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Research Article

## Entrepreneurial Literacy, Family Environment, and Entrepreneurial Interest: The Mediating Role of Motivation

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**Abstract:** Unemployment is a major problem for developing countries, including Indonesia. Various efforts continue to be made, one of which is by fostering an entrepreneurial spirit among adolescents, especially high school students. The study is a quantitative study that aims to examine the effect of entrepreneurial literacy and family environment on entrepreneurial interest and examine the mediating role of entrepreneurial motivation. This study used primary data from a sample of 206 high school students with a purposive sampling technique. The data were collected by distributing questionnaires through Google Forms. Using SEM-PLS analysis techniques, the results show that there is a positive and significant influence between entrepreneurial literacy and family environment on entrepreneurial interest among high school students. In addition, entrepreneurial motivation can mediate the relationship between entrepreneurial literacy and family environment on students' entrepreneurial interest. The implications of this study can be used to develop more effective entrepreneurship programs in high schools, as well as increase the role of families in supporting the development of students' entrepreneurial interests.

**Keywords:** entrepreneurial literacy, family environment, entrepreneurial interest, entrepreneurial motivation

### INTRODUCTION

Unemployment is the biggest problems in developing countries, including in Indonesia. The data from Statistics Indonesia (BPS, 2023) indicated that the unemployment rate in August 2023 was 5.32 percent, a decrease of 0.54 percent compared to August 2022. The decline in the number and level of unemployment in August 2023 was still relatively higher than before the pandemic (Akbar & Aulia, 2023). The issue of unemployment arises due to an increase in population along with an escalate in the number of the labor force, but employment in Indonesia is still limited (Ishak & Sy, 2018). In addition, the community still considers that jobs in the formal sector, such as offices, are the main reference for employment. As a consequence, when the formal sector weakens, people want to avoid trying to create their own jobs (Paulina, 2012).

In 2023, the unemployment rate from the educational lens indicated that at the elementary school level was 3.86%, the junior high school level was 5.59%, and the general and vocational high school level was 8.41%. The data shows that the unemployment rate at the senior high school level is higher than the others. This indicates that the absorption of labor is still lacking, especially among graduates of public and vocational high schools. From this result, the number of unemployed in Malang district

became an area that contributed a large enough open unemployment rate of 5.70%. This has caused Malang district to be included in the list of 10 regencies or cities with the highest unemployment rates in East Java. The details of open employment rates are provided in Table 1.

**Table 1**  
*Open unemployment rate of East Java in 2023*

No.	City/ District	Open Unemployment Rate
1	Sidoarjo District	8.05%
2	Gresik District	6.82%
3	Malang City	6.80%
4	Surabaya City	6.76%
5	Bangkalan District	6.18%
6	Madiun City	5.85%
7	Kediri District	5.79%
8	Malang District	5.70%
9	Tulungagung District	5.65%
10	Pasuruan City	5.64%

Source: BPS (2023)

To deal with, entrepreneurship can be a way to overcome unemployment that occurs in students at the high school level. With entrepreneurship, a person can generate their own income without having to depend on existing jobs. Entrepreneurship can also create new jobs for the unemployed labor force (Aini & Rahmaini, 2021). Entrepreneurship is defined a person's effort to move and do business independently, both individuals and groups by finding ideas and creativity to create a product in the form of goods and services. Entrepreneurship is important at this time because it can encourage a person to be skilled in facing the challenges of globalization in the context of work. However, before increasing the number of entrepreneurs, one must be made aware of how important it is to increase interest in entrepreneurship (Tamara et al, 2020).

