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## **The Impact of Financial Literacy, Family Environment, and Entrepreneurial Characteristics on Entrepreneurial Interest in Yogyakarta's Community Economy**

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### ***Abstract:***

This study aims to determine the effect of financial literacy, family environment, and entrepreneurial characteristics on people's entrepreneurial interest in the city of Yogyakarta. The research method uses quantitative. The population in this study is aged 17-30 years. The sample used in this study was 110 people. For the tests used in this study are validity, reliability, normality, heteroscedasticity, multicollinearity, multiple linear regression analysis, partial test, simultaneous test and determination coefficient test. The results of this study indicate that financial literacy variables and entrepreneurial characteristics do not have a significant influence on community entrepreneurial interest. While the family environment has a significant influence on community entrepreneurial interest.

**Keywords:** *Entrepreneurial Interest, Financial Literacy, Family Environment, Entrepreneurial Characteristics*

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## **1. Introduction**

The economic sector is considered vital and serves as the foundation for other sectors in the development of a nation. Advanced and stable economic conditions significantly influence the progress and development of a country's civilization (Aryanti et al., 2021). Economic growth is a key indicator of a nation's success or decline (Putry et al., 2020). Presently, the challenges of economic competition are intensifying, leading to difficulties for the population in securing employment (Julindrastuti & Karyadi, 2022).

The scarcity of job opportunities has intensified competition among job seekers, resulting in many college graduates accepting jobs unrelated to their fields of study (Julindrastuti & Karyadi, 2022). The mismatch between the number of job seekers

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and available positions has caused an increase in unemployment, leaving many individuals without opportunities for employment (Afrianti et al., 2023).

Unemployment is a labor issue of significant concern in many countries, including Indonesia. According to data from the Central Bureau of Statistics (BPS) of D.I. Yogyakarta, the open unemployment rate (TPT) in August 2023 was 3.69 percent (BPS, 2023). This is primarily due to the imbalance between the growing labor force and the limited availability of job opportunities. As Cahyani and Widiyanto (2019) observed, the scarcity of jobs has exacerbated unemployment rates. This rising unemployment has worsened Indonesia's current economic situation. One viable solution to mitigate unemployment is entrepreneurship.

Entrepreneurship offers a promising solution to unemployment, as it has the potential to develop in terms of both quantity and quality of entrepreneurs (Cahyani & Widiyanto, 2019). In the process of establishing a business, access to capital plays a crucial role. Entrepreneurial interest refers to an individual's motivation to start a business by identifying opportunities and accepting the potential risks involved (Hartoyo & Wahyuni, 2020; Qodariah & Arifin, 2023).

The first factor influencing entrepreneurial interest is financial literacy. According to Sari et al. (2021), financial literacy is an understanding of financial concepts such as banking, accounting, financial statements, and capital markets. Effrisanti and Wahono (2022) further explain that financial literacy is the ability to make effective decisions regarding financial management, both in the present and the future. Financial literacy is regarded as a solution to help individuals overcome financial challenges. It plays a critical role in investment decisions, as greater knowledge of financial management enhances an individual's inclination toward entrepreneurship. Conversely, low financial literacy can negatively affect financial behavior, leading to poor financial conditions and increased financial risks (Sari et al., 2021).

In addition to financial literacy, the second factor influencing entrepreneurial interest is the family environment. Entrepreneurial interest often stems from an individual's immediate environment, particularly their family (Indriyani & Subowo, 2019). The family environment serves as the first setting where individuals learn and acquire new knowledge. It plays a pivotal role in shaping a person's aspirations and goals, including their interest in entrepreneurship (Murniati et al., 2019). Parental or family support is crucial in fostering entrepreneurship, as encouragement from family members can motivate individuals to pursue entrepreneurial endeavors (Susanti, 2021).

The third factor influencing entrepreneurial interest is entrepreneurial characteristics. Entrepreneurial characteristics, such as personality traits and environmental influences, are essential for entrepreneurial success (Cahyani & Widiyanto, 2019). Certain traits, such as resilience, adaptability, and leadership, are critical for entrepreneurs to thrive (Dwiastanti & Mustapa, 2020). Without these characteristics, a business is unlikely to succeed or meet expectations. Therefore, entrepreneurial

characteristics must be firmly established to achieve success in entrepreneurship (Hayati, 2022).

