

## BIBIOGRAPHY

- Abad-Segura, E., & González-Zamar, M. D. (2019). Effects of financial education and financial literacy on creative entrepreneurship: A worldwide research. *Education Sciences*, 9(3). <https://doi.org/10.3390/educsci9030238>
- Adekiya, A. A., & Ibrahim, F. (2016). Entrepreneurship intention among students. The antecedent role of culture and entrepreneurship training and development. *The International Journal of Management Education*, 14(2), 116–132.
- Ahmed, T., Chandran, V. G. R., Klobas, J. E., Liñán, F., & Kokkalis, P. (2020). Entrepreneurship education programmes: How learning, inspiration and resources affect intentions for new venture creation in a developing economy. *The International Journal of Management Education*, 18(1), 100327.
- Aldi, B. E., Herdjiono, I., Maulany, G., & Fitriani. (2019). *The Influence of Financial Literacy on Entrepreneurial Intention*. 92(Icame 2018), 700–703. <https://doi.org/10.2991/icame-18.2019.74>
- Alekam, J. M. E., Salleh, M. S. B. Md., & Mokhtar, S. S. bin Mohd. (2018). The Effect of Family, Peer, Behavior, Saving and Spending Behavior on Financial Literacy among Young Generations. *International Journal of Organizational Leadership*, 7(3), 309–323. <https://doi.org/10.33844/ijol.2018.60258>
- Allen, M. (2017). *The SAGE encyclopedia of communication research methods*. SAGE publications.
- Amagir, A., Groot, W., Maassen van den Brink, H., & Wilschut, A. (2018). A review of financial-literacy education programs for children and adolescents. *Citizenship, Social and Economics Education*, 17(1), 56–80. <https://doi.org/10.1177/2047173417719555>
- Amati, V., Meggiolaro, S., Rivellini, G., & Zaccarin, S. (2018). Social relations and life satisfaction: The role of friends. *Genus*, 74, 1–18.
- Ameliawati, M., & Setiyani, R. (2018). The Influence of Financial Attitude, Financial Socialization, and Financial Experience to Financial Management Behavior with Financial Literacy as the Mediation Variable. *KnE Social Sciences*, 3(10), 811. <https://doi.org/10.18502/kss.v3i10.3174>
- Anthony, K. v, Smith, R. C., & Miller, N. C. (2015). Preservice elementary teachers' economic literacy: Closing gates to full implementation of the social studies curriculum. *The Journal of Social Studies Research*, 39(1), 29–37.
- Banaszak, R. A. (1987). *The Nature of Economic Literacy: ERIC Digest No. 41*.

- Barnard, A.J. (no date) *Family*, *Encyclopædia Britannica*. Encyclopædia Britannica, inc. Available at: <https://www.britannica.com/topic/family-kinship> (Accessed: March 28, 2023).
- Bauernschuster, S., Falck, O., & Heblich, S. (2010). Social capital access and entrepreneurship. *Journal of Economic Behavior & Organization*, 76(3), 821–833.
- Bhandari, P. & Nikolopoulou, K. (2023, January 16). *What Is a Likert Scale? / Guide & Examples*. Scribbr. Retrieved April 21, 2023, from <https://www.scribbr.com/methodology/likert-scale/>
- Bhwana, P.G. (ed.) (2022) *14 percent of unemployment are college graduates, but why?*, *Tempo*. TEMPO.CO. Available at: <https://en.tempo.co/read/1604075/14-percent-of-unemployment-are-college-graduates-but-why> (Accessed: March 8, 2023).
- Bilal, M. A., Khan, H. H., Irfan, M., Haq, S. M. N. U., Ali, M., Kakar, A., Ahmed, W., & Rauf, A. (2021). Influence of Financial Literacy and Educational Skills on Entrepreneurial Intent: Empirical Evidence from Young Entrepreneurs of Pakistan. *Journal of Asian Finance, Economics and Business*, 8(1), 697–710. <https://doi.org/10.13106/jafeb.2021.vol8.no1.697>
- Brown, M., Henchoz, C., & Spycher, T. (2018). Culture and financial literacy: Evidence from a within-country language border. *Journal of Economic Behavior and Organization*, 150, 62–85. <https://doi.org/10.1016/j.jebo.2018.03.011>
- Cardella, G. M., Hernández-Sánchez, B. R., & Sánchez García, J. C. (2020). Entrepreneurship and Family Role: A Systematic Review of a Growing Research. *Frontiers in Psychology*, 10. <https://doi.org/10.3389/fpsyg.2019.02939>
- Damoah, O. B. O. (2020). Strategic factors predicting the likelihood of youth entrepreneurship in Ghana: A logistic regression analysis. *World Journal of Entrepreneurship, Management and Sustainable Development*, 16(4), 389–401.
- Dheer, R. J. S., & Lenartowicz, T. (2019). Cognitive flexibility: Impact on entrepreneurial intentions. *Journal of Vocational Behavior*, 115, 103339.
- Diandra, D., & Azmy, A. (2020). Understanding definition of entrepreneurship. *International Journal of Management, Accounting and Economics*, 7(5), 235–241.
- Dilek, S., KESGİNGÖZ, H., Konak, A., & HALICIOĞLU, S. (2018). Factors affecting economic literacy. *Afro Eurasian Studies*, 7(1), 7–47.