Entrepreneurial interest can be defined as a person's interest in a field, namely profit-oriented entrepreneurship, where he dares to make decisions regardless of the risks without fear of failure (Salisu et al., 2020). Entrepreneurial interest is accompanied by a great sense of responsibility, intention, hard work, and courage to face uncertainty. This certainly has a goal of gaining profit and success in entrepreneurship (Syaifudin, 2017). Some are interested in entrepreneurship driven by internal factors and also external factors. Internal factors come from oneself, where this factor allows a person to have the nature, attitude, belief, willingness, and ability of the individual to encourage the power to entrepreneurship, which certainly arises from within a person naturally. External factors can come from the surrounding environment, such as the family environment, physical environment, business world environment, and socio-economic environment (Suryana, 2014).

The family environment is the first factor in the internal scope. This is because the family is the initial environment where a person grows and develops. The family plays a role in shaping a person's desire to enter the business world. A person's tendency towards entrepreneurial interest is driven by a family environment that provides benefits such as support and roles as well as daily examples of entrepreneurship to children. That way, children will observe the daily lives of their parents when starting a business with a high work ethic, so that when they grow up, they will tend to absorb what their parents have

done. Especially if a family highly values independence and initiative. Therefore, when someone grows up in a family environment that has an entrepreneurial background, it will be able to trigger children's interest in starting a business (Arfah et al., 2023).

In addition to the family environment, entrepreneurial interest is also often linked with entrepreneurial literacy. Entrepreneurial literacy is a person's view of entrepreneurship, which is to take advantage of an opportunity as a creative and innovative business idea in order to generate benefits for both individuals and consumers. Entrepreneurial literacy is needed to help someone start a business (Gani et al., 2023). The higher the entrepreneurial literacy, the easier it will be for someone to achieve success (Yani et al., 2020). Individuals who have an understanding of entrepreneurship will be motivated to start a business. Motivation in the context of entrepreneurship is a driving element for someone who will provide direction and ensure the continuation of entrepreneurial activities (Wikanso, 2013).

Considering the matter of entrepreneurship, it raises the attention of scholars to study this theme. The previous studies generally only focus on the direct relationship between entrepreneurial literacy and family environment. In addition, there is an important gap that is missed where previous studies ignore the mediating effect of entrepreneurial motivation that can strengthen the relationship between entrepreneurial literacy and family environment on entrepreneurial interest. Therefore, this study adds a mediating variable, namely entrepreneurial motivation, which aims to see how this variable affects the relationship between entrepreneurial literacy, family environment, and entrepreneurial interest.

This study contributes to expanding the understanding of the factors that influence entrepreneurial interest in high school students, namely entrepreneurial literacy, family environment, and entrepreneurial motivation. In addition, this study will offer the linkage between entrepreneurial literacy and family environment that can increase entrepreneurial interest by increasing the entrepreneurial motivation of high school students. This research can also be used as a guide for practitioners to develop effective programs and interventions in enhancing entrepreneurial interest in the younger generation. It can provide information that the role of the family, especially parents, can support entrepreneurial interest with instrumental and emotional encouragement.

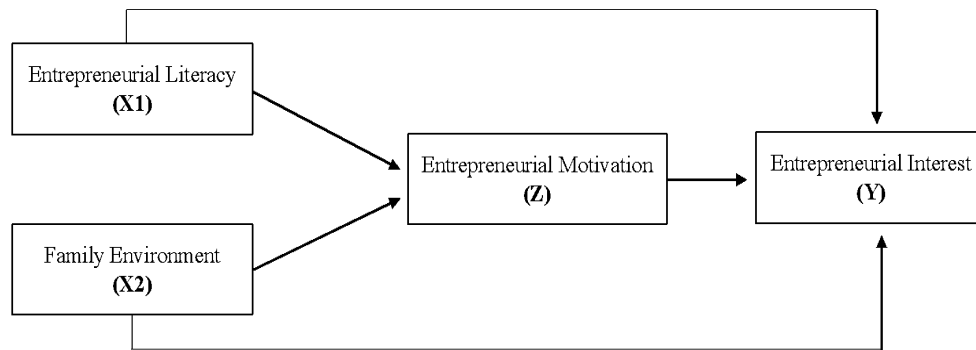
The remainder of this paper is structured as follows. The next section deals with research design, data collection, and analysis. The following section provides the results, followed by discussions. The last section presents the conclusion, implications, and limitations.