## 2. Theoretical Background

**Entrepreneurial Interest:** Entrepreneurial interest refers to an individual's desire and willingness to work hard based on their ideas to fulfill life needs while accepting associated risks (Saputra et al., 2023). Entrepreneurial interest arises from understanding, combined with a willingness to experiment, which subsequently fosters motivation, creativity, and innovation. According to R. Sari et al. (2022), entrepreneurial interest is the desire, interest, and determination to work hard or strive independently to meet one's needs, undeterred by potential risks. Entrepreneurial interest is essential for cultivating successful entrepreneurs, as it encourages focus and persistence toward entrepreneurial goals. This focus has a significant impact on entrepreneurial success and forms the foundation for sustaining and growing a business (Kusuma & Widjaja, 2022).

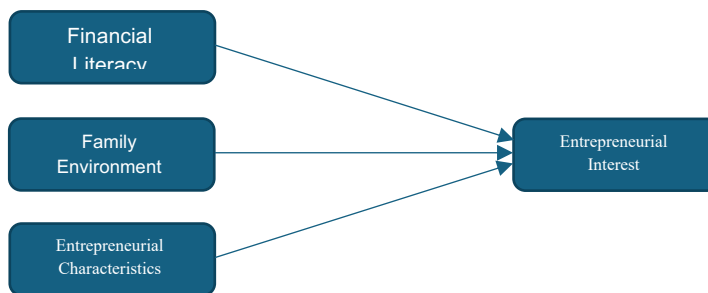
**Financial Literacy:** Financial literacy encompasses knowledge, skills, and beliefs that influence attitudes and behaviors to improve financial management and decision-making quality, ultimately aiming to achieve financial well-being (Ani et al., 2023). It can also be defined as the ability to understand how money works, how to acquire it, manage it, and make informed financial decisions (Ariyani, 2018). In summary, financial literacy equips individuals with the knowledge and skills to make effective financial decisions, enabling them to optimize their financial resources to achieve life goals. Financial literacy significantly impacts entrepreneurial decision-making, as broad financial knowledge simplifies the decision-making process and supports effective financial management, both of which are critical for entrepreneurial success.

**Family Environment:** The family environment serves as the first and primary setting influencing a child's development and behavior through parental guidance, encouragement, attention, and motivation. Atiningsih and Kristanto (2020) emphasize that the family environment is the first educational setting where children receive foundational education and guidance. The family environment plays a crucial role in shaping an individual's growth and development. For example, individuals with an entrepreneurial family background, where entrepreneurial knowledge is instilled from an early age, often differ significantly from those without such a background. The values and rules instilled within the family leave a lasting impression on children. As the closest and most influential environment in an individual's life, the family plays a pivotal role in fostering entrepreneurial interest.

**Entrepreneurial Characteristics:** Entrepreneurial characteristics are attributes derived from an individual's personality, serving as the foundation of knowledge and intelligence for entrepreneurs. According to Atiya et al. (2019), entrepreneurial characteristics encompass the abilities and personality traits required to successfully manage a project, alongside the behavioral and managerial skills necessary for success. H. Y. Sari (2023) identifies three key entrepreneurial characteristics: a sense

of responsibility, the courage to make decisions, and confidence in one's abilities. These traits are critical for entrepreneurs to navigate challenges and achieve sustainable success.

**Conceptual Framework:** The conceptual framework in this study illustrates the relationship between the variables under investigation, specifically the independent variables (X) and the dependent variable (Y). The framework is grounded in existing theories and findings from previous research. The researchers hypothesize that financial literacy (X1), the family environment (X2), and entrepreneurial characteristics (X3) collectively influence community entrepreneurial interest (Y), as supported by existing theoretical and empirical evidence. Based on the theoretical foundation and prior studies, the conceptual framework can be summarized as follows:



**Figure 1. Conceptual Framework**

This hypothesis functions as a temporary conjecture on the formulation of the problem which is the subject matter of this research. By proposing a hypothesis, the research implementation will be more directed to accept or reject the temporary hypothesis. This research hypothesis is formulated using relevant theories from previous research. The following is an outline of the hypothesis proposed in this study:

- H1: Financial Literacy has a significant influence on Entrepreneurial Interest
- H2: Family Environment has a significant influence on Entrepreneurial Interest
- H3: Entrepreneurial Characteristics have a significant influence on Entrepreneurial Interest

### 3. Methodology

This study uses descriptive quantitative methods with multiple linear regression method analysis to test the effect of financial literacy, family environment, entrepreneurial characteristics on entrepreneurial interest. In this study the technique is random sampling. This method is random sampling. In the data collection process the researcher uses a questionnaire distributed to the sample, then after being filled in by the sample will be taken by the researcher again and the results of the answers will be processed and conclusions drawn. In this study using primary data obtained directly from respondents. The sample used in this study is people aged 17-30 years. This

study uses SPSS version 25 for data analysis and aims to provide insight into the relationship between variables.

