
The Influence of Financial Literacy, Academic Achievement, and Organizational Experience on Entrepreneurial Intention Among Scholarship Students at the University of Lampung

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Abstract:

This study investigates the influence of financial literacy, academic achievement, and organizational experience on entrepreneurial intention among scholarship students at the University of Lampung. As traditional employment pathways grow increasingly uncertain, entrepreneurial development has emerged as a key strategy in higher education. A quantitative approach was employed using a structured questionnaire distributed to 135 scholarship recipients, with 57 valid responses analyzed. Multiple linear regression analysis revealed that financial literacy and organizational experience significantly affect entrepreneurial intention, while academic achievement does not show a significant impact. Financial literacy enhances students' capacity for financial planning, investment decisions, and risk management, thereby strengthening entrepreneurial confidence. Organizational experience contributes to the development of soft skills such as leadership, networking, and decision-making, which are critical for entrepreneurship. The study highlights that practical skills and experiential learning hold greater influence than academic success alone in fostering entrepreneurial intention.

Keywords: Financial Literacy, Academic Achievement, Organizational Experience, Entrepreneurial Intention

Abstrak :

Penelitian ini mengkaji pengaruh literasi keuangan, prestasi akademik, dan pengalaman organisasi terhadap niat berwirausaha pada mahasiswa penerima beasiswa di Universitas Lampung. Seiring meningkatnya ketidakpastian jalur kerja konvensional, pengembangan kewirausahaan menjadi strategi utama dalam pendidikan tinggi. Penelitian ini menggunakan pendekatan kuantitatif dengan menyebarkan kuesioner terstruktur kepada 135 penerima beasiswa, dengan 57 respons valid yang dianalisis. Hasil analisis regresi linier berganda menunjukkan bahwa literasi keuangan dan pengalaman organisasi berpengaruh signifikan terhadap niat berwirausaha, sedangkan prestasi akademik tidak menunjukkan pengaruh yang signifikan. Literasi keuangan meningkatkan kemampuan mahasiswa dalam perencanaan keuangan, pengambilan keputusan investasi, dan manajemen risiko sehingga memperkuat kepercayaan diri untuk berwirausaha. Pengalaman organisasi membentuk keterampilan non-teknis seperti kepemimpinan, jaringan sosial, dan pengambilan keputusan yang penting dalam dunia wirausaha. Studi ini menekankan bahwa keterampilan praktis dan pembelajaran berbasis pengalaman lebih berperan dibandingkan pencapaian akademik dalam mendorong niat berwirausaha.

Kata Kunci: Literasi Keuangan, Prestasi Akademik, Pengalaman Organisasi, Niat Berwirausaha

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INTRODUCTION

Higher education institutions have implemented entrepreneurial programmes to adapt to changing business dynamics since conventional academic routes no longer offer career stability (Shahriar et al., 2024). These programs provide students crucial skills, knowledge, and entrepreneurial attitudes. Business plan preparation, project management, and creative product or service creation are hands-on activities for students. This instructional method fosters creativity, flexibility, and self-reliance, helping graduates to manage job market fluctuations and create opportunities for themselves and others. Governments and NGOs prioritize entrepreneurship development (Uygun et al., 2013). Universities encourage student entrepreneurship to support Sustainable Development Goal 8, which supports sustainable economic development and gainful employment with a focus on youth participation. Universities teach business fundamentals and develop practical skills like creativity, decision-making, and flexibility via organized entrepreneurship programs. Successful entrepreneurial companies produce sustainable employment and improve economic wellbeing, especially for younger generations who are vital national development assets, making this educational method relevant to SDG 8. Entrepreneurship is vital for job creation and economic growth, especially for young people and students (Fan et al., 2022). Pandemic has changed corporate environments and created new entrepreneurship possibilities. Young people, who are adaptable and imaginative, may take advantage of these chances and boost the economy.

Motivation, aspirations, educational background, experiential knowledge, capital accessibility, social support networks, and other contextual factors influence entrepreneurial intention, which is a prerequisite to business establishment (Boubker et al., 2021). Financial literacy—the awareness, knowledge, skills, attitudes, and behaviors needed for sound financial decision-making to achieve financial well-being (OECD, 2022)—helps people manage their finances and make informed financial product and service choices. The concept includes knowledge, attitudes, and actions (Urban et al., 2020). Knowledge includes understanding financial ideas and numeracy abilities in financial situations; attitudes represent personal views on money worth and management; and actions exhibit actual financial management spanning investments, savings, and expenditures. Financial literacy improves risk management, opportunity discovery, market insights, personal financial management, and financial decision-making (Klapper et al., 2019).

