041), meaning that it is found that there is an effect of entrepreneurship education and financial literacy on student entrepreneurial interest in Jombang. This is evidenced by the results of the questionnaire test respondent answers that have been done on the statement in each indicator which states that students will continue to learn the world of business, will even be used as an ideal that will be done. Entrepreneurship itself is a choice in terms of career, the interest that arises will encourage someone to go directly to do these activities. students feel happy to take part in entrepreneurial activities compared to other activities and this will encourage students to continue to seek business experience without any compulsion students can print something new with existing ones so that they can create a business opportunity.

From the above statement, it is concluded that students have a high desire for entrepreneurship and become one that wants to be done by being able to make something new with existing ones so that it can affect entrepreneurial interest (Yuhendri, 2016) and students feel happy to participate in entrepreneurial activities that encourage them to continue to learn business knowledge without any compulsion so that it affects entrepreneurial interest (Damayanti, 2022) from the equation it can be concluded that entrepreneurship education (X1) and financial literacy (X2) simultaneously and positively affect entrepreneurial interest (Y) students in Jombang.

Along with advances in information technology and telecommunications that give birth to active, creative, and innovative students to become successful young entrepreneurs. The results of this study are also supported by research conducted (Yuhendri, 2016) which states that feeling happy is one of the impulses for someone to have an interest in entrepreneurship, this is based on a sense of pleasure in doing these activities. Entrepreneurial interest can also arise if someone already has entrepreneurial knowledge and financial literacy knowledge. Entrepreneurial knowledge and financial literacy knowledge can be obtained from learning entrepreneurship in college, so that someone will have an understanding of the business world, especially for STKIP PGRI Jombang and KH Wahab Hasbullah University students who currently have many students who excel in the field of entrepreneurship such as passing funding in the student creativity program in the field of entrepreneurship (PKM-K) and the entrepreneurial student development program (P2MW). This means that it shows the same results as the current research conducted by researchers on undergraduate students in Jombang sub-district who are or have received entrepreneurship courses, namely students of the economic education study program of STKIP PGRI Jombang, students majoring in management and sharia economics at KH Wahab Hasbullah University, especially in the third hypothesis, namely that there is a significant effect of entrepreneurship education and financial literacy on students' entrepreneurial interest in Jombang, which is in line with previous research on the relationship between these variables (Kristianti & Dewi, 2022; Utami & Wahyuni, 2022) so that the theory is proven.

KESIMPULAN

Based on the results of research that has been conducted related to the effect of entrepreneurship education and financial literacy on student entrepreneurial interest in Jombang, the following conclusions can be drawn :

1. Entrepreneurship education has a significant effect on student entrepreneurship interest in Jombang.
2. Financial literacy has a significant effect on student entrepreneurship interest in Jombang.
3. Entrepreneurship education and financial literacy have a significant effect on student entrepreneurship interest in Jombang.

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