- Fiese, B. H., & Winter, M. A. (2008). Family Influences. In M. M. Haith & J. B. Benson (Eds.), *Encyclopedia of Infant and Early Childhood Development* (pp. 492–501). Academic Press. [https://doi.org/https://doi.org/10.1016/B978-012370877-9.00061-X](https://doi.org/10.1016/B978-012370877-9.00061-X)
- Fizer, D. (2013). Factors affecting career choices of college students enrolled in agriculture. *A Research Paper Presented for the Master of Science in Agriculture and Natural Science Degree at The University of Tennessee, Martin*, 51, 54.
- González, L. (2019). University environment and entrepreneurial intention: the mediating role of the components of the theory of planned behaviour/El entorno universitario y la intención emprendedora: el papel mediador de los componentes de la teoría de la acción planificada. *Revista de Psicología Social: International Journal of Social Psychology*, 34(1), 137–167.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2016). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019a). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019b). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24.
- Halim, A. (2020). Pengaruh pertumbuhan usaha mikro, kecil dan menengah terhadap pertumbuhan ekonomi kabupaten mamuju. *GROWTH Jurnal Ilmiah Ekonomi Pembangunan*, 1(2), 157–172.
- Hanson, T. A., & Olson, P. M. (2018). Financial literacy and family communication patterns. *Journal of Behavioral and Experimental Finance*, 19, 64–71.
- Happ, R., Förster, M., Zlatkin-Troitschanskaia, O., & Carstensen, V. (2016). Assessing the previous economic knowledge of beginning students in Germany: Implications for teaching economics in basic courses. *Citizenship, Social and Economics Education*, 15(1), 45–57.
- Harsoyo, Y., Saptono, L., & Purwanta, H. (2017). The level of economic literacy towards economics teacher candidates in Yogyakarta, Indonesia. *International Journal of Social Sciences & Educational Studies*, 3(4), 73.
- Hashim, C. N., & Kayode, B. K. (2013). Economics literacy among university students: A case study of International Islamic University Malaysia (IIUM). *World Applied Sciences Journal*, 28(6), 871–875.