Educational achievements in academic institutions demonstrate intellectual ability (Hulwani et al., 2024). This concept includes educational subject mastery, cognitive capabilities, problem-solving abilities, and analytical talents needed in academic and professional settings. Internal (behavior, IQ, interests, aptitudes, and learning motivation) and external (social environment, facilities, and environmental circumstances) elements shape academic accomplishment (Jaya et al., 2019). Class size, institutional support, and curriculum shape affect academic achievement (Clercq et al., 2021). Smaller classes provide greater faculty-student contact, improving academic direction and topic clarity. Organizational experience active engagement in organized campus group activities (Thoha 1995; Fauzia, 2017) improves personal development and entrepreneurial preparation. Organizational participation helps people learn via environmental interactions, which is essential for skill development and personal maturity. Extracurricular activities improve interpersonal skills and entrepreneurial self-confidence via organisational and social interactions (Suharti et al., 2011). Organizational involvement teaches leadership, negotiation, peer interaction, network growth, communication improvement, and external cooperation. Well-managed companies with strong mentoring systems have students with higher academic accomplishment than non-participants (Semper et al., 2021). Such organizations foster learning via mentorship, training, and skill development. Academic performance and good learning progression are more likely among intrinsically motivated students (Lynam et al., 2022).

Genuine aspirations for learning, growth, and competence improvement without external pressures lead to active learning engagement, persistence, and better knowledge of educational content. The present study addresses a critical literature gap by evaluating how financial literacy, academic success, and organizational experience affect entrepreneurial inclinations among Lampung University scholarship winners. Previous studies used general student samples without distinguishing scholarship status, a group with unique needs. Scholarship recipients were chosen as the research population because they are relevant to the variables: they often have superior financial literacy due to scholarship fund management requirements and training; Academic achievement is the main criterion for obtaining and maintaining scholarships; and organizational experience is often required or complementary to obtaining scholarships. This research examines how financial literacy, academic success, and organizational experience affect Lampung University scholarship winners' entrepreneurial inclinations. The study advances knowledge frameworks for these factors and provides reference material for future research. Findings may help scholarship management organizations improve training and support programs to motivate scholarship recipients to become entrepreneurs.

RESEARCH METHODOLOGY

This study uses structured questionnaires to collect primary data from respondents. Primary data is collected by asking University of Lampung scholarship winners closed-ended questions (Sekaran & Bougie, 2016). A closed questionnaire structure is used, with prepared response options by the researcher. For data gathering, respondents' impressions and opinions are measured using a Likert scale. The Likert scale quantifies qualitative data into quantitative variables with five answer categories: Strongly Agree (5), Agree (4), Neutral or Somewhat Agree (3), Disagree (2), and Strongly Disagree (1) (Sugiyono, 2019). This strategy assures response consistency and data dependability for analysis. The researcher can properly assess respondents' sentiments using a standardized scale.

This study uses operational definitions to describe variables as observable aspects for systematic measurement and investigation (Erlina, 2011). The research examines entrepreneurial purpose, financial literacy, academic accomplishment, and organizational experience. Opportunity recognition, social support, motivation, self-confidence, and competence assess entrepreneurial intention (Xanthopoulou, 2024). Financial literacy comprises planning, management, understanding, investing, saving, and risk awareness (Zulfikri et al., 2020). Academic dedication, discipline, learning motivation, work ethic, and problem-solving determine academic success (Birchmeier et al., 2015). Organisational culture, job importance, task delegation, leader accessibility, and decision-making techniques assess organisational experience (Nilsson et al., 2013). A 5-point Likert scale quantifies respondents' views uniformly and similarly for all factors.

All 135 scholarship-winning University of Lampung students are included in this study (Sekaran & Bougie, 2016). Coordination with scholarship winners provided population data. Slovin's formula with a 10% inaccuracy is used for sampling. This computation suggests a minimum sample size of 57 responders. The whole 135-person population received questionnaires. Only 57 respondents completed and returned the surveys intact. Data collection was halted after the minimum sample size was reached due to valid replies. Since this sample represents the population, the study may analyze the data from those 57 legitimate replies.

