



THE EFFECT OF UTILIZATION OF *E-COMMERCE*, DIGITAL LITERATURE AND FINANCIAL LITERATURE ON INTEREST IN ENTREPRENEURSHIP (Study on Students of the Undergraduate Accounting Study Program at Tadulako University)

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Abstract - This research is aim to test and analyze the influence of E-Commerce utilization, digital literature, and financial literature on interest in entrepreneurship on accounting undergraduate students study program at Tadulako University. This research is using primary data, the method used is by questionnaire media by using google form. The population in this research is accounting undergraduate students study program at Tadulako University batch 2017 – 2020. The number of samples that have been taken is 86 people. The data analysis technique used was multiple regression analysis. The result of the research (1) simultaneously analyze the influence of E-Commerce utilization, and financial literature has significant influence on students interest in entrepreneurship. (2) Partially E-Commerce utilization has significant influence on students interest in entrepreneurship. (3) Partially digital literature did not has significant influence on students interest in entrepreneurship. (4) and partially financial literature has significant influence on students interest in entrepreneurship
Keywords - **E-Commerce utilization, digital literature, financial literature and interest in entrepreneurship.**

I. INTRODUCTION

Studying while entrepreneurship is something that has become a trend in itself among students today . Young people's decision to start their own business at such a young age is driven by a variety of other factors. It started with financial considerations and developed into a simple hobby. Various reasons and backgrounds that motivate them to run a business or business with their respective ideals

and strategies. The rise of entrepreneurship can be seen from the number of business units that have sprung up with various variants and the latest innovations in all fields. Currently, while studying *online*, many students fill their free time to do productive things by starting entrepreneurship. Some simple or small-scale business opportunities are mostly run by students, such as selling credit, *online shops* , and other businesses.

Cultivating an interest in entrepreneurship must be instilled in today's students from an early age, because when they become graduates who have a bachelor's degree later, they cannot guarantee to get jobs in the future . The results of research from BPS, as of February 2021, the number of unemployed students who have graduated has increased to 999,543 people from the number of unemployed university graduates as of February 2020 of 824,912 people. Therefore, starting from the world of lectures, students can cultivate an entrepreneurial spirit by fostering an interest in entrepreneurship so as to make the individual as an entrepreneur who can work and open up job opportunities for others after becoming a graduate.

A person's interest or desire for something is called interest. Interest is a driving factor for a person to achieve his goals and ideals. Interest in entrepreneurship can encourage the desire to move forward in developing creative ideas and creating something that can generate profits and welfare for oneself, family and the environment. Interest has an important role to start something desired by having a good sensitivity and response to changes in the business

environment, especially innovation in the field of science and technology which continues to grow dynamically significantly.

Along with the development of an increasingly sophisticated world of technology today, various innovations continue to develop, especially in the business field. The world of the economy that has moved towards the digital economy can open up vast business opportunities and *online business* is becoming very familiar. More and more goods and services are traded *online*, resulting in more and more consumers. So we need a system that can control business processes so that it can be more effective and efficient, namely by utilizing *online trade access* such as *e-commerce*. *E-Commerce* can support reducing every problem of business actors in trading activities including marketing processes, promotions to fund transfers that can be done electronically which are still limited in energy, thought, time and quality of service for the community.

To engage in e-commerce, a supplier, agent or manufacturer does not have to have their own website. In fact, there are many website service providers out there, such as Bukalapak, shopee, Tokopedia, and many more. *E-commerce* can support overcoming the problems of trading or buying and selling processes that are still limited in energy, thought, time and limited service quality for the community, especially the younger generation in interacting and transacting *online*. Without requiring a lot of capital and quite easy to develop, *e-commerce* a great opportunity for economic actors, especially the millennial generation, who can have enthusiasm and be more productive in their young lives.

Along with the development of the digital world today, there is no human activity that is not affected by the digitalization process or the internet, so there are very few people who are still technologically stuttering. The internet used by the community is only limited to social media, accessing information and even just entertainment, making digital literacy skills among the community still relatively low so that the use of digital technology is not optimal to support productivity.