- Hayes, A. (2022) *Entrepreneur What it means to be one and how to get started*, Investopedia. Available at: <https://www.investopedia.com/terms/e/entrepreneur.asp> (Accessed March 8, 2023)
- Hsu, D. K., Burmeister-Lamp, K., Simmons, S. A., Foo, M.-D., Hong, M. C., & Pipes, J. D. (2019). "I know I can, but I don't fit": Perceived fit, self-efficacy, and entrepreneurial intention. *Journal of Business Venturing*, 34(2), 311–326.
- Jena, R. K. (2020). Measuring the impact of business management Student's attitude towards entrepreneurship education on entrepreneurial intention: A case study. *Computers in Human Behavior*, 107, 106275.
- Jiang, Z., Fei, S. M., & Wu, Q. (2022). Family Background, Peer Group and College Students' Entrepreneurial Intention: Based on a Moderated Mediating Effect. *Peer Group and College Students' Entrepreneurial Intention: Based on a Moderated Mediating Effect*.
- Karyaningsih, R. P. D. (2020). Does entrepreneurial knowledge influence vocational students' intention? Lessons from Indonesia. *Entrepreneurial Business and Economics Review*, 8(4), 138–155.
- Kautonen, T., Gelderen, M., & Fink, M. (2015). Robustness of the Theory of Planned Behavior in Predicting Entrepreneurial Intentions and Actions. *Entrepreneurship Theory and Practice*, 39, 655–674. <https://doi.org/10.1111/etap.12056>
- Kenney, A., & Dennis, C. B. (2019). Environmental paths that inform adolescent substance use prevention. *Journal of Human Behavior in the Social Environment*, 29(7), 897–908.
- Kong, F., Zhao, L., & Tsai, C.-H. (2020). The Relationship Between Entrepreneurial Intention and Action: The Effects of Fear of Failure and Role Model. *Frontiers in Psychology*, 11. <https://doi.org/10.3389/fpsyg.2020.00229>
- Li, L., & Wu, D. (2019). Entrepreneurial education and students' entrepreneurial intention: does team cooperation matter? *Journal of Global Entrepreneurship Research*, 9(1), 1–13.
- Lingappa, A. K., Shah, A., & Mathew, A. O. (2020). Academic, Family, and Peer Influence on Entrepreneurial Intention of Engineering Students. *SAGE Open*, 10(3). <https://doi.org/10.1177/2158244020933877>
- Lingappa, A., Shah, A., & Mathew, A. (2020). Academic, Family, and Peer Influence on Entrepreneurial Intention of Engineering Students. *SAGE Open*, 10, 215824402093387. <https://doi.org/10.1177/2158244020933877>



- Looi, K. H., & Khoo-Lattimore, C. (2015). Undergraduate students' entrepreneurial intention: born or made? *International Journal of Entrepreneurship and Small Business*, 26(1), 1–20.
- López-Meri, A., Alonso-Muñoz, L., & Casero-Ripollés, A. (2021). What is behind the entrepreneurship intention in journalism? Entrepreneur typologies based on student perceptions. *Journalism Practice*, 15(3), 402–419.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *American Economic Journal: Journal of Economic Literature*, 52(1), 5–44.
- Matlali, L. (2021) *Why entrepreneurship and innovation are key to addressing youth unemployment*, *World Economic Forum*. Available at: <https://www.weforum.org/agenda/2021/09/the-role-of-entrepreneurship-and-innovation-in-tackling-unemployment-in-africa-youth-jobs-employment-education> (Accessed: February 7, 2023).
- McCowage, M. and Dwyer, J. (2022) *Economic literacy: What is it and why is it important?*, *Reserve Bank of Australia*. Available at: <https://www.rba.gov.au/publications/bulletin/2022/dec/pdf/economic-literacy-what-is-it-and-why-is-it-important.pdf> (Accessed: March 28, 2023).
- McQuiggan, M., & Megra, M. (2017). Parent and Family Involvement in Education: Results from the National Household Education Surveys Program of 2016. First Look. NCES 2017-102. *National Center for Education Statistics*.
- Muslimin, F., Hanum, F., & Septia, A. Q. (2020). The Effect of Economic Literacy, Peer Groups, and Parents Socioeconomic Status Towards Students'™ Consumption Behavior. *Dinamika Pendidikan*, 15(1), 99–108.
- Narmaditya, B. S. (2013). Pengaruh pendidikan ekonomi keluarga terhadap perilaku konsumsi dimediasi literasi ekonomi dan gaya hidup pada mahasiswa fakultas ekonomi Universitas negeri malang angkatan 2011. *Ekuitas: Jurnal Pendidikan Ekonomi*, 1(1).
- Nurjanah, S., Ilma, R. Z., & Suparno, S. (2018). Effect of economic literacy and conformity on student consumptive behaviour. *Dinamika Pendidikan*, 13(2), 198–207.
- Obschonka, M., Stuetzer, M., Gosling, S. D., Rentfrow, P. J., Lamb, M. E., Potter, J., & Audretsch, D. B. (2015). Entrepreneurial regions: do macro-psychological cultural characteristics of regions help solve the “knowledge paradox” of economics? *PloS One*, 10(6), e0129332.
- Opletalová, A. (2015). Financial Education and Financial Literacy in the Czech