This research tests instruments for validity and reliability to assure data quality. Validity is how well an instrument assesses its target (Sugiyono, 2021). This research used SPSS and Confirmatory Factor Analysis (CFA) to assess validity following data collection. Without a pretest before questionnaire distribution, indicator modification and statistical procedures preserve the instrument's validity. Data was rotated using Varimax with Kaiser Normalization to increase factor interpretability. A loading factor criterion of 0.5 was established to filter out weak indicators,

displaying only indications with a correlation of 0.5 or higher in SPSS output. This filtering clarifies dominant factor-based variable grouping.

The reliability test checks if the instrument yields consistent findings on the same item (Sugiyono, 2021). The Cronbach Alpha coefficient measured reliability. A trustworthy variable has a Cronbach Alpha over 0.6. If below 0.6, the instrument is unreliable. To determine whether regression model residuals are regularly distributed, the Kolmogorov-Smirnov Test was used. The null hypothesis (H_0) predicts properly distributed residual data and is accepted if the sig. 2-tailed value exceeds 0.05. If the result is below 0.05, the alternative hypothesis (H_1) of non-normal distribution is adopted.

This quantitative research uses multiple linear regression to examine how financial literacy (X_1), academic accomplishment (X_2), and organizational experience (X_3) affect entrepreneurial inclination (Y). Multiple linear regression predicts how two or more independent factors affect a dependent variable, according to Sugiyono (2010). The model formula is: $Y = \alpha + \beta X_1 + \beta X_2 + \beta X_3$, where α is the constant and β denotes the independent variable regression coefficients. This technique determines the power and direction of each predictor variable on entrepreneurial ambition.

Hypothesis testing determines statistical support for theories. Hypothesis testing uses statistics to validate an assertion, according to Arifin (2017). Each independent variable's influence is assessed using the t-test (partial test) with a 5% significance threshold. If the significance value is < 0.05 , the hypothesis is accepted, showing a substantial partial impact. The simultaneous F-test determines whether all independent factors impact the dependent variable. Overall regression model fit is determined by this test. The F-value is compared to critical values to evaluate statistical significance (Sugiyono, 2015).

DISCUSSION

Respondent Description

The respondent description in this study identifies significant features of University of Lampung scholarship winners, ensuring that the data obtained meets research goals. The valid indicators used to classify responses are participation in the Entrepreneurship course, a GPA above 3.0, and the length of organizational experience. The research included 57 scholarship winners. The gender distribution was fairly even, with 29 men (50.88%) and 28 women (49.12%). This near-equal distribution shows that gender did not substantially affect scholarship program access, giving eligible male and female students similar opportunity. This distribution may be due to academic interests, student organization membership, and scholarship information. The findings show that the scholarship program is gender-inclusive and accessible, with little gender bias in selection. Beyond demographic factors, the study incorporated two indicators to demonstrate respondents' relevance to the variables. First, all 57 respondents took an entrepreneurship course, so they were exposed to entrepreneurial ideas including company planning, risk management, and financial operations. This homogeneity increases financial literacy assessment since responders have similar baseline knowledge. Second, all responders had a cumulative GPA over 3.00, suggesting good academic accomplishment. This academic performance shows that responders have cognitive talents, discipline, and maybe entrepreneurial management qualities. These characteristics indicate that the chosen respondents are academically and intellectually fit for entrepreneurial intention analysis.

In addition, respondents' organizational experience shows extensive extracurricular activity. Most students joined student groups for more than two semesters. The percentages were 17.5% with two semesters, 15.8% with one, and 12.3% with three. Some had lengthier experiences: four (10.5%), five (12.3%), six (3.5%), and seven (1.8%). These results show that award winners were

academically capable and involved in organizational life, whether via student executive boards or community organizations. Participation develops soft skills like leadership, networking, and responsibility, which are essential for entrepreneurship. The variety in organizational experience implies that although not all students were engaged, a significant number had gained entrepreneurial abilities.