Digital literacy allows anyone who masters it to acquire skills, attitudes, and knowledge through healthy, intelligent and wise media activities in finding and creating information. Mastery of digital literacy in this context increases the added value, selling point and competence of a person in creating positive

interactions and communication in everyday life.

The ease of doing things in today's culture makes it easier for millennials to start or run their own businesses. On the other hand, lack of talent, poor financial management skills, or lack of financial literacy often causes these newly founded companies to fail in no time. A basic knowledge of finance can help an organization make correct forecasts, but it usually has the opposite impact on a person's financial situation.

Everyone should have a basic understanding of money in order to prosper, especially those who want to start their own business to stay out of debt. Regardless of the size of the company, having good financial management skills is essential if you want to build a financially sound organization and achieve economic prosperity. Financial literacy affects almost every aspect of financial planning and spending, including income, savings, and the ability to make good financial decisions. Financial literacy contributes to the basis for starting entrepreneurship so that it needs good attention to living in the future with the efforts of each individual being able to meet their basic needs to get a decent life and not become a social burden.

Based on this background, to understand the relationship between the use of *e-commerce*, financial literacy and students' interest in entrepreneurship, the researchers conducted a study entitled "**The Influence of Utilization of E-Commerce, Digital Literacy and Financial Literacy on Interest in Entrepreneurship (Survey of Undergraduate Accounting Students, Faculty of Economics and Business)**".

II. LITERATURE REVIEW

A. Utilization of E-Commerce

online buying and selling transactions that are increasingly popular today is known as *e-commerce* (*electric commerce*). In today's world, e-commerce that uses technology to conduct commercial transactions via electronic networks or the internet is increasingly widespread (*electric commerce*). E-commerce has advanced until now it can be done using a number of e-commerce applications that can be downloaded to each user's personal smartphone other than the website (Istiqomah, 2020). E-commerce is able to accelerate every step of a company's process, from product production to marketing and sales, as well as delivery,

customer service, and payments, with the help of a worldwide network of business partners (Prasmiwari & Dharmadiaksa, 2017).

Millennials are known for their rapidly changing lifestyle and clothing, which coincides with the explosive growth of the e-commerce sector. E-commerce enables the buying behavior of millennial consumers who demand convenience, speed, and practicality in their online purchases. Millennials expect things to be fast, simple, and useful. With the advent of e-commerce, it is now feasible to do business in creative ways, enabling anyone with an internet connection to start their own business and do so much quicker and easier than in the past (Yadewani & Wijaya, 2017).

The use of e-commerce is very important for business operations because it offers flexibility in production for small to large businesses by being able to send and receive offers quickly, provide customers with faster shipping information, and effectively and efficiently support electronic payment transactions. Therefore, the use of e-commerce for commercial purposes is very important. (Vinet & Zhedanov, 2011).

B. Digital Literacy

Digital literacy is the ability and skill of users to use digital media wisely, intelligently, carefully and appropriately (Putri, 2021). The existence of negative content that can damage the current digital ecosystem can only be prevented by building awareness of each individual so as to form a critical-creative mindset and view of digital users.

According to (Hadifhah, 2020) digital literacy is an individual's interest, attitude, and ability to use digital technology and communication tools such as *smartphones*, *tablets*, laptops, and desktop PCs to access, manage and evaluate information, build new knowledge, create and communicate with people, others to participate effectively in society.

The importance of individual abilities and skills, especially students, in using digital media such as communication tools, internet networks and so on to create positive interactions and communicative activities in the community. If students have mastered this literacy, students can be more creative in promoting or offering their products through social media (Jerni et al., 2021).

C. Financial Literacy

Galiardo and Libot (2017: 96) in (Sari, 2021) define a person's level of financial literacy can be measured by their level of financial awareness and knowledge, as well as their ability to handle funds and their capacity for financial planning. A person is said to have financial literacy if through their understanding of financial concepts, financial products, and financial services, they are able to manage their own personal financial resources without restrictions.

Financial literacy, according to Ratnasari (2020), includes both financial knowledge and the ability to manage money and make judgments that are generally acceptable for one's long-term goals. According to this concept, financial literacy includes financial knowledge and financial management skills. Most people, especially the millennial generation, do not know the need to develop financial literacy. It is clear from most people's lives that their financial situation is disastrous because of the imbalance with their income.

