

Determinants of Students' Entrepreneurial Interest Perspective of Islamic Business Ethics

Abdul Latif¹, Laily Nur Fiana², Nurus Shefrilanti Hidayatullah³

^{1,2,3,4}Faculty of Economics and Management, University of Darussalam Gontor

Email: abdullatif@unida.gontor.ac.id¹, lailyfiana@gmail.com², hidayatullahnurushefrilanti@gmail.com³

Abstract

Indonesia is a developing country with abundant natural resources and a large population, it still faces significant unemployment. Unemployment among college graduates is a major challenge, even though they have the potential to become entrepreneurs who can help reduce it. Entrepreneurship plays an important role in driving economic growth and creating job opportunities, especially for college students who are the next generation of the nation. Therefore, higher education institutions need to direct graduates not only to focus on becoming labor absorbers but also to create their own jobs. The purpose of this study is to identify the factors influencing female students' interest in entrepreneurship from the perspective of Islamic business ethics among female students of the Faculty of Economics and Management at the University of Darussalam Gontor in 2024, with a focus on entrepreneurial literacy, motivation, and income expectations. To process the data, the authors used SmartPLS 4.0.9.9. The results of this study were obtained from the respondents' answers; entrepreneurial literacy and motivation have a positive and significant effect on entrepreneurial interest. And income expectations do not have a positive and significant effect on entrepreneurial interest. The data show that entrepreneurial literacy, motivation, and income expectations have a positive and significant effect on entrepreneurial interest. This study found that the entrepreneurial interest of Darussalam Gontor University students is influenced by entrepreneurial literacy, motivation, and income expectations in 72.1%, and the remaining 27.9% is influenced by other factors.

Keywords: *Entrepreneurial Literacy, Motivation, Income Expectation, Islamic Business Ethics, Entrepreneurial Interest*

Introduction

Indonesia is one of the countries with the largest total population in the world and is endowed with abundant natural resources and significant human resource potential. This is evident in Indonesia's consistent sending of labor to various countries.¹ Despite this, unemployment remains a major challenge. The number of people in the labor force is not proportional to the availability of jobs, resulting in persistent unemployment.²

The following is data on the unemployment rate of the Indonesian population based on BPS data:

¹ R Aprilia, "Pengaruh Pengetahuan Kewirausahaan dan Motivasi Berwirausaha Terhadap Minat Berwirausaha pada Mahasiswa Pendidikan ...", *Jurnal Entrepreneur dan Bisnis (JEBI)*, Vol. 3, No.1 (2023), p. 8

² NiPutu and Lisa Ernawatiningsih, "Analisis Determinan Minat Mahasiswa Akuntansi dalam Berwirausaha," *Jurnal Ilmiah Manajemen & Bisnis*, Vol. 4, No. 1 (2019), p. 34

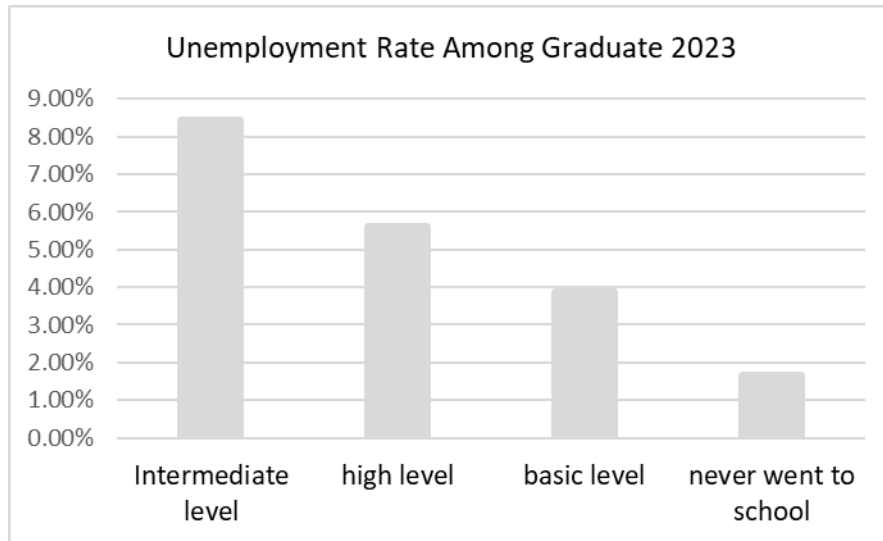


Figure 1. Unemployment Rate Among Graduates

Source: *databoks.co.id* (processed by researchers)

Data show that a higher level of education does not necessarily guarantee a lower unemployment rate. In fact, graduates at the middle-education level have the highest unemployment rate, possibly due to limited job opportunities or a mismatch between skills and labor-market needs. Meanwhile, the unemployment rate among higher-education graduates ranks second. This condition highlights the need for universities to encourage students not only to become job seekers but also job creators.

According to the Central Statistics Agency (BPS), the highest open unemployment rate (TPT) in February 2023 was at the secondary-education level, at 8.41%. The unemployment rate for the higher-education level was 5.59%, the second-highest among categories. Meanwhile, the unemployment rate among primary-school graduates reached 3.85%. Overall, the TPT decreased across almost all educational levels compared to 2022, except for individuals who had never attended school. The decrease from February 2022 was recorded at 0.38%, and in August 2022, it decreased by 0.41%.³

The data above indicate that higher-education graduates still face a considerable unemployment problem. To address this, societal mindsets particularly among university students must shift. Students need encouragement not only to seek employment but also to develop entrepreneurial skills.⁴ In the current era of intense competition, entrepreneurship has become an important phenomenon. Entrepreneurs are considered one of the most effective instruments in reducing poverty and contributing to national development.⁵ Strengthening entrepreneurial literacy is

³ Erlina F. Santika, 'Pengangguran Terbuka Lebih Banyak Berasal dari Lulusan Sekolah Menengah dan Kejuruan', *https://databoks.katadata.co.id/datapublish/2023/06/21/Pengangguran-Terbuka-Lebih-Banyak-Berasal-Dari-Lulusan-Sekolah-Menengah-Dan-Kejuruan*, 2023, p. 1.