- Education System. *Procedia - Social and Behavioral Sciences*, 171, 1176–1184. <https://doi.org/10.1016/j.sbspro.2015.01.229>
- Ozaralli, N., & Rivenburgh, N. K. (2016). Entrepreneurial intention: antecedents to entrepreneurial behavior in the U.S.A. and Turkey. *Journal of Global Entrepreneurship Research*, 6(1), 3. <https://doi.org/10.1186/s40497-016-0047-x>
- Patuelli, R., Santarelli, E., & Tubadji, A. (2020). Entrepreneurial intention among high-school students: the importance of parents, peers and neighbors. *Eurasian Business Review*, 10, 225–251.
- Petuskiene, E., & Glinskiene, R. (2011). Entrepreneurship as the basic element for the successful employment of benchmarking and business innovations. *Economics and Management*, 22(1), 69–77.
- Potrich, A. C. G., & Vieira, K. M. (2018). Demystifying financial literacy: a behavioral perspective analysis. *Management Research Review*, 41(9), 1047–1068.
- Raharjanti, N. W., Wiguna, T., Purwadianto, A., Soemantri, D., Indriatmi, W., Poerwandari, E. K., Mahajudin, M. S., Nugrahadi, N. R., Roekman, A. E., Saroso, O. J. D. A., Ramadianto, A. S., & Levania, M. K. (2022). Translation, validity and reliability of decision style scale in forensic psychiatric setting in Indonesia. *Heliyon*, 8(7). <https://doi.org/10.1016/J.HELIYON.2022.E09810>
- Rahmatullah, R., Inanna, I., & Ampa, A. T. (2020). How Informal Education Fosters Economic Awareness in Children. *Dinamika Pendidikan*, 15(2), 202–214.
- Ramadani, A. N., Sartika, D., & Herawaty, H. (2022). Increase in Unemployment Rates During the Covid-19 Pandemi. *Jurnal Ilmiah Ilmu Administrasi Dan Manajemen*, 15(3), 111–120.
- Rich, A. (2015) *Beyond the classroom: How parents influence their children's education*, *The Centre for Independent Studies*. Available at: <https://www.cis.org.au/commentary/opinion/beyond-the-classroom-how-parents-influence-their-childrens-education/> (Accessed: March 28, 2023).
- Salim, A. S., & Pamungkas, A. S. (2022). The Influence of Financial Literacy, Parental Socialization, and Peer Influences on Saving Behavior. *3rd Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2021)*, 1356–1361.
- Saputra, D. (2022) *Pip: Rasio Wirausaha indonesia Kalah Dari Singapura, Kenapa?*, *Bisnis.com*. *Bisnis.com*. Available at: <https://ekonomi.bisnis.com/read/20220612/9/1542654/pip-rasio-wirausaha->

indonesia-kalah-dari-singapura-kenapa (Accessed: March 8, 2023).

- Saptono, A. (2018). Entrepreneurship education and its influence on financial literacy. *Journal of Entrepreneurship Education*, 21(4), 1–11.
- Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). *Partial Least Squares Structural Equation Modeling*.
- Sasongko, I., & Anantadjaya, S. P. D. (2014). Strategic Intention & Financial Support on MSMEs: An Investigative Study in Indonesian Creative Industry. *RIBER: Review of Integrative Business & Economics Research*, 3(1), 114–129.
- Schutte, N. S., & Loi, N. M. (2014). Connections between emotional intelligence and workplace flourishing. *Personality and Individual Differences*, 66, 134–139.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill building approach*. John Wiley & sons.
- Setiawan, A. (2020). *The Impact of Understanding Economic Literacy and Lifestyle on Entrepreneurial Intention of Students in Higher Education*.
- Shahzad, M. F., Khan, K. I., Saleem, S., & Rashid, T. (2021). What factors affect the entrepreneurial intention to start-ups? The role of entrepreneurial skills, propensity to take risks, and innovativeness in open business models. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(3), 173.
- Slaten, C. D., & Baskin, T. W. (2014). Examining the Impact of Peer and Family Belongingness on the Career Decision-making Difficulties of Young Adults: A Path Analytic Approach. *Journal of Career Assessment*, 22(1), 59–74. <https://doi.org/10.1177/1069072713487857>
- Smith, T. E., Holmes, S. R., Sheridan, S. M., Cooper, J. M., Bloomfield, B. S., & Preast, J. L. (2021). The effects of consultation-based family-school engagement on student and parent outcomes: A meta-analysis. *Journal of Educational and Psychological Consultation*, 31(3), 278–306.
- Solling Hamid, R., & M Anwar, S. (2019). *Structural Equation Modeling (SEM) Berbasis Varian*. PT Inkubator Penulis Indonesia.
- Song, Z., & Mellon, G. (2020). *Relationship between Racial Bias Exposure , Financial Literacy , and Entrepreneurial Intention: An Empirical Investigation Zihan Shen*. 42–55.
- Spadafora, N., Schiralli, K., & Al-Jbouri, E. (2019). Peer Groups. In T. K. Shackelford & V. A. Weekes-Shackelford (Eds.), *Encyclopedia of Evolutionary Psychological Science* (pp. 1–9). Springer International