## METHOD

### Research Design

This study used a descriptive quantitative approach to examine the direct influence between entrepreneurial literacy (X1) and family environment (X2) as independent variables on entrepreneurial interest (Y) as the dependent variable, with entrepreneurial motivation (Z) as a mediating variable (see Figure 1). Researchers chose a quantitative approach because it will analyze numerical data from the four variables, which will then be analyzed using structural equation modeling (SEM). The use of SEM analysis techniques in this study is adopted to analyze complex models as a whole and examine the relationship between variables directly or indirectly.

**Figure 1**  
*Research framework*



### Population and Sample

The population of this research was the high school students of SMAN 1 Turen, Malang, Indonesia, in the 2023/2024 academic year, as many as 424 students. The reason for taking this group of population is due to the researcher's proximity to the school through the teaching assistant program. This allowed the researcher to understand the school's curriculum, which includes entrepreneurship subjects and Pancasila student profile strengthening program (P5) activities, both of which may influence students' entrepreneurial interests. The P5 program is an innovative project-based learning program based on the graduate competency standards, where one of the schemes acquired by this school. Thus, this school is a strategic location to examine entrepreneurial interest among public high school students exposed to the program. In sampling, researchers used Slovin's formula, resulting in 206 students using purposive sampling. The purposive sampling technique was chosen because the sampling was carried out based on certain criteria, namely, students who had received entrepreneurship courses and the P5 project program.

### Measurement

This study uses primary data from distributing questionnaires through Google Forms. The questionnaire uses an ordinal Likert scale to measure indicators of all variables with answer options Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1). To measure entrepreneurial literacy, we adapted two dimensions from Prayitno et al. (2022); Karyaningsih et al. (2020), namely entrepreneurial knowledge and entrepreneurial attitudes. For family environment, we adapted instruments from Sujai et al. (2020), which consist of three dimensions, namely family functioning, attitudes and treatment of parents towards children, and economic status. While for entrepreneurial interest, we adapted instruments from Bui et al. (2020). Lastly, entrepreneurial motivation was measured using instruments adapted from Kim-Soon et al. (2014), consisting of three indicators of behavioral control, subjective norm, and attitude towards self-employment.

### Data Analysis

This study involved SEM-PLS (Structural Equation Modeling-partial least square) data analysis techniques. It is considered a powerful approach because it is not based on various assumptions or uses patented sources or references; the number of samples needed tends to be relatively small or small, so it does not require a sample size

of up to thousands because with a small sample size it can describe the research results, the data in SEM-PLS does not have to have normally distributed data because in SEM-PLS it uses the bootstrapping method or random doubling. Therefore, the normality assumption will be fine in SEM-PLS, with bootstrapping; SEM-PLS does not require a minimum number of samples, and SEM-PLS can test SEM models with formative and reflective with different indicator measurement scales in one model. In analyzing data, the measurement model (convergent validity and discriminant validity), the structural model (r-square and q-square), hypothesis testing, and mediation testing are used (Hair et al., 2021).

**Hypothesis**

Based on the purpose of this study is to determine the effect between entrepreneurial literacy and family environment on entrepreneurial interest with entrepreneurial motivation as a mediating variable, the hypothesis of this study as follows.

- H1. Entrepreneurial literacy influences the entrepreneurial interest
- H2. Family environment influences the entrepreneurial interest
- H3. Entrepreneurial motivation mediates the influence between entrepreneurial literacy and entrepreneurial interest
  - H3a. Entrepreneurial literacy influences entrepreneurial motivation
  - H3b. Entrepreneurial motivation influences entrepreneurial interest
- H4. Entrepreneurial motivation mediates the influence between family environment and entrepreneurial interest
  - H4a. Family environment influences entrepreneurial motivation
  - H4b. Entrepreneurial motivation influences entrepreneurial interest

**RESULT**

The final results of the questionnaires were distributed to the respondents, and this study obtained data from 231 respondents. At the previous stage, it was determined that the minimum number of samples that met the criteria using Slovin’s formula was 206 students. Table 1 shows the demographics and characteristics of respondents who meet the research criteria.