⁴ Ni Putu and Lisa Ernawatiningsih, "Analisis Determinan Minat Mahasiswa Akuntansi dalam Berwirausaha," *Jurnal Ilmiah Manajemen & Bisnis*, Vol. 4, No. 1, (2019), p. 34.

⁵ Edi Safri, et. al., 'Kewirausahaan dalam Perspektif Hadits', *INNOVATIVE: Journal Of Social*

expected to produce creative entrepreneurs capable of generating job opportunities and alleviating unemployment.⁶

Entrepreneurial literacy plays a crucial role in fostering entrepreneurial spirit, independence, productivity, and economic growth. Students' interest in entrepreneurship is influenced by several factors, including entrepreneurial literacy, motivation, and income expectation. Entrepreneurial interest refers to an individual's desire to learn and develop a business that generates income, creates innovative products, and meets consumer needs.⁷ Entrepreneurial literacy equips individuals with the theoretical and practical knowledge required to engage effectively in business activities.

Entrepreneurial literacy is important for preparing individuals to face challenges in the workplace and the business world.⁸ Motivation also significantly influences entrepreneurial interest. It is the internal drive that motivates individuals to act to achieve goals such as profit, autonomy, and independence. Greenberg defines motivation as the process of arousing, directing, and maintaining behavior toward a specific goal.⁹ Meanwhile, income expectations are a person's hope or desire to earn high, potentially unlimited income through entrepreneurship.¹⁰ In addition to these factors, students are expected to uphold Islamic business ethics in their entrepreneurial activities. Islamic business ethics emphasize honesty, fairness, justice, and adherence to Sharia principles.¹¹ Business activities must avoid fraud, usury, and all practices prohibited in Islam. However, in modern times, many entrepreneurial activities neglect these ethical foundations.¹²

Based on the explanations above, the authors examine how entrepreneurial literacy, motivation, and income expectations influence students' entrepreneurial interest after studying Islamic business ethics. Therefore, this research is conducted among students of the Faculty of Economics and Management, University of Darussalam Gontor, with the title "Determinants of Students' Entrepreneurial Interest Perspective of Islamic Business Ethics".

Science Research, Vol. 3, No. 2 (2023), p. 10091.

⁶ Nova Tiara Ramadhani and Ida Nurnida, "Pengaruh Mata Kuliah Kewirausahaan Terhadap Minat Berwirausaha Mahasiswa," *Jurnal Ecodomica*, Vol. 1, No. 1 (2017), p. 90.

⁷ Henny Rachmawati and others, 'Pengaruh Lingkungan Keluarga, Pengetahuan Kewirausahaan Dan Motivasi Berwirausaha Terhadap Minat Berwirausaha Mahasiswa', *Edunomic: Jurnal Ilmiah Pendidikan Ekonomi Fakultas Keguruan dan Ilmu Pendidikan*, Vol. 10, No. 1, (2020). p. 57.

⁸ Albertus Maria Setyastanto, 'Tingkat Literasi Kewirausahaan Mahasiswa', *Research and Development Journal of Education*, Vol. 8, No. 2, (2022), p. 883-84.

⁹ Ni Putu and Lisa Ernawatiningsih, "Analisis Determinan Minat Mahasiswa Akuntansi Dalam Berwirausaha," *Jurnal Ilmiah Manajemen & Bisnis*, Vol. 4, No. 1, (2019). p. 36

¹⁰ Syafiya Fathiyannida and Teguh Erawati, 'Pengaruh Kewirausahaan, Motivasi Berwirausaha, Lingkungan Keluarga Dan Ekspektasi Pendapatan Terhadap Minat Berwirausaha Mahasiswa Akuntansi (Studi Kasus Pada Mahasiswa Aktif Dan Alumni Prodi Akuntansi Fakultas Ekonomi Universitas Sarjanawiyata Tamansiswa)', *Jurnal Ilmiah Akuntansi Dan Finansial Indonesia*, Vol. 4, No. 2 (2021), p. 85.

¹¹ Citra Savitri and Wanta, "Upaya Menumbuhkan Minat Berwirausaha pada Mahasiswa Prodi Manajemen di UBP Karawang," *Jurnal Manajemen & Bisnis Kreatif*, Vol. 3, No. 1 (2018), p. 93.

¹² Sherin Maydiana - and Hendry Cahyono, 'Etika Bisnis Islam dalam Era Bisnis Kekinian (Studi Kasus Kedai Kopi Diskuupi Surabaya)', *Jurnal Ekonomika dan Bisnis Islam*, Vol. 3, No. 2 (2020), p. 211-212.