Publishing. [https://doi.org/10.1007/978-3-319-16999-6\\_155-1](https://doi.org/10.1007/978-3-319-16999-6_155-1)

- Subic, R., Nacinovic Braje, I., & Zagi, K. (2019). Family Background and Financial Literacy As a Prerequisite for Entrepreneurial Intention of University Students. *Proceedings of Feb Zagreb 10Th International Odyssey Conference on Economics and Business*, 1(1), 678–689.
- Sujati, H., & Akhyar, M. (2020). Testing the construct validity and reliability of curiosity scale using confirmatory factor analysis. *Benefits*.
- Sun, R. (2021). The Influence of Family Economic Status on Literacy Ability of Early School-Aged Children: The Mediating Effect of Parental Involvement. *6th Annual International Conference on Social Science and Contemporary Humanity Development (SSCHD 2020)*, 52–58.
- Suratno, Narmaditya, B. S., & Wibowo, A. (2021a). Family economic education, peer groups and students' entrepreneurial intention: the mediating role of economic literacy. *Heliyon*, 7(4), e06692. <https://doi.org/https://doi.org/10.1016/j.heliyon.2021.e06692>
- Suratno, Narmaditya, B. S., & Wibowo, A. (2021b). Family economic education, peer groups and students' entrepreneurial intention: the mediating role of economic literacy. *Heliyon*, 7(4), e06692. <https://doi.org/10.1016/j.heliyon.2021.e06692>
- Suratno, S. (2014). Pengaruh Lingkungan Keluarga Dan Lingkungan Pergaulan Terhadap Prestasi Belajar Ekonomi Siswa. *Dinamika Pendidikan*, 9(1).
- Szerb, L., Lafuente, E., Márkus, G., & Acs, Z. (2020). *Global Entrepreneurship Index 2019*.
- Thierry Burger-Helmchen. (2012). *Entrepreneurship - Born, Made and Educated*.
- Thomas, B., & Subhashree, P. (2020). Factors that influence the financial literacy among engineering students. *Procedia Computer Science*, 172(2019), 480–487. <https://doi.org/10.1016/j.procs.2020.05.161>
- Tovazzi, A., Giovannini, S., & Basso, D. (2020). A new method for evaluating knowledge, beliefs, and neuromyths about the mind and brain among Italian teachers. *Mind, Brain, and Education*, 14(2), 187–198.
- Valerio, A., Parton, B., & Robb, A. (2014). *Entrepreneurship education and training programs around the world: dimensions for success*.
- Waseso, R. (2022) *Dorong Rasio Kewirausahaan, Ini Strategi Yang Diusung Kemenkopukm*, [kontan.co.id](https://nasional.kontan.co.id). Kontan. Available at: <https://nasional.kontan.co.id/news/dorong-rasio-kewirausahaan-ini-strategi-yang-diusung-kemenkopukm> (Accessed: March 8, 2023).



- Widjaja, I., Arifin, A. Z., & Setini, M. (2020). The effects of financial literacy and subjective norms on saving behavior. *Management Science Letters*, *10*(15), 3635–3642. <https://doi.org/10.5267/j.msl.2020.6.030>
- Wulandari, D., & Narmaditya, B. S. (2018). Triple Helix Model to Improve Financial Literacy of Students in Faculty of Economics. *Pertanika Journal of Social Sciences & Humanities*, *26*(4).
- Yurtkoru, E. S., Acar, P., & Teraman, B. S. (2014). Willingness to take risk and entrepreneurial intention of university students: An empirical study comparing private and state universities. *Procedia-Social and Behavioral Sciences*, *150*, 834–840.
- Zhao, J., Wei, G., Chen, K.-H., & Yien, J.-M. (2020). Psychological capital and university students' entrepreneurial intention in China: mediation effect of entrepreneurial capitals. *Frontiers in Psychology*, *10*, 2984.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business research methods*. Cengage learning.