#### 4. Empirical Findings/Result

##### Instrument Test

##### Validity test

From the results of the Validity Test it can be seen that all statements on each variable Financial Literacy (X1), Family Environment (X2), Entrepreneurial Characteristics (X3), and Entrepreneurial Interest (Y) Correct Item-Total Correlation value is above the  $r$  table value which is greater than 0.2425 thus it is stated that all question items on the questionnaire are declared valid so that they can be used in research. Statement items as many as 110 respondents have been addressed with valid values because  $r_{count} > r_{table}$  and significant  $< 0.005$ .

##### Reliability Test

Reliability test is a measurement of the extent to which the measurement is without bias (error free), from data analysis with reliability testing using cronback alpha statistics (Pratama et al., 2024). A variable is said to be reliable if the cronback alpha value is  $> 0.60$  so that the results can be seen from the following table:

**Table 1. Result of the Reliability Test**

Variabel	Cronbach's Alpha	Keterangan
Financial Literacy(X1)	0,768	Reliable
Family Environment(X2)	0,825	Reliable
Entrepreneurial Characteristics (X3)	0,610	Reliable
Entrepreneurial Interest (Y)	0,610	Reliable

Source: 2024 processed original data

Based on the table, it is known that the results of the reliability test above can be seen that this research variable has a Cronbach alpha value greater than 0.60. Thus it can be concluded that the questionnaire data used has a good level of reliability because the reliability test is greater than the Cronbach alpha value or the  $R$  value.

##### Traditional assumption test

##### Test of normalcy

The normality test in this study is used to determine the level of distribution of the dependent variable and the independent variable whether the distribution is normal or not. Where the normality test can be done by using the one-sample kolmogorov-smirnov statistical method, with a significant value  $> 0.05$  it will be normally distributed and vice versa if the significant value  $< 0.05$  it will be distributed abnormally. The results of the normality test can be shown in the following table:

**Table 2. Result of the Normality Test**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		110
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,63865808
Most Extreme Differences	Absolute	,059
	Positive	,043
	Negative	-,059
Test Statistic		,059
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

Source: 2024 processed original data

Based on the table above, the use of the One Sample Kolmogorov-Smirnov Test shows the Asymp.sig. (2-tailed) value of  $0.200 > 0.05$ , which illustrates that the data in this study have met the pre-assumption of normality.

### Test of Multicollinearity

The multicollinearity test aims to test whether the model found a correlation between the independent variables. If the VIF (variance inflation factor) value is less than 10 and the tolerance value is more than 0.10, it is stated that there is no multicollinearity.

**Table 2. Results of the Multicollinearity Test**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	x1	,299	3,340
	x2	,298	3,354
	x3	,892	1,122

Source: 2024 processed original data

Based on the table, it is known that the VIF value of the independent variable  $< 10$ . So it can be concluded that there is no multicollinearity between the independent variables. While the tolerance value of the independent variable  $> 0.10$ . so it can be concluded that the tolerance value of the independent variable is greater than 0.10. From this assessment it can be concluded that there is no multicollinearity between the independent variables.

### Test of Heteroscedasticity

A good regression model is one that is not heteroscedasticity, to see if there is heteroscedasticity, testing is carried out using the Glejser test, this test compares the significance value. If the resulting significance value  $> 0.05$ , it can be concluded that the regression model is safe from heteroscedasticity.

**Table 3. Results of the Heteroscedasticity Test**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,908	1,463		,621	,536
	x1	,112	,055	-,350	-2,047	,053
	x2	,070	,046	,259	1,508	,134
	x3	,053	,044	,120	1,211	,229

a. Dependent Variable: abs\_res

Source: 2024 processed original data

Based on the table dihasilkan significant value of the independent variable which shows the value of (053), (134), (229) > 0.05 indicates heterokedastisitas so it can be concluded that in this test there is no heterokedastisitas. kan table 4.8 dihasilkan significant value of the independent variable which shows the value of (053), (134), (229) > 0.05 indicates heterokedastisitas so it can be concluded that in this test there is no heterokedastisitas.