Literature Review

Setyastanto, Leksono, Vhalery, & Abdillah said that entrepreneurial literacy is knowledge in the field of entrepreneurship to process theory and apply entrepreneurial knowledge to everyday life. With entrepreneurial literacy, students find it easier to build an interest in entrepreneurship than those who do not have entrepreneurial literacy. The more literacy that is possessed, the higher the entrepreneurial interest that individuals have.¹³ According to Ngalim Purwanto, (2006) motivation is a “driver” a conscious effort to influence a person’s behavior so that he is moved to act to do something so as to achieve certain results or goals. Provides another definition that motivation refers to a process of influencing individual choices towards various forms of desired activities.¹⁴

According to Gerungan¹⁵ in Suryana & Bayu motivation is the drive in humans that causes humans to do something. Entrepreneurial motivation is not born from birth, but it can be trained, learned, and developed. Entrepreneurial motivation is an impulse that arises from a person to take or carry out activities related to the field of entrepreneurship. According to Aprianto et al, honesty in entrepreneurship is an ethic that has been exemplified by the Prophet Muhammad SAW, the rules and limits between haq and batil in entrepreneurship are taught based on the guidance of the holy book of the Qur’an, the prohibition of cheating the scales, the prohibition of taking too much profit and usury and all of this has been stated in the holy book of the Qur’an.¹⁶

According to Slamet, interest is a sense of liking from a sense of interest in a thing or activity, without anyone telling you to do it.¹⁷ Interest is basically the acceptance of a relationship between oneself and something outside oneself. Meanwhile, according to Witherington, interest is a person’s awareness that an object, a person, a problem or a situation has something to do with him.¹⁸ Nur Haliza (2022)¹⁹ studied the effect of digital literacy, self-efficacy, and income expectations on the entrepreneurial interest of Economics Faculty students at the State University of Jakarta, Class of 2017. The method used was descriptive quantitative. The results showed that all three variables had a positive and significant effect. The difference in the future study lies in the variables: entrepreneurial literacy, motivation, and income expectations.

¹³ Leksono Setyastanto and Vhalery, ‘Pengaruh Literasi Kewirausahaan Terhadap Minat Berwirausaha Mahasiswa’, *Research and Development Journal of Education*, Vol. 9, No. 1, (2022), p. 502.

¹⁴ Dajah Julindrastuti and Iman Karya, ‘Pengaruh Motivasi dan Lingkungan Keluarga Terhadap Minat Berwirausaha Mahasiswa’, *Jurnal Tadbir Peradaban*, Vol. 2, No. 1 (2022), p. 9.

¹⁵ Ni Made Sintya, ‘Pengaruh Motivasi, Efikasi Diri, Ekspektasi Pendapatan, Lingkungan Keluarga, dan Pendidikan Kewirausahaan Terhadap Minat Berwirausaha Mahasiswa Jurusan Akuntansi di Universitas Mahasaraswati Denpasar’, *Jurnal Sains, Akuntansi dan Manajemen*, Vol. 1, No. 1 (2019), p. 342.

¹⁶ Rosdalina Bukido, Adila Afifah Mampa, and Ridwan Jamal, ‘Etika Bisnis Islam Dalam Perilaku Bisnis Pedagang Muslim Makassar Kota Manado’, *Maqrizi: Journal of Economics and Islamic Economics*, Vol. 2, No. 2 (2022), p.115.

¹⁷ Djaali, *Psikologi Pendidikan* (Jakarta: Bumi Aksara, 2009), p. 18.

¹⁸ Witherington, *Psikologi Pendidikan* (Jakarta: Aksara Baru, 1985), p. 18.

¹⁹ N Haliza, ‘Pengaruh Literasi Digital, Efikasi Diri dan Ekspektasi Pendapatan Terhadap Minat Berwirausaha pada Mahasiswa Fakultas Ekonomi Universitas Negeri Jakarta Angkatan 2017’, *Indonesian Journal of Economy, Business, Entrepreneurship and Finance*, Vol. 2, No. 2 (2022), p. 172.

Rahmat Jumadi & Nur Huri Mustofa (2022)²⁰ examined the influence of social media, entrepreneurship education, income expectations, and religiosity on business interest. The results showed that only income expectations and religiosity had a significant effect. The future study will focus on motivation and income expectations. Siti Aisyah, Nur Ahmadi Bi Rahmani et al. (2023)²¹ analyzed the effect of entrepreneurial knowledge, motivation, family environment, and social media on the entrepreneurial interest of FEBI UINSU Medan students. All variables except social media were significant. The future study will focus on income expectations. Arisma Lusia Nur Shanty & Waspodo Tjipto Subroto (2023)²² researched the effect of entrepreneurial knowledge, motivation, and family environment on students' entrepreneurial interest. All variables had a significant effect. The future study will use entrepreneurial literacy, motivation, and income expectations as variables, and SmartPLS as the analysis tool instead of SPSS.

Shalsa Dhea Anora (2023)²³ studied the influence of entrepreneurial knowledge, income expectations, and motivation on the entrepreneurial interest of civil servants in the Batanghari State Attorney's Office. Only entrepreneurial knowledge and motivation were significant. The difference for the future study is the research object: students of the Faculty of Economics and Management, University of Darussalam Gontor, 2024. Sindi Indriyani, Muhammad Rakib et al. (2022)²⁴ examined entrepreneurial literacy, income expectations, and self-actualization on students' entrepreneurial interest at Makassar State University. Literacy had no significant effect, while income expectations and self-actualization were significant. Future research will focus on income expectations.

Gusti Ayu Putu Agung Mahadewi & Ni Luh Sari Widhiyani (2023)²⁵ analyzed the effect of income expectations, social media use, and e-commerce on entrepreneurial interest of undergraduate accounting students at Udayana University. All variables were positively significant. The future study will use entrepreneurial literacy and motivation as variables with SmartPLS. Satriadi, Abu Muna Almadudi Ausat et al. (2022)²⁶ examined the effects of self-efficacy, creativity, attitude toward

²⁰ Rahmat Jumadi and Nur Huri Mustofa, 'Pengaruh Media Sosial, Pendidikan Ke wirausahaan, Ekspektasi Pendapatan Dan Religiusitas Terhadap Minat Bisnis', *Al Maal: Journal of Islamic Economics and Banking*, Vol. 3, No. 2 (2022), p. 115.

²¹ Siti Aisyah, Nur Ahmadi Bi Rahmani, and Salmiah Hasibuan, 'Pengaruh Pengetahuan Ke wirausahaan, Motivasi, Lingkungan Keluarga dan Media Sosial Terhadap Minat Berwirausaha Mahasiswa Muslim', *Journal on Education*, Vol. 5, No. 4 (2023), p. 11740.