The collection of practices or activities with the aim of increasing people's financial knowledge, self-confidence and capacity to make wise financial decisions is referred to as "financial literacy". Both individual customers and members of society in general are included in this (Wardani & Woli, 2021). Financial literacy discipline is related to the knowledge, skills, and attitudes that enable a person to manage his finances competently and independently in everyday life.

To support various economic activities and to generate economic success to live a more financially secure life in the future, one must have knowledge of or mindset towards good financial management. It is conceivable to conclude that a person's financial knowledge, skills and attitudes are focused on their ability to manage their own funds in an acceptable and independent manner.

D. Entrepreneurial Interest

Interest is a liking or interest in anything that arises by itself, not influenced by the opinions of others; someone who is interested in something will follow it with enthusiasm (Saputri, 2019). An entrepreneur is a person who generates ideas and engages in creative and imaginative activities with the aim of increasing

possibilities and raising living standards (Ningrum, 2017).

Interests can be nurtured, expanded, and developed in response to feelings of pleasure and desire; it's not something that sticks out or that can be taken for granted. Consequently, a major component of what attracts a person is the recognition of the connection between himself and something outside himself. The degree of attraction increases in proportion to the strength or closeness of the relationship, according to research results (Agusmiati & Wahyudin, 2019).

The ambition of an individual to build a business field by using original and creative concepts to realize and achieve its goals can be described as having an interest in entrepreneurship. When we say that entrepreneurship appeals to them, we mean this interest and ambition. According to Nurhadifah (2018), someone who is interested in entrepreneurship will be motivated to carry out activities such as starting a business that is beneficial to the community and government as well as themselves. Everyone has different interests, so the factors that influence these interests vary depending on whose interests are taken into account.

E. Framework for Thinking

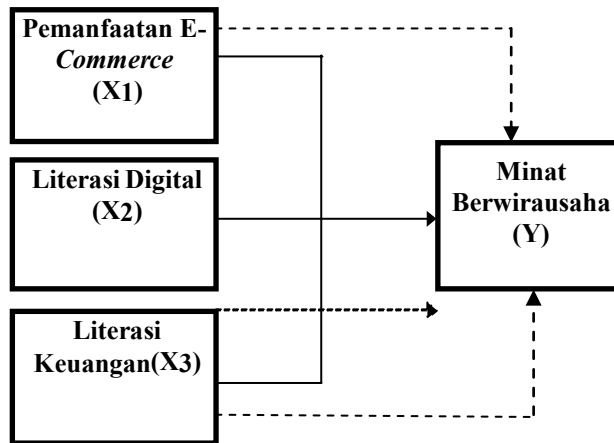


Figure 1
Research Conceptual Framework

Partial Influence - - - - ->
 Simultaneous Influence ———>

E. Hypotesis

1. The Effect of E-Commerce Utilization , Digital Literacy and Financial Literacy on Entrepreneurial Interest

Interest in entrepreneurship among the younger generation can be influenced by various factors, including: (1) the use of e-commerce, the faster and easier it is for someone to access information and communication in buying and selling activities (goods and services) to the community, the more helpful and encouraging someone to do business. have an interest in entrepreneurship (Istiqomah, 2020) , (2) digital literacy, the more a person masters skills in using digital media will foster creativity and innovation in developing ideas to find opportunities in entrepreneurship (Istiqomah, 2020), and (3) financial literacy, the more someone who is smart and skilled in managing his personal finances independently will have the knowledge and ability to start entrepreneurship so that he can manage his finances to support business growth (Sari, 2021).

H1: Utilization of E-Commerce , Digital Literacy and Financial Literacy have a significant effect on Entrepreneurial Interest

2. Effect of E-Commerce Utilization on Entrepreneurial Interest

Utilization of *e-commerce* is a way to use existing opportunities through electronic tools used in the process of buying and selling transactions by utilizing the internet network. An online transaction model that can help business process activities ranging from marketing, sales, service, delivery and payment for customers and several developments for business partners around the world. So that by utilizing *e-commerce* in the business world, it will greatly assist entrepreneurs in starting to run and develop their business so that information becomes more effective, practical, accurate and fast in facilitating transactions.