The descriptive analysis of study variables supports the respondent profile. LF1, LF2, and LF5 had the highest mean scores (4.25, 4.23, and 4.19, respectively) for financial literacy, showing significant comprehension. In contrast, LF4 had the lowest mean (3.39) and standard deviation (1.098), indicating more response variability. PA1, PA4, and PA5 scored the highest in academic attainment, with PA1 (mean = 4.63), implying good agreement with those indicators, and PA2 (mean = 3.67) having the biggest deviation. PO5, PO2, and PO1 had high average ratings, notably PO5 (mean = 4.47), whereas PO3 rated the lowest (mean = 3.32), suggesting perceived organizational effect gaps. Finally, entrepreneurial ambition was greatest in NB5 (mean = 4.40), followed by NB4 and NB3, while NB2 had the lowest score (3.81) and maximum response variance. These descriptive data give a complete picture of respondents' characteristics and their preparedness for entrepreneurial intention analysis.

Research Instrument Test Results

The instrument testing in this study shows that all research variables fulfill validity and reliability requirements. All elements in financial literacy (X1), academic accomplishment (X2), organizational experience (X3), and entrepreneurial purpose (Y) surpass the minimal criterion of 0.5 for Anti Image Correlation. This demonstrates that each item correlates well with the factor structure and is suitable for factor analysis. Every measurement item utilized in this study is legitimate and may be used in the following data analysis step.

According the measured indicators are divided into four primary components by factor loading strength. Component one comprises measures relating to personal motivation (Y.3), competence (Y.5), academic success, and organizational experience, suggesting a latent element in personal and academic growth. Financial literacy is evident in component two, financial planning, management, and comprehension (X1.1–X1.3). The investment and saving indication (X1.4) dominates component three, while self-confidence (Y.4) leads component four, suggesting a psychological trait dimension. These groups show the indicators properly assess the constructs.

The Cronbach's Alpha test shows that all variables have reliability coefficients over 0.60. Financial literacy (X1) has 0.723 alpha, academic accomplishment (X2) 0.648, organizational experience (X3) 0.663, and entrepreneurial ambition (Y) 0.697. These findings show that the research tools are internally consistent and acceptable for analysis. With a significance level of 0.741—greater than 0.05—the Kolmogorov-Smirnov normality test confirms regression analysis assumptions by suggesting that the residual data is regularly distributed. Overall, the instruments and data meet hypothesis testing statistical standards.

Multiple Linear Regression Analysis

The equation from multiple linear regression analysis is $Y = 1.620 + 0.214X_1 + 0.221X_2 + 0.159X_3$, where Y indicates entrepreneurial ambition, X1 symbolizes financial literacy, X2 academic performance, and X3 organizational experience. If the three independent variables are removed from the model, entrepreneurial intention would be 1.620, which has a significance level of 0.000. Though statistically significant, this figure may not be practical. The regression coefficient for financial literacy (X1) is 0.214 with a significance value of 0.000, meaning that at constant other factors, each unit increase in financial literacy increases entrepreneurial ambition by 0.214 units.

Academic attainment (X2) has a regression coefficient of 0.221, significant at the 0.000 level, demonstrating it affects entrepreneurial ambition more than financial literacy. Organizational experience (X3) has a coefficient of 0.159 and a significance level of 0.006, indicating a positive and significant effect. These findings show that financial knowledge, academic success, and organizational experience positively affect students' entrepreneurial ambition.

Coefficient of Determination Test

Financial literacy, academic success, and organizational experience explain 49.3% of entrepreneurial intention variation. This suggests these three independent factors explain roughly half of the dependent variable's variations. This research does not examine 50.7% of entrepreneurial intention variance driven by other variables. This shows that factors outside the present model may considerably impact entrepreneurial ambition, indicating prospects for future study.

Hypothesis Test

The F-test findings show a significance value of 0.000, below 5%. The regression model also explains the independent variable-dependent variable association statistically with an F-value of 19.127. This implies financial knowledge, academic accomplishment, and organizational experience strongly impact entrepreneurial intent. When pooled in one model, these three independent factors significantly increase entrepreneurial intention.

The financial literacy t-test in Table 1 shows a significant value of 0.011, below 5%, and a coefficient of 0.305. Financial literacy positively and significantly affects entrepreneurial ambition, supporting the theory. The significance value of 0.001 and coefficient of 0.525 support the hypothesis that organizational experience has a beneficial impact. Academic attainment has a significance value of 0.341, larger than 5%, and a coefficient of 0.129, rejecting its premise that it affects entrepreneurial inclination.