### Analysis of Regression

Multiple regression analysis is used to determine the effect of financial literacy, family environment, and entrepreneurial characteristics on entrepreneurial interest. In addition, regression analysis is also used to test the truth of the hypotheses proposed in this study

### Results of Multiple Linear Regression

**Table 4. Result of the Linear Regression Test**

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	16,766	2,646	
	x1	-,153	,099	-,262
	x2	,247	,084	,499
	x3	-,068	,079	-,083

Source: 2024 processed original data

From table the coefficient equation  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$  is made with the following explanation:  $Y = 16.766 + 0.153 \beta_1 + 0.247 \beta_2 + 0.068 \beta_3 + \epsilon$  The equation for the linear regression results above can be explained as follows:

- The constant value of 16.766 means that if the independent variable is considered constant or the value is 0, then the interest in entrepreneurship at 16.766.
- The regression coefficient value of the financial literacy variable (X1) of 0.153 means that each financial literacy by unit then the assumption variable remains as variable regression X1 0.153 means that there is a significant relationship between interest in entrepreneurship with financial literacy.

- c. The value of the regression coefficient of the family environment variable (X2) of 0.247 means that each family environment by unit then the assumption variable remains at the regression variable X2 0.247 means there is a significant relationship between interest in entrepreneurship with the family environment.
- d. The value of the regression coefficient of the variable entrepreneurial characteristics (X3) of 0.068 means that each entrepreneurial characteristics of the unit then the assumption variable remains at the regression variable X3 0.068 means that there is a significant relationship between interest in entrepreneurship with entrepreneurial characteristics.

### Hypotesis Test

#### Simultaneous test (f test)

The F test aims to determine whether the independent variables together (simultaneously), namely financial literacy, family environment, entrepreneurial characteristics affect the dependent variable, namely entrepreneurial interest. Testing criteria: If  $F_{count} > F_{table}$  then  $H_0$  is rejected, and if  $F_{count} < F_{table}$  then  $H_0$  is accepted. The simultaneous test results on this variable are as follows.

**Table 5. Result of the F test**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31,686	3	10,562	3,825	,012 <sup>b</sup>
	Residual	292,687	106	2,761		
	Total	324,373	109			

a. Dependent Variable: y

b. Predictors: (Constant), x3, x1, x2

Source: 2024 processed original data

Based on the table above, it is explained that  $F_{count}$  is 3.825 while  $F_{table}$  is 2.69. Because  $F_{hitung} > F_{tabel}$  ( $3.825 > 2.69$ ) then  $H_0$  is accepted and the significant level obtained is  $0.012 > (0.05)$  then  $H_0$  is rejected, meaning that there is no significant influence between the independent variables.

#### Partial Significance Test (T Test)

The t test is used to see how far the influence of one independent variable, namely financial literacy, family environment, and entrepreneurial characteristics individually in explaining the variation in the dependent variable, namely entrepreneurial interest. The results of the partial significant test are as follows:



**Table 6. Result of the Partial Significance Test (T Test)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16,766	2,646		6,337	,000
	x1	-,153	,099	-,262	-1,555	,123
	x2	,247	,084	,499	2,953	,004
	x3	-,068	,079	-,083	-,852	,396

a. Dependent Variable: y

Source: 2024 processed original data

To find out whether the results are significant or not tcount is compared to ttable. Determination of the distribution table is sought at 10%:  $2 = 0.05$  with degrees of freedom (df) =  $n - k - 1$  or  $110 - 4 - 1 = 105$  (n is the number of samples, k is the number of independent variables). using a two-sided test 10%:  $2 = (0.05)$ . The results obtained for the t table are 1.659

1. Based on financial literacy (X1) yan its standard value tcount > ttable, tcount 1.555 < ttable 1.659 which means it can be concluded that H1 financial literacy (X1) partially has no effect on entrepreneurial interest (Y).
2. Based on the family environment (X2) yan its standard value tcount > ttable, tcount 2,953 > ttable 1,659 which means it can be concluded that H2 family environment (X2) partially affect the interest in entrepreneurship (Y).
3. To find out whether the results are significant or not tcount is compared to ttable. Determination of the distribution table is sought at 10%:  $2 = 0.05$  with degrees of freedom (df) =  $n - k - 1$  or  $110 - 4 - 1 = 105$  (n is the number of samples, k is the number of independent variables). using a two-sided test 10%:  $2 = (0.05)$ . The results obtained for the t table are 1.659
4. For the effect of financial literacy (X1) partially on interest in entrepreneurship (Y) is equal to  $0.123 > 0.05$ . It can be concluded that the significant value ( $0.123 > 0.05$ ) means that financial literacy (X1) partially has no effect on interest in entrepreneurship (Y), then the hypothesis states in rejected (Ha). Family environment (X2) persial effect on (Y) is equal to  $0.004 < 0.05$ . It can be concluded that the significant value ( $0.004 < 0.05$ ) means that the family environment (X2) partially affect the interest in entrepreneurship (Y). And entrepreneurial characteristics (X3) partially no effect on (Y) is equal to  $0.396 > 0.05$ . It can be concluded that the significant value ( $0.396 > 0.05$ ) means that between entrepreneurial characteristics (X3) partially has no effect on entrepreneurial interest (Y).