²² Arisma Lusia Nur Shanty and Waspodo Tjipto Subroto, 'Pengaruh Pengetahuan Ke wirausahaan, Motivasi Berwirausaha dan Lingkungan Keluarga Terhadap Minat Berwirausaha Mahasiswa', *Journal of Management and Bussines (JOMB)*, Vol. 5, No. 2 (2023), p. 1634.

²³ Shalsa Dhea Anora, 'Pengaruh Pengetahuan Ke wirausahaan, Ekspektasi Pendapatan dan Motivasi Terhadap Minat Berwirausaha (Studi Kasus Pada Pegawai Nege ri Sipil (PNS) di Kejaksaan Negeri Batanghari)', *Jurnal Manajemen Terapan Dan Keuangan*, Vol. 12, No. 3 (2023), p. 847.

²⁴ Sindi Indriyani and others, 'Pengaruh Literasi Ke wirausahaan, Ekspektasi Pendapatan Dan Aktualisasi Diri Terhadap Minat Berwirausaha Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Negeri Makassar', *Eklektik : Jurnal Pendidikan Ekonomi Dan Kewirausahaan*, Vol. 5, No. 2 (2022), p. 229.

²⁵ Gusti Ayu Putu Agung Mahadewi and Ni Luh Sari Widhiyani, 'Ekspektasi Pendapatan, Penggunaan Media Sosial, E-Commerce dan Minat Berwirausaha di Masa Pandemi Covid-19', *E-Jurnal Akuntansi*, Vol. 33, No. 6 (2023), 1600.

²⁶ Satriadi Satriadi and others, 'Determinants of Entrepreneurial Intention: A Study on Indonesian Students', *BISNIS & BIROKRASI: Jurnal Ilmu Administrasi Dan Organisasi*, Vol. 29, No. 3 (2022), p. 151

entrepreneurship, social media, entrepreneurial culture, and motivation on students' entrepreneurial intentions. All variables were significant. Future research will focus on entrepreneurial literacy and income expectations, targeting female students at the University of Darussalam Gontor 2024. Muhammad Sukron Djazilan & Didit Darmawan (2022)²⁷ studied entrepreneurship education and family support on students' entrepreneurial interest. Both were significant, with entrepreneurship education as the dominant factor. The future study will use motivation and income expectations.

Andre Cherubini Alves, Bruno Fischer et al. (2019)²⁸ analyzed student entrepreneurship determinants in Brazilian higher education institutions. Universities supported entrepreneurship development positively. Future research will focus on entrepreneurial literacy, motivation, and income expectations, using SmartPLS.

Valentina Diana Rusu, Angela Roman et al. (2022)²⁹ highlighted the role of access to finance in students' entrepreneurial intentions. Access to finance was significant. The future study will focus on entrepreneurial literacy, motivation, and income expectations using SmartPLS. Andi Naila Quin Azisah Alisyahbana, Andika Isma, et al. (2023) examined the relationship between entrepreneurship learning and the social environment on students' entrepreneurial interest at Universitas Negeri Makassar. Both had significant effects. The future study will focus on motivation and income expectations with female students as the research object. Ria Resti Agustin, Nur Diana et al. (2020)³⁰ analyzed the effect of income expectations, motivation, entrepreneurship education, and subjective norms on the entrepreneurial interest of accounting students at UNISMA and UM. Simultaneously, all variables were significant, though some had partial effects. The future study will use SmartPLS.

Ilham Pragosa Satyantoro, Endah Andayani et al. (2021)³¹ examined self-efficacy, entrepreneurship education, and income expectations on entrepreneurial interest. All variables were significant. Future research will focus on motivation and income expectations, using SmartPLS. Annisa Ayunandri (2022)³² studied factors influencing the entrepreneurial interest of alumni from FEB UIN Raden Intan Lampung. Environmental variables were significant, while personal and sociological

²⁷ Muhammad Sukron Djazilan and Didit Darmawan, "Entrepreneurship Education and Family Support: The Determinants That Appear Entrepreneurship Interest for Students," *ISSE International Journal of Service Science*, Vol. 1, No. 2 (2022), p. 26.

²⁸ André Cherubini Alves and others, 'Determinants of Student Entrepreneurship: An Assessment on Higher Education Institutions in Brazil', *Innovation and Management Review*, Vol. 16, No. 2 (2019), p. 96.

²⁹ Valentina Diana Rusu, Angela Roman, and Mihaela Brindusa Tudose, 'Determinants of Entrepreneurial Intentions of Youth: The Role of Access to Finance', *Engineering Economics*, Vol. 33, No. 1 (2022), p. 86.

³⁰ Ria Resti Agustin and Nur Diana, "Pengaruh Ekspektasi Pendapatan, Motivasi, Pendidikan Kewarganegaraan, Dan Norma Subyektif Terhadap Minat Untuk Berwirausaha (Studi Kasus Pada Mahasiswa S1 Akuntansi FEB UNISMA dan UM)," *Jurnal Akuntansi*, Vol. 9, No. 04 (2020), p. 126.

³¹ Ilham Pragosa Satyantoro, Endah Andayani, and Walipah, 'Efikasi Diri, Pendidikan Kewirausahaan Dan Ekspektasi Pendapatan : Pengaruh Terhadap Minat Berwirausaha', *Jurnal Riset Pendidikan Ekonomi*, Vol. 6, No.1 (2021), p. 78.