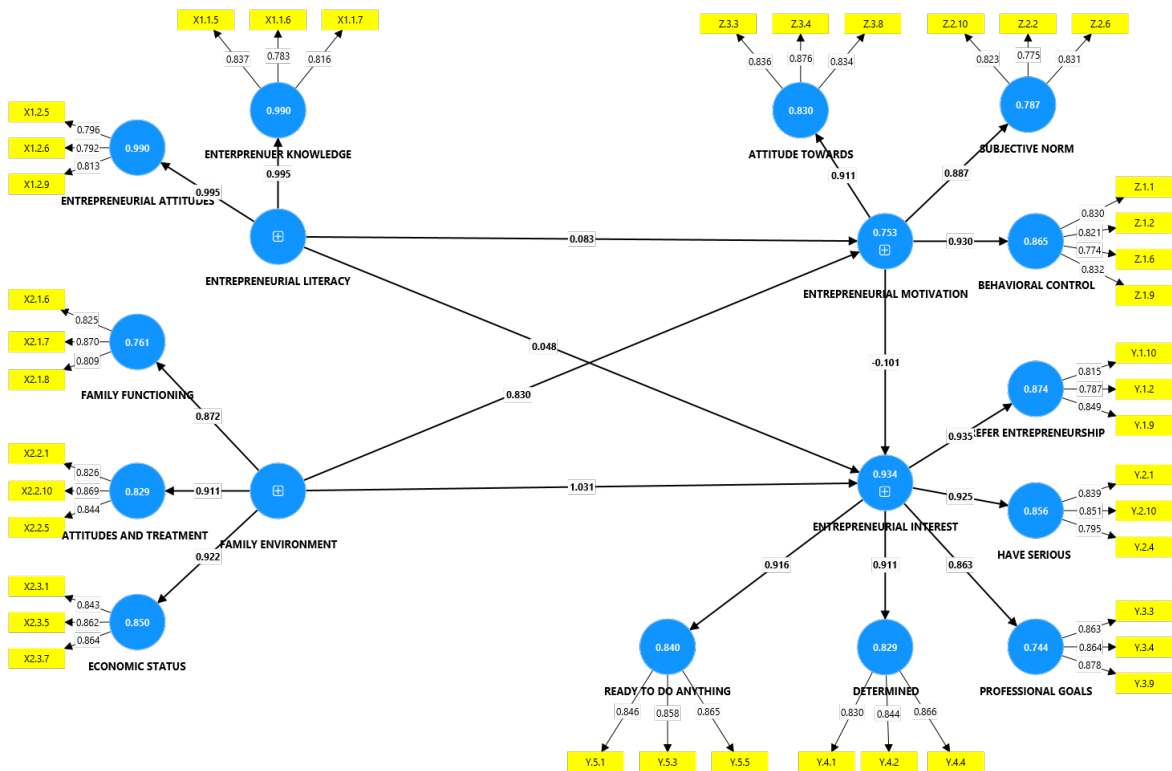
**Table 2**  
*Respondent demography*

Category		Frequency (n)	Percentage
Class	XI D	36	17%
	XI G	29	14%
	XI H	35	17%
	XI I	30	15%
	XI J	35	17%
	XI K	34	17%
	XI L	7	3%
Gender	Male	84	41%
	Female	122	59%
Have a business	Yes	37	18%
	No	169	82%

### Structural Equation Modeling Analysis

Partial Least Square (PLS) analysis is one of the variant-based SEM statistical methods designed to solve multiple regression when there are specific problems in the data, such as small research sample sizes, missing values, and multicollinearity. PLS model evaluation is done by outer model evaluation and inner mode evaluation (see Figure 2). Based on the figure, the validity and reliability measurements of the first-order and second-order models have an outer loading value above 0.7 so that all indicators in this study are declared valid (Hair et al., 2021).