### Coefficient of Determination (R Square)

The coefficient of determination (R Square) can be used to determine the amount of contribution or contribution of the independent variable to the dependent variable. The coefficient of determination (R Square) is only used if it has more than two independent variables, while the rest is influenced by independent variables that are

not included in the model. The results of the coefficient of determination (Adjusted R Square) are as follows:

**Table 7. R Square Test Results**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,313 <sup>a</sup>	,098	,072	1,66168

a. Predictors: (Constant), x3, x1, x2

b. Dependent Variable: y

Source: 2024 processed original data

From Table it is known that the magnitude of R<sup>2</sup> (R Squarel) is 0.098 or equal to 9.8%. This value means that there is a relationship between the independent variable and the interest in entrepreneurship by 9.8%, thus the contribution between the independent variable and the dependent is very small.

## 5. Discussion

The financial literacy variable (H1) does not have a positive and significant effect on community entrepreneurial interest. Financial literacy is considered a component of the Theory of Reasoned Action (TRA), specifically representing attitudes toward entrepreneurial behavior. While financial literacy can aid in planning and managing a business effectively, it does not necessarily motivate individuals to start a business. This aligns with studies conducted by Ani et al. (2023), Rakib et al. (2020), Effrisanti & Wahono (2022), and Prabawati & Susanti (2019), which found no significant relationship between financial literacy and entrepreneurial behavior. However, this result contrasts with studies by Sari et al. (2021) and Afrianti et al. (2023), which indicate that financial literacy positively and significantly influences entrepreneurial interest.

The family environment variable (H2) positively and significantly affects community entrepreneurial interest. A supportive family environment enhances an individual's interest in entrepreneurship, functioning as a factor that shapes beliefs about behavior in TRA theory. Families that encourage entrepreneurship can inspire family members to pursue entrepreneurial paths. This finding is consistent with research conducted by Susanti (2021), Ani & Wulansari (2023), and Afrianti et al. (2023), as well as Heliani et al. (2022), which highlight the family environment's role in fostering entrepreneurial interest. Conversely, it differs from the findings of Sari et al. (2021) and Wardani (2021), who reported no significant influence of the family environment on entrepreneurial interest.

The entrepreneurial characteristics variable (H3) does not have a positive and significant effect on community entrepreneurial interest. Entrepreneurial

characteristics, such as risk-taking and opportunity-seeking, represent attitudes toward behavior in TRA. However, the lack of influence observed in this study could stem from factors like insufficient education or experience in entrepreneurship, which may prevent individuals from developing interest or readiness for entrepreneurship. This result aligns with research by Ubbayu (2019), which suggests that other factors, such as family support and economic conditions, may have a greater impact on entrepreneurial interest than entrepreneurial characteristics. Nevertheless, these findings contradict studies by Sari (2023) and Farikha Indah (2019), which demonstrate a positive and significant effect of entrepreneurial characteristics on entrepreneurial interest.

## 6. Conclusions

This research was conducted to identify the impact of financial literacy, family environment, and entrepreneurial characteristics on people's entrepreneurial interest in the city of Yogyakarta and this research used a total of 110 respondents as samples. The analysis was carried out by using multiple linear correlation analysis with the SPSS program. Based on the results of data analysis and discussion that has been done, the following conclusions can be drawn:

Financial literacy (X1) does not have a positive and significant effect on community entrepreneurial interest. This shows that although financial literacy is very important in managing a business, it does not always guarantee that someone is interested in entrepreneurship, because other factors such as family environment are more dominant to shape entrepreneurial interest. Family environment (X2) has a positive and significant effect on interest in entrepreneurship Community. Because a family environment that encourages individuals to become entrepreneurs can increase a person's confidence and interest. Family has a very important role in shaping a person's intention and mindset for entrepreneurship. Entrepreneurial characteristics (X3) does not have a positive and significant effect on community entrepreneurial interest. This can occur due to various factors, such as lack of education or direct experience in entrepreneurship that makes individuals not feel interested or ready to become entrepreneurs.

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