³² Annisa Ayunandri, Faktor-Faktor yang Mempengaruhi Minat Berwirausaha Mahasiswa dalam Perspektif Ekonomi Islam (Studi Pada Alumni Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Raden Intan Lampung Yang Lulus Pada Tahun 2018), *Skripsi Universitas Islam Negeri Raden Intan Lampung*, (2022), p. 30.

factors were not. The future study will use SmartPLS to examine entrepreneurial literacy, motivation, and income expectations. Siswadi, Lidya Frasisca Ellyna (2023)³³ researched the effect of Islamic business ethics courses on students' entrepreneurial interest at Institut Pesantren Sunan Drajat. The course had a significant effect of 34.8%, while 65.2% was influenced by other factors. Future research will use entrepreneurial literacy, motivation, and income expectations.

Evi Liana Putri (2022)³⁴ analyzed entrepreneurial knowledge, family environment, and income expectations on students' interest in online business. All variables were significant. The future study will focus on motivation. Husna Etika Rahmi (2019)³⁵ studied the effect of entrepreneurial knowledge and entrepreneurial interest on motivation to become a Muslim entrepreneur at UIN AR-Raniry. Both were significant individually and jointly. Future research will focus on income expectations, using SmartPLS, with female students as the object.

Gusti Ayu, Ni Nyoman & Gde Bagus (2020)³⁶ studied income expectations, entrepreneurship education, self-efficacy, motivation, and family environment on entrepreneurial interest. Income expectations, self-efficacy, and family environment were significant, while entrepreneurship education and motivation were not. Diana Aqmala, Febrianur Ibnu & Rian Adi (2020)³⁷ examined factors shaping entrepreneurial interest of Management students at Dian Nuswantoro University. Knowledge, environment, and motivation were significant. Future research will focus on income expectations and female students of University of Darussalam Gontor 2024.

The main differences between previous studies and the future research are the research object (female students of the Faculty of Economics and Management, University of Darussalam Gontor 2024) and the analysis method, which will use SmartPLS to obtain more accurate results.

Methodology Research

The research uses a descriptive quantitative approach. Descriptive research is research that analyzes and answers questions about phenomena and events that occur today.³⁸ Quantitative research is research that describes the state of a symptom

³³ Lidya Frasisca Ellyna, "Pengaruh Mata Kuliah Etika Bisnis Islam," *Al-Maqashid*, Vol. 3, No. 01 (2023), p. 6–14. p.6

³⁴ Evi Liana Putri, Pengaruh *Entrepreneurial Knowledge*, Lingkungan Keluarga dan Ekspektasi Pendapatan terhadap Minat Berbisnis Online dalam Perspektif Islam (Studi Pada Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Raden Intan Lampung), *Skripsi Universitas Islam Negeri Raden Intan Lampung*, 2022. p. iii

³⁵ Husna Etika Rahmi, Pengaruh Tingkat Pengetahuan Ke wirausahaan dan Minat Berwirausaha Terhadap Motivasi Menjadi Wirausahawan Muslim (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Islam UINAR-RANIRY), *Skripsi Universitas Islam Negeri Ar-Raniry*, 2019. p.xiv

³⁶ Gusti Ayu Made, et al 'Pengaruh Ekspektasi Pendapatan, Pendidikan Ke wirausahaan, Efikasi Diri, Motivasi Dan Lingkungan Keluarga Terhadap Minat Berwirausaha', *Jurnal Kharisma*, Vol. 2, No. 2 (2020), p.185.

³⁷ Diana Aqmala, Putra, and Suseno, "Faktor-Faktor yang Membentuk Minat Berwirausaha Mahasiswa Program Studi Manajemen Universitas Dian Nuswantoro", *Jurnal Ekonomi Manajemen Sumber Daya*, Vol. 22, No.1, (2020), p. 60

³⁸ Nurhadi et al., *Metode Penelitian Ekonomi Islam*, ed. by Andi Triyawan (Bandung, 2021), p. 60.

recorded with measuring instruments and then processed into numerical data, commonly called the scientific method.³⁹

In this type of descriptive quantitative research, the method used is a survey. The survey method is a research method that collects information from a sample using questions or statements in a questionnaire.⁴⁰ Data were collected using a **questionnaire** distributed directly to students. The questionnaire uses a **Likert scale** to measure perceptions and attitudes through graded responses.

The population in this research consists of students of the Faculty of Economics and Management, University of Darussalam Gontor, in the 2024 academic year. The sampling technique used is purposive sampling, in which participants are selected based on specific criteria, such as having taken courses related to entrepreneurship and Islamic business ethics. The endogenous (dependent) variables are students' interest in entrepreneurship, and the exogenous (independent) variables are Entrepreneurial Literacy, Motivation, and Income Expectations.

Result and Finding

Structural Model Evaluation or Inner Model

The second stage of evaluation is testing the structural model, also called the inner model. The results of testing the measurement model (inner model) show the relationships among constructs, the significance values and R-Square for the t-test of endogenous constructs, and the significance of the structural path parameter coefficients.

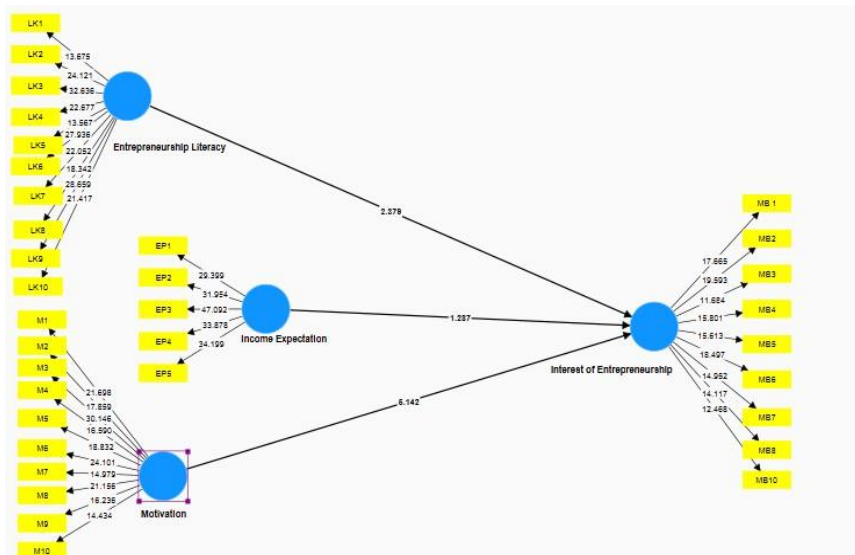


Figure 2. Structural Models of Research

Source: Output Bootstrapping, SmartPLS 4.0.9.9

³⁹ Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*, 2nd edition, ed. by Sutopo (Bandung: Alfabeta, 2021), p. 15