**Figure 2**  
*PLS algorithm*



### Evaluation of Measurement Model

The measurement model test in this study was carried out using validity and reliability tests. The validity test consists of convergent validity and discriminant validity. The data is declared reliable when calculating the composite reliability value and Cronbach's Alpha. After the outer loading value on each indicator is declared valid, then the second-order measurement is performed to see the measurement results related to the significance between the research dimensions and indicators. In this study, each dimension has more than three indicators. At this stage, it consists of several measurements, namely convergent validity in the form of loading factor and average variance extracted (AVE) and discriminant validity in the form of Fornell-Larcker criterion and cross-loading (Hair et al., 2021).

Based on the data in Table 3, it can be seen that all variable constructs meet the applied AVE criteria, which are greater than 0.5. This shows that the research data has met the requirements or can be declared a good model. Thus, each indicator in each

dimension in this study can be declared valid and the Convergent Validity test is acceptable.

**Table 3**

*Value average variance extracted (AVE) second-order*

Variable	Average Variance Extracted (AVE)
Entrepreneurial literacy	0.644
Family environment	0.583
Entrepreneurial interest	0.588
Entrepreneurial motivation	0.564

Table 4 shows that all variables meet the reliability criteria. Which is indicated by the composite reliability value and Cronbach's alpha value above > 0.7. With the value possessed in each variable, it can be concluded that all variables have good reliability values.

**Table 4**

*Cronbach's alpha and composite reliability*

	Cronbach's Alpha	Composite Reliability
Entrepreneurial literacy	0.910	0.926
Family environment	0.889	0.915
Entrepreneurial interest	0.950	0.955
Entrepreneurial motivation	0.914	0.928

The next test is to measure discriminant validity using the Fornell-Larcker approach. The Fornell-Larcker calculation is provided by comparing the  $\sqrt{AVE}$  of each construct with the correlation between one other construct in the research hypothesis model. The detail of the discriminant validity test is presented in Table 5.

**Table 5**

*Discriminant validity*

	EL	FE	EI	EM
Entrepreneurial literacy (EL)	0.802			
Family environment (FE)	0.422	0.966		
Entrepreneurial interest (EI)	0.433	0.865	0.851	
Entrepreneurial motivation (EM)	0.440	0.964	0.812	0.767

Table 5 indicates that the  $\sqrt{AVE}$  value of the entrepreneurial literacy with other variables obtained a value of 0.802. This shows that the  $\sqrt{AVE}$  value of the entrepreneurial literacy on the entrepreneurial literacy is greater than other variables. The  $\sqrt{AVE}$  value of the family environment, entrepreneurial interest, and entrepreneurial with other variables is 0.966, 0.851, and 0.767, respectively.

**Evaluation of Structural Model**

The structural model test is carried out with the aim of examining the relationship between the research model constructs. This structural model determines the relationship between constructs in terms of the magnitude and significance of the path coefficient between the constructs used. This test is carried out through the coefficient of

determination (R-square) and predictive relevance (Q-square). The result of the analysis is presented in Table 6.

**Table 6**  
*Coefficient of determination (R-Square)*

Variable	R-Square
Entrepreneurial interest	0.934
Entrepreneurial motivation	0.753

Based on the R-square value in Table 6, the entrepreneurial literacy and family environment can explain 75.3 percent of the variability in the entrepreneurial motivation variable. The remaining 24.7 percent of the variability of the entrepreneurial motivation variable is explained by other constructs not examined in this study. Then, the entrepreneurial literacy and family environment can explain the variability of the entrepreneurial interest construct by 93.4%, while the remaining 6.6% is explained by other constructs not examined in this study. Table 7 illustrates that the value of each variable is more than 0.4, so it can be concluded that the entrepreneurial literacy and family environment variables have a strong level of predictive relevance (Q-square).