Table 1. Hypothesis Test

Variable	B	Std. Error	Beta	t	Sig.
Constant	0.620	2.728	—	0.227	0.821
Financial Literacy	0.305	0.116	0.293	2.631	0.011
Academic Achievement	0.129	0.135	0.114	0.960	0.341
Organizational Experience	0.525	0.154	0.450	3.408	0.001

The Effect of Financial Literacy on Entrepreneurial Intention

Financial literacy increases entrepreneurial intention, according to the first hypothesis. Research shows that financially literate people have more entrepreneurial inclinations. Financial management, investment techniques, and risk assessment boost company management confidence and entrepreneurial goals. Financial literacy, along with self-efficacy, strongly influences students' entrepreneurial desire, according to Effrisanti and Wahono (2022). According to the idea of planned behavior, perceived behavioral control-like self-efficacy-is fundamental to entrepreneurial intention. Financial knowledge promotes confidence in business management. Li et al. (2019) also claim that excellent financial knowledge helps entrepreneurs overcome hurdles, increasing their ambition to start a business. These results demonstrate the importance of financial knowledge in entrepreneurship.

The Effect of Academic Achievement on Entrepreneurial Intention

H2, that academic attainment favorably affects entrepreneurial inclination, was rejected since the studies showed no significant effect. This implies that academic success may not immediately inspire entrepreneurship. Academically talented people may favor safe careers like professions or academics over hazardous entrepreneurship. Attitude, subjective standards, and perceived behavioral control impact entrepreneurial ambition, according to TPB. Academic performance may provide the impression of control, but social environment and personal beliefs shape entrepreneurial goals more. According to Soomro et al. (2022), subjective norms and perceived behavioral control strongly influence students' entrepreneurial ambition, with attitude being the most important. This study notes that entrepreneurial training or organizational experience may influence the association, requiring more investigation.

The Effect of Organizational Experience on Entrepreneurial Intention

Empirical evidence supports the concept that organizational experience boosts entrepreneurial ambition. H3 is accepted because such experience exposes students to real-world business difficulties and possibilities. Organizational experience gives people practical skills and entrepreneurial insights, which improves perceived behavioral control, according to the Theory of Planned Behavior (TPB). Organisational backgrounds help people grasp the advantages and feasibility of entrepreneurship, which improves behaviour (Lihua et al., 2022). Organizational experience also affects subjective standards since peers and networks stimulate entrepreneurial activity. Improved skills, favorable attitudes, and supportive social settings increase entrepreneurial intention.

CONCLUSION

A number of findings may be derived from the research on financial literacy, academic accomplishment, and organizational experience and entrepreneurial goals among University of Lampung scholarship students. The hypothesis that financial literacy substantially influences entrepreneurial inclination is supported by a positive coefficient with a significance level below 0.05. This shows that financially literate pupils are more enterprising. Their knowledge of money, planning, and risk management helps them make entrepreneurial choices and see company projects as doable possibilities. Second, academic attainment does not increase entrepreneurial inclination. The results reveal that academic success does not affect entrepreneurial inclination, suggesting that strong academic achievers may choose professional careers in their subjects of study. Third, organizational experience positively affects entrepreneurial ambition, suggesting that students who actively engage in organizations improve interpersonal, leadership, time management, and problem-solving abilities. These skills equip students cognitively and socially for entrepreneurship. Financial literacy, academic performance, and organizational experience all strongly impact entrepreneurial ambition. Several complementing elements assist entrepreneurship, although not all, like academic attainment, are relevant. These findings imply that schools and scholarships should stress practical skills and non-academic aspects to foster entrepreneurial inclinations.

These results provide many stakeholder suggestions. Scholarship winners should increase their financial literacy and participate in organizational activities to develop entrepreneurial abilities. Scholarship institutions should create integrated entrepreneurial training programs that incorporate financial education and soft skills training based on organizational experiences to provide students practical skills. Educational institutions should provide courses or supporting activities that assist students understand the mutually reinforcing link between academic performance and entrepreneurial potential. To further understand students' entrepreneurial intents, future study should increase the sample size and incorporate characteristics like personal motivation, family

environment, and startup funding. This larger approach will improve university student entrepreneurship promotion efforts.

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