H2: Utilization of E-Commerce has a significant effect on Entrepreneurial Interest

3. The Influence of Digital Literacy on Interest in Entrepreneurship

Digital literacy is a person's skills and abilities in using information technology in digital media. If someone has mastered this literacy, individuals will be more creative to promote or offer their products through social

media without having to own or rent a place and spend a lot of capital to market their products. Interest in entrepreneurship will be formed when they have mastered digital literacy so that through their attitudes and activities they foster creativity and innovation in developing ideas to find opportunities and the cost of living.

H3: Digital Literacy has a significant effect on Entrepreneurial Interest

4. The Effect of Financial Literacy on Interest in Entrepreneurship

Financial literacy is the ability or skill towards an individual's financial attitude to manage his finances to be managed properly and independently. In entrepreneurship, financial problems cannot be avoided from business activities. Financial literacy will encourage a person to have entrepreneurial knowledge and skills in managing finances to support business growth, thus someone will have an interest in entrepreneurship.

H4: Financial Literacy has a significant effect on Entrepreneurial Interest of Students of the Accounting Undergraduate Study Program, Tadulako University

III. RESEARCH METHODS

A. Research Objects and Types

In this study, the object of research is *E-commerce Utilization* (X1), *Digital Literacy* (X2) and *Financial Literacy* (X3) as independent variables. While the *Entrepreneurial Interest of Accounting Students* (Y) as the dependent variable. Students at Tadulako University's School of Economics and Business were surveyed to see how their views on the use of e-commerce and their financial literacy influenced their desire to start their own business.

B. Data Types and Sources

The type of data used in this study is quantitative data, where quantitative data in this study includes data on the collected questionnaire answer scores. Quantitative data is data in the form of numbers or quantitative data that are numbered. (Sugiyono, 2013), explained that quantitative research is used to examine certain populations and samples, data collection is quantitative/statistical, with the aim of testing predetermined hypotheses.

In this study, researchers used primary data and secondary data. Primary data in this study were obtained directly from respondents, namely students of the Bachelor of Accounting Study

Program at Tadulako University by filling out questionnaires or questionnaires in *google form media* through direct delivery to respondents. While secondary data were obtained from existing sources and previous research related to this research.

C. Population and Sample

The population in this study were students of the Faculty of Economics, Bachelor of Accounting Study Program, Tadulako University Class of 2017, 2018, 2019 and 2020 because lately most students have had a business (on a small to large scale) to fill their spare time in the midst of running *online lectures*.

The sampling technique used in this study is a *probability sampling technique* with a *simple random sampling method*, namely the researcher provides equal opportunities for each member of the population to be selected as a sample that is carried out randomly regardless of the strata in the population itself.

D. Variable Operational Definition

1. Utilization of E-Commerce

Utilization of e-commerce is to use electronic transactions as opportunities in economic activities and exchange of information in creating and expanding businesses more easily, quickly and practically. Interest in entrepreneurship is influenced by many factors, including environmental education, facilities such as the availability of the internet for information and communication media (Istiqomah, 2020).

Utilizing increasingly sophisticated technology in order to maintain and improve a better economic life and in an effort to help advance the country of Indonesia. So by taking advantage of digital business opportunities in e-commerce activities, it should increase student interest in entrepreneurship.

2. Digital Literacy

Paul Gilster in (Nasrullah, 2017) defines digital literacy as the ability to understand and use information in various forms from a very wide variety of sources that are accessed through computer devices. According to Hague and Payton (Akbar, 2017:13) in (Salsabila, 2019) digital literacy is defined as an individual's ability to apply functional skills on digital devices so that he can find and select information, think critically, be creative, collaborate with others, communicate effectively, effectively and without regard to

electronic security and the evolving socio-cultural context.

Ability to use technology and information from digital devices effectively and efficiently in various contexts such as academic, career and everyday life. Digital literacy is one application of individual attitudes to form a good behavior in using digital media so that it will foster a high interest in entrepreneurship in the business world.