**Table 7**  
*Predictive relevance (Q-Square)*

Variable	Q-Square
Entrepreneurial interest	0.930
Entrepreneurial motivation	0.751

**Table 8**  
*F-Square*

	Entrepreneurial Motivation	Entrepreneurial Interest
Entrepreneurial literacy	0.023	0.028
Family environment	2.291	4.011
Entrepreneurial motivation		0.038

As shown in Table 8, entrepreneurial motivation on the entrepreneurial literacy variable has an influence of 0.023, which is included in the low category. In addition, the entrepreneurial motivation variable towards the family environment has an influence of 2.291, which is included in the high category. The entrepreneurial interest variable towards entrepreneurial literacy has an influence of 0.028, which is included in the low category, while the entrepreneurial interest variable towards the family environment has an influence of 4.011, which is included in the high category. Lastly, entrepreneurial interest in entrepreneurial motivation has an influence of 0.038, which is included in the low category.

**Table 9**  
*Path coefficient*

	Variable	T-Statistic ( O/ST DEV )	P-Values	Description
H1	Entrepreneurial literacy → Entrepreneurial interest	1.990	0.023	Accepted
H2	Family environment → Entrepreneurial interest	27.904	0.000	Accepted

	<b>Variable</b>	<b>T-Statistic ( O/ST DEV )</b>	<b>P-Values</b>	<b>Description</b>
H3	Entrepreneurial literacy → Entrepreneurial motivation → Entrepreneurial interest	2.483	0.039	Accepted
H3a	Entrepreneurial literacy → Entrepreneurial motivation	2.151	0.016	Accepted
H4	Family environment → Entrepreneurial motivation → Entrepreneurial interest	2.226	0.013	Accepted
H4a	Family environment → Entrepreneurial motivation	25.804	0.000	Accepted
H3b	Entrepreneurial motivation →	2.201	0.014	Accepted
H4b	Entrepreneurial interest			

## DISCUSSION

The results indicated that entrepreneurial literacy has a positive and significant influence on entrepreneurial interest among high school students. This remarks that the better the entrepreneurial literacy of students, the higher their entrepreneurial interest. Conversely, students need better financial literacy to have an impact on students' low entrepreneurial interest. This is in line with the prior research of Hariroh et al. (2023), which mentioned that entrepreneurial literacy has a significant effect on entrepreneurial interest. On the other hand, having entrepreneurial literacy and applying various kinds of knowledge about entrepreneurship can generate and influence a sense of desire or interest in entrepreneurship to emerge. Similarly, Leksono et al. (2023) found a positive influence between entrepreneurial literacy and entrepreneurial interest. Entrepreneurial literacy can also help students to shape students' mindsets to become leaders and decision-makers, behave as smart entrepreneurs, and also shape entrepreneurial behavior (Lestari & Wijaya, 2012).

Family environment has a positive and significant influence on entrepreneurial interest. This shows that the role of the family in shaping attitudes and interests in entrepreneurship is an important aspect. The role of the family can help students to hone and shape students' attitudes, beliefs, and interests in entrepreneurship. The family not only acts as a social unit that provides material support, but also becomes an agent in shaping attitudes and influencing students' perceptions of entrepreneurship. This is in line with research conducted by Kawaitou et al. (2020); Nadya et al. (2019); Hudaya (2023), which shows the results that there is a positive and significant influence between the family environment and entrepreneurial interest.

Entrepreneurial motivation successfully mediates the influence between entrepreneurial literacy and entrepreneurial interest. The results remark that entrepreneurial literacy not only directly affects entrepreneurial interest, but also through entrepreneurial motivation as a mediator. Understanding and skills about entrepreneurship can shape students' motivation and interest in engaging in entrepreneurial activities (Al Mamun et al., 2019). With entrepreneurial literacy, students have a strong knowledge base to build motivation and interest in entrepreneurship on an ongoing basis. The finding supports a prior study by Hassan et al. (2021), which noted that motivation successfully mediates the influence between entrepreneurial literacy and entrepreneurial interest.