⁴⁰ Samsu, 'Metode Penelitian Teori dan Aplikasi Penelitian Kualitatif, Kuantitatif, Mixed Methods, serta Research & Development', *Metode Penelitian Kualitatif*, 1st edition, ed. by Rusmini (Jambi: Pusaka Jambi, 2017), p.119.

1. R-Square

One evaluation of the structural model is to take into account the R-square in the endogenous variables, the following R-square results are presented in the table:

Table 1. Evaluation of Structural Model Through R-Square (R2)

	R-square	R-square adjusted
Interest of Entrepreneurship	0,721	0,717

Source: Data processed by researchers, SmartPLS R-Square, 2024

The table shows that the R-square for the endogenous variable (Entrepreneurial Interest) is 0.721. This means that entrepreneurial literacy, motivation and income expectations have an influence on entrepreneurial interest by 72.1% and the remaining 27.9% shows other factors influence the entrepreneurial interest of students of the Faculty of Economics and Management, Darussalam Gontor University.

2. Path Coefficient

In SEM-PLS, the results of the relationship analysis are presented by calculating path coefficients for each path. Initially, resample using bootstrapping on the sample. Path coefficient measurements are used to analyze hypotheses. Endogenous variables have a positive or negative effect on exogenous variables, as indicated by the T-statistic, which is significant or insignificant, with > 1.96) for significant variables, while < 1.96) for negative effects. A P-value ≤ 0.05 indicates that the exogenous variable affects the endogenous variable; a P-value ≥ 0.05 indicates no effect. After bootstrapping, the relationship data between variables is obtained as follows.

Table 2. Path Coefficients (Mean, STDEV, T-Statistic, P-Values)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Entrepreneurship Literacy -> Interest of Entrepreneurship	0,244	0,242	0,103	2,379	0,017
Income Expectation -> Interest of Entrepreneurship	0,086	0,093	0,067	1,287	0,198
Motivation -> Interest of Entrepreneurship	0,574	0,567	0,112	5,142	0,000

Source: Data processed by researchers, SmartPLS T-Statistic (Bootstrapping), 2024

The results of the path coefficient measurement show that the T-Statistic has a significant or insignificant variable variance, as measured by the value between > 1.96 and < 1.96 . After this, each hypothesis will be described:

- a. $H_1 = X$ (Entrepreneurship Literacy) to Y (Entrepreneurial Interest): significant positive effect.
- b. $H_2 = X$ (Motivation) to Y (Interest in Entrepreneurship): significant positive effect.
- c. $H_3 = X$ (Income Expectation) to Y (Entrepreneurial Interest): insignificant positive effect.

Research Result

1. *First Hypothesis Testing (Entrepreneurial Literacy has a positive significance relationship with Entrepreneurial Interest)*

The results of the first hypothesis test show a relationship between exogenous variables (entrepreneurial literacy) and endogenous variables (entrepreneurial interest). In these results, the path coefficient in the original sample is 0.244 with a T-Statistic of 2.379, which is greater than the minimum significant value of 1.96 and a P-Value of 0.017, which is smaller than the minimum value of 0.05 from these results, concluding that entrepreneurial literacy has a positive and significant effect on entrepreneurial interest.

2. *Second Hypothesis Testing (Motivation has a positive relationship significance with Entrepreneurial Interest)*

The results of the second hypothesis test show the relationship between the exogenous variable motivation and the endogenous variable entrepreneurial interest. In these results, the path coefficient in the original sample is 0.574 with a T-Statistic of 5.142, where the number is greater than 1.96, and the P-Value of 0.000 is smaller than 0.05. So, from these results, it is concluded that motivation has a positive and significant effect on entrepreneurial interest.

3. *Effect of the Third Hypothesis (Income Expectation has a positive relationship significance with Entrepreneurial Interest)*

The results of the third hypothesis test show the existence of an exogenous variable relationship: Income Expectations with endogenous variables, namely entrepreneurial interest. In these results, the path coefficient in the original sample is 0.086, with a T-Statistic of 1.287, which is less than 1.96 and a P-Value greater than 0.05. From these results, it can be concluded that income expectations do not have a positive and significant effect on entrepreneurial interest.

Discussion Analysis

Testing the three hypotheses generated in this study, there are accepted or positive and significant effects and there are not accepted or no positive and significant effects between variables. As a result, the results of hypothesis testing and theoretical influence analysis provide the following explanation:

1. *Effect of Entrepreneurial Literacy on Entrepreneurial Interest*

According to Rafika et al, entrepreneurial literacy is classified into three categories, namely increasing the number of people who understand the field of entrepreneurship so that they can consider alternatives rationally, preparing

events to build new businesses and encouraging new entrepreneurs to become dynamic entrepreneurs.⁴¹

The results of SEM-PLS processing conducted by researchers indicate that entrepreneurial literacy has a positive effect on entrepreneurial interest, meaning that the entrepreneurial literacy acquired by female students of Darussalam Gontor University through lecture materials can influence their entrepreneurial interest. The value of the third indicator with the statement "Able to analyze business planning" in the entrepreneurial literacy variable shows the highest value of 0.870. The lowest value, 0.720, is obtained in the fifth indicator, with the statement "Can compile a business proposal". Then the value of X has an effect on Y obtained with a T-Statistic value of 2.379 greater than the minimum significant value of 1.96 and a P-Value of 0.017 smaller than the minimum value of 0.05. So it can be concluded that the variable entrepreneurial literacy (X1) has a positive and significant effect on the variable interest in entrepreneurship (Y).