3. Financial Literacy

Financial literacy is a person's skills and abilities in managing and managing financial resources in order to achieve personal financial or financial well-being. Financial literacy is a basic thing and must be mastered by every individual because it affects making good economic decisions in order to avoid financial problems.

The more skilled and proficient individuals are in managing their finances, they will help each individual in making his main decisions regarding decision making in entrepreneurship, creating opportunities to achieve a prosperous life in the future and will be able to increase the movement of the economy.

4. Financial Literacy

Interest is a strong motivator in completing tasks. Interest serves as a motivating element that encourages people to participate in certain activities. a strong desire to start their own business and a willingness to work hard and persistently to complete it to the end. Sintya (2019) defines interest in entrepreneurship as a natural urge that arises in a person to start his own business.

E. Data Analysis Method

This study uses multiple linear regression analysis to examine the effect of two or more independent variables on one dependent variable, with the aim of systematizing the dependent variable based on the known value of the independent variable. The mathematical equation for the hypothesized relationship can be formulated as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$$

Information :

- Y = Interest in Entrepreneurship
- α = Constant
- 1-3 = Regression coefficient
- X 1 = Utilization of E-Commerce

- X2 = Digital Literacy
- X3 = Financial Literacy
- ε = Error term

IV. RESULTS AND DISCUSSION

A. Descriptive Statistics Results

The respondents in this study were Tadulako University Students, Bachelor of Accounting Study Programs Class of 2017, 2018, 2019 and 2020. Based on the predetermined sample, the total respondents were 86 people, so that the questionnaires distributed were 86 forms which were sent via the *Google Form link* . All questionnaires distributed to 86 respondents have returned and are willing to fill out all statements, so that respondents are not reduced from the total sample that has been determined. The description of the questionnaire in this study is as shown in table 4.1 below:

Table 1
Description of Questionnaire

Questionnaire distributed	Questionnaire that does not return		Returning Questionnaire		Fallout Questionnaire		Processable questionnaire
86	-	-	86	100%	-	-	86

Source: Data processed by researchers in 2022.

Table 1 shows that there are 86 respondents from the Faculty of Economics and Business at Tadulako University. These data allow us to conclude that Tadulako University students who answered the survey and were enrolled in economics and business schools were 86 students.

Table 2
Characteristics of Respondents

No	Description	Frequency	Percentage
1	Force		
	a. 2017	22	25.6%
	b. 2018	32	37.2%
	c. 2019	16	18.6%
	d. 2020	16	18.6%
		86	100%

Source: Data processed by researchers, 2022.

Based on table 2 seen by generation, the average of those who filled out the research questionnaire were students of the Faculty of Economics and Business Class of 2017 as many

as 22 respondents (25.6%), students of the Faculty of Economics and Business Class of 2018 as many as 32 respondents (37.2%), and students of the Faculty of Economics and Business Class of 2019 as many as 16 respondents (18.6%), while the remaining students of the Faculty of Economics and Business Class of 2020 were 16 respondents (18.6%). Based on these data, it can be concluded that the majority of respondents in the Faculty of Economics and Business at Tadulako University are from Class 2017, 2018, 2019 and 2020.

B. Classic Assumption Test Results

B.1. Normality test

Kolmogorof One Sample test results using One Sample Kolmogorof Smirnov-Test (value = 5%). The selection of One Sample Kolmogorof Smirnov-Test as a normality measurement tool aims to determine the value of significance. Significant value of Kolmogorof Smirnov 's One Sample test – The test is more than 0.05 then the data has a normal distribution (Ghozali, 2011). The results can be seen in table 4.12 below:

Table 3
Kolmogorov-Smirnov (KS) Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		86
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.38464872
Most Extreme Differences	Absolute	.066
	Positive	.040
	Negative	-.066
Test Statistic		.066
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: SPSS output for windows version 25.0, based on research data, 2022. (Appendix V)

B.2. Multicollinearity test bag

Table 4
Multicollinearity Test Results

Coefficients ^a			
Collinearity Statistics			
Model	Tolerance	VIF	
1	Utilization of E-Commerce	.801	1,249
	Digital Literacy	.826	1,210