The next finding shows that entrepreneurial literacy has a significant influence on entrepreneurial motivation. The explanation to support this result is that if students are equipped with a high level of literacy, it will encourage students to be motivated to have their own businesses. Similar to a previous study (e.g., Fuadah, 2023), entrepreneurial literacy can drive better entrepreneurial motivation. With students having high entrepreneurial literacy, the impact on the level of student motivation for entrepreneurship is also higher. When students have high entrepreneurial literacy, they will know the positive impact and negative impacts generated by fostering entrepreneurial motivation.

In addition, entrepreneurial motivation successfully mediates between the family environment and entrepreneurial interest. Therefore, if a student has a family environment that supports or is involved in the business world, it will foster interest in entrepreneurship with the motivation that students have for entrepreneurship is also high because seeing in a family environment many who support and do entrepreneurial activities so that it will have an impact on increasing student entrepreneurial interest. This result corroborates earlier studies conducted by Arfah et al. (2023), which shows this linkage.

The family environment also has a robust link with entrepreneurial motivation. The family environment is an environment that will have a big impact on a student's thinking because if in the family environment, students have a positive environment in every way, it will have a good impact on student development. A family environment that is surrounded by support and has many activities in entrepreneurship will increase motivation from within students to participate or directly engage in entrepreneurial activities because student motivation is built from the daily environment. The result confirms the previous studies (e.g., Wardani, 2015; Kohar et al., 2020), which noted this connection.

The last finding indicates that entrepreneurial motivation has a significant effect on entrepreneurial interest. In this research study, entrepreneurial motivation has a great influence on entrepreneurial interest, so if a student has a high motivation in terms of controlling behavior to prepare for the future by means of entrepreneurship and students have a subjective nature to always think positively about how to achieve a bright future by means of entrepreneurship. With the number of students who have a high motivation for entrepreneurship will have an impact on the high interest in student entrepreneurship. This is in line with research conducted by Abdullah and Septiany (2019); Nugraheni et al. (2023), which documented that entrepreneurial motivation has a positive and significant effect on entrepreneurial interest.

## CONCLUSION

This study sought to investigate the linkage between entrepreneurial literacy, family environment, and entrepreneurial interest, as well as to analyze the mediating role of motivation. The results underpin several matters. First, it found a positive and significant influence between entrepreneurial literacy and family environment on entrepreneurial interest. In addition, entrepreneurial motivation is proven to mediate the relationship between entrepreneurial literacy and student entrepreneurial interest. This proves that entrepreneurial literacy and family environment are essential in building students' entrepreneurial interest, high motivation also has a strong effect in building entrepreneurial interest.

### Implication

The findings have significant implications in understanding the factors that influence entrepreneurial interest among high school students. First, the positive and significant effects of entrepreneurial literacy and family environment on entrepreneurial interest underscore the importance of educational and family contexts in shaping students' entrepreneurial aspirations. These results suggest that interventions aimed at improving entrepreneurial literacy and fostering a supportive family environment can effectively foster entrepreneurial interest among young people. This underscores the importance of not only providing students with the necessary knowledge and skills, but also fostering entrepreneurial motivation to sustain their entrepreneurial aspirations.

### Limitation and Future Direction

The present study is confined to examining the interplay of four specific variables, including entrepreneurial literacy, family environment, entrepreneurial interest, and entrepreneurial motivation, thereby limiting the scope of potential influences on entrepreneurial interest. Moreover, the research exclusively focuses on 11th-grade students, restricting the generalizability of findings beyond this specific educational context. Future research endeavors could address these limitations by broadening the range of variables under investigation to capture a more comprehensive understanding of entrepreneurial dynamics among diverse populations.

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