The results of this study are in accordance with the research of Siti Aisyah, Nur Ahmadi Bi Rahmani and Salmiah Hasibuan in their research entitled "The Effect of Entrepreneurial Knowledge, Motivation, Family Environment and Social Media on Muslim Student Entrepreneurial Interest," with the results stating that the entrepreneurial knowledge variable affects the entrepreneurial interest of FEBI UINSU Medan students. In accordance with the sample of this study, namely students of the Faculty of Economics and Management, Darussalam Gontor University who study entrepreneurship subjects, it can realize that the importance of entrepreneurial knowledge before starting entrepreneurship.

The results of this study are in accordance with the research of Shalsa Dhea Anora in her research entitled "The Effect of Entrepreneurial Knowledge, Income Expectations and Motivation on Entrepreneurial Interest (Case Study on Civil Servants (PNS) at the Batanghari State Attorney's Office)" with the results stating that the entrepreneurial knowledge variable affects the entrepreneurial interest of civil servants in the Batanghari state attorney's office partially.

The results of this study are in accordance with the research of Muhammad Sukron Djazilan and Didit Darmawan in his research entitled "The Determinants That Appear Entrepreneurship Interest For Students" with the results stating that the variable entrepreneurial knowledge affects student entrepreneurial interest.

The results of the study agree with the research of Tata Cahyasari Kardiana and Inaya Sari Melati in their research entitled "The Effect of Entrepreneurship Education, Self-Confidence and Income Expectations on Entrepreneurial Interest" with results that show that there is a positive and significant effect of entrepreneurial literacy on entrepreneurial interest.⁴² This means that the better the education provided in entrepreneurship lectures, the greater the increase in students' entrepreneurial interest.

⁴¹ Tri Adhi Santoso and Aulya Vidya Almadana, 'Pengaruh Pendidikan Kewirausahaan dan Efikasi Diri Terhadap Minat Berwirausaha Siswa SMK di Kota Semarang', *ECONBANK: Journal of Economics and Banking*, Vol. 3, No.1 (2021), p. 20.

⁴² T C Kardiana and I S Melati, 'Pengaruh Pendidikan Kewirausahaan, Kepercayaan Diri dan Ekspektasi Pendapatan Terhadap Minat Berwirausaha', *Economic Education Analysis Journal*, Vol. 8, No. 3 (2019), p. 1194.

Entrepreneurial literacy has a close correlation with the application of Islamic business ethics, namely honesty, justice, balance, responsibility and cooperation. A good understanding of entrepreneurship encourages entrepreneurs to run businesses with integrity, transparency and a sense of responsibility so that they not only generate material benefits but also create blessings through fair business practices that benefit all parties.

2. *Effect of Motivation on Entrepreneurial Interest*

According to Marpaung, motivation will provide maximum impetus as a design or desire for success. Someone who has motivation means that someone has the power to gain success in life.⁴³

Researchers state that motivation has a positive effect on entrepreneurial interest, which means that the motivation obtained by female students of Darussalam Gontor University in lectures is able to influence female students' entrepreneurial interest. The value of the third indicator with the statement "Having innovation in entrepreneurship" in the motivation variable shows the highest value of 0.850. And the lowest value of 0.724 is generated in the tenth indicator with the statement "External factors, namely the surrounding environment and contextual conditions". Then the value of X has an effect on Y obtained with a T-Statistic value of 5.142 greater than the minimum significant value of 1.96 and a P-Value of 0.000 less than the minimum value of 0.05. So it can be concluded that the motivation variable (X2) has a positive and significant effect on the purchase intention variable (Y).

The results of this study are in accordance with the research of Siti Aisyah, Nur Ahmadi Bi Rahmani and Salmiah Hasibuan in their research entitled "The Effect of Entrepreneurship Knowledge, Motivation, Family Environment and Social Media on Muslim Student Entrepreneurial Interest" with the results stating that the motivation variable affects the entrepreneurial interest of FEBI UINSU Medan students. In accordance with the sample of this study, namely students of the Faculty of Economics and Management, Darussalam Gontor University who need motivation to start entrepreneurship, both motivation from within and from outside themselves.

The results of this study are in accordance with the research of Arisma Lusiana Nur Shanty and Waspodjo Tjipto Subroto in their research entitled "The Effect of Entrepreneurship Knowledge, Entrepreneurial Motivation and Family Environment on Student Entrepreneurial Interest" with the results stating that variable motivation affects student entrepreneurial interest.

The results of the study agree with the research of Agus Susanti in his research entitled "The Effect of Entrepreneurship Education, Entrepreneurial Motivation and Family Environment on Student Entrepreneurial Interest (At the Academic Social Welfare of Mrs. Kartini)" with results that show that there is a

⁴³ Aditya Oei, Greis M. Sendow, and Rudie Y. Lumntow, 'Pengaruh Motivasi dan Efikasi Diri terhadap Minat Berwirausaha Mahasiswa Fakultas Ekonomi & Bisnis Universitas Sam Raulangi', *Jurnal EMBA*, Vol. 10, No. 4 (2022), p. 1008.

positive and significant effect of entrepreneurial motivation on entrepreneurial interest.⁴⁴

There are research results that contradict this research, which has been conducted by Ita Mustika et al entitled "Determinants of Entrepreneurial Interest in Accounting Students of Ibnu Sina University Batam" the results show that motivation does not have a positive and significant effect on entrepreneurial interest in Accounting Students of Ibnu Sina University Batam.⁴⁵

Motivation based on Islamic values has a strong correlation with the application of Islamic business ethics. The right internal motivation, such as seeking the pleasure of Allah, the blessing of sustenance, and providing benefits to others, encourages business actors to conduct business ethically, responsibly, and beneficially, so that business becomes a means of worship while bringing blessings.

3. *The Effect of Income Expectations on Entrepreneurial Interest*

According to Herlado & Permana (2020) Income Expectation is a person's desire for higher income. More income expectations encourage someone to have an interest in entrepreneurship. If someone has a desire to get a high income by becoming an entrepreneur, then this can increase the desire and encourage someone to become an entrepreneur.⁴⁶

Researchers state that income expectations do not have a positive effect on entrepreneurial interest, which means that income expectations are not able to influence female students' entrepreneurial interest. The value of the third indicator with the statement "High profit in entrepreneurship" in the motivation variable shows the highest value of 0.913. And the lowest value of 0.876 is generated in the fifth indicator with the statement "Amazing results in entrepreneurship". Then the value of X has no effect on Y obtained with a T-Statistic value of 1.287 smaller than the minimum significant value of 1.96 and a P-Value of 0.198 greater than the minimum value of 0.05. So it can be concluded that the income expectation variable (X3) has no positive and significant effect on the purchase intention variable (Y).

The results of this study are in accordance with the research of Ria Resti Agustin, Nur Diana and Afifudin in their research entitled "The Effect of Income Expectations, motivation, Entrepreneurship Education and Subjective Norms on Interest in Entrepreneurship (Case Study on Undergraduate Students of Accounting FEB Unisma and UM)" with the results stating that variable income expectations affect the entrepreneurial interest of undergraduate students of Accounting FEB Unisma and UM.

⁴⁴ Agus Susanti, 'Pengaruh Pendidikan Ke wirausahaan, Motivasi Berwirausaha dan Lingkungan Keluarga Terhadap Minat Berwirausaha Mahasiswa (Pada Akademi Kesejahteraan Sosial Ibu Kartini)', *Jurnal Ilmiah Ekonomi Dan Bisnis*, Vol. 14, No. 2 (2021), p. 87.

⁴⁵ Ita Mustika and others, 'Determinan Minat Berwirausaha Mahasiswa Akuntansi Universitas Ibnu Sina Batam', *Jurnal Cafetaria*, Vol. 4, No. 2 (2023), p. 471.

⁴⁶ Andi Rinda Oktariani and others, 'Pengaruh Ekspektasi Pendapatan Dan Lingkungan Keluarga Terhadap Minat Berwirausaha Peserta Didik', *Journal of Economic Education and Entrepreneurship Studies*, Vol. 2, No. 1 (2021), p. 103.

There are research results that contradict this research, which has been conducted by Hikmatullila and Retno Mustika Dewi entitled “The Effect of Income Expectations and the Use of Social Media on Student Entrepreneurial Interest” the results show that income expectations have a significant effect on entrepreneurial interest in students of the Economic Education study program, Surabaya State University.⁴⁷

Income expectations have a correlation with the application of 5 Islamic business ethics, namely honesty (*shidq*), justice (*adl*), no harm (*la dharar*), responsibility (*amanah*), and cooperation (*ta’awun*). The expectation of obtaining halal and blessed income encourages business actors to be honest, fair, and responsible in every transaction, avoid harmful actions, and build good cooperative relationships. With income expectations based on Islamic values, business does not only prioritize financial gain, but also blessings and mutual prosperity.

One factor is that income expectations do not have a positive and significant effect on University of Darussalam Gontor students’ interest in entrepreneurship because University of Darussalam Gontor students are entrepreneurs with an Islamic business ethics perspective where the main goal in entrepreneurship is to seek the blessings of good fortune and the pleasure of Allah SWT for the entrepreneurship they undertake. And large and high profits are not a goal that must be prioritized in entrepreneurship.⁴⁸

Conclusion

Partially, entrepreneurial literacy has a significant positive effect on the entrepreneurial interest of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024. With the results of the T-test value of 2.379 < 1.96 and a P-value of 0.017 > 0.05. Motivation also has a significant positive effect on the entrepreneurial interest of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024. With the results of the T-test value of 5,142 < 1.96 and a P-value of 0.000 > 0.05. While income expectations do not have a significant positive effect on the entrepreneurial interest of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024. With the results of the T-test value on income expectations of 1.287 > 1.96 and the P-value on income expectations of 0.198 < 0.05.

Simultaneously, entrepreneurial literacy, motivation and income expectations have a significant positive effect on the entrepreneurial interest of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024. The determinant of entrepreneurial interest of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024 is 72.1% and the remaining 27.9% of entrepreneurial interest is influenced by other factors.

⁴⁷ Hikmatullila and Retno Mustika Dewi Dewi, ‘Pengaruh Ekspektasi Pendapatan dan Penggunaan Media Sosial Terhadap Minat Berwirausaha Mahasiswa’, *JOEAI (Journal of Education and Instruction)*, Vol. 7, No. 2 (2024), p.343.

⁴⁸ Risa Fitriyani and Mohamad Faozi, ‘Determinan Etika Bisnis Islam dalam Meningkatkan Pendapatan (Studi Kasus Penjual Pakaian di Pasar Tradisional Karangobar Banjarnegara)’, *Quranomic: Jurnal Ekonomi dan Bisnis Islam*, Vol. 2, No. 2 (2023), p. 143.

The results of the study concluded that entrepreneurial literacy, motivation and income expectations are factors that influence the interest of female students in entrepreneurship because they have a significant positive effect on the entrepreneurial interest of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024.

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