	Financial Literacy	.827	1.209
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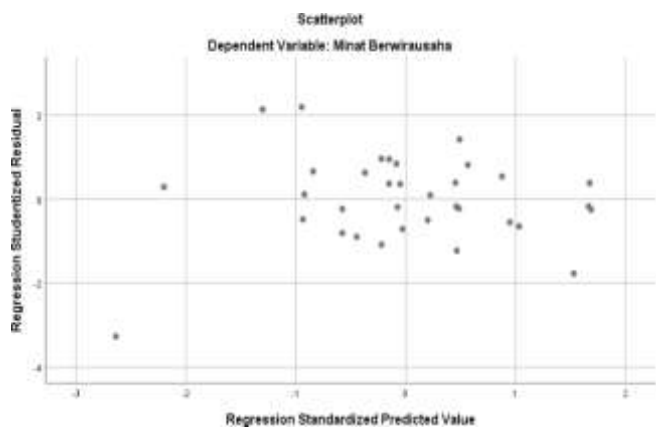
a. Dependent Variable: Interest in Entrepreneurship

Based on table 4 above, it can be explained that the calculation results of the *Tolerance value* are more than 0.1 and the *Variance Inflation Factor* (VIF) value shows less than 10. This means that there is no multicollinearity between independent variables in the regression model.

B.3. Heteroscedasticity Test

Based on Figure 2 below, it shows that the points spread randomly, and are spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is feasible to use.

Figure 2



Source: SPSS output for windows version 25.0, based on research data, 2022. (Appendix V)

C. Simultaneous Test Results (F)

Simultaneous test, denoted by the letter F, indicates that all the independent variables of the model have the same effect on the variables studied. As shown in Table 5, the results of the F statistical test can be found:

Table 5
Simultaneous Test (F)

Independent Variable	Dependent Variable	F	Sig
Utilization of E-Commerce Digital Literacy Financial Literacy	Entrepreneurial Interest	12.809	0.003

Source: Data processed by researchers, 2022.

The value of Fcount is 12.809 according to the data in table 5. This shows that the level of Fcount is higher than Ftable 2.72. Given that the significance level is 0.003, it is less significant than the distrust level ($0.000 < 0.05$). It is reasonable to conclude from these results that the view of how *e-commerce* is used (X1), digital literacy (X2) and financial literacy (X3) together have a significant influence on entrepreneurial interest (Y). The first hypothesis (H1), which confirms that the use of *e-commerce*, *digital literacy and financial literacy* has a significant impact on a person's interest in entrepreneurship, proven true.

D. Partial Test Results (t)

To evaluate the impact of each independent variable on the dependent variable, a t-test is used, sometimes referred to as a partial test. Table 6 is shown below and contains the results of the t test:

Table 6
Partial Test (t)

Independent Variable	t	Sig
Utilization of E-Commerce	2.157	0.034
Digital Literacy	-0.853	0.396
Financial Literacy	4.759	0.000

Based on table 6 above, it can be seen that the E-Commerce Utilization variable (X1) has a t-count value of 2.157, thus indicating that the level of $t_{count} > t_{table}$ is 1.989 and a significance level of i is 0.034, indicating that it is smaller than the confidence level. 5% i.e. $0.034 < 0.05$. Therefore, there is a substantial relationship between *e-commerce utilization* (X1) and interest in starting their own business (Y). The second hypothesis (H2), which states that the use of *e-commerce* does have a significant effect on entrepreneurial interest, is proven correct. The Digital Variable (X2) has a t-count value of -0.857, thus indicating that the level of $t_{count} > t_{table}$ is 1.989 and a significance level of i is 0.396, indicating that it is smaller than the 5% confidence level, i.e. $0.396 < 0.05$. Therefore, from these results there is no substantial relationship between digital literacy (X2) and interest in starting their own business (Y). The third hypothesis (H3), which states that digital literacy has a significant effect on entrepreneurial interest, is not proven. The Financial Literacy variable (X3) has a t-count value of 4.759, thus indicating that the level of $t_{count} > t_{table}$ is 1.989 and a significance level of i is 0.000, indicating that

is smaller than the 5% confidence level, i.e. $0.000 < 0.05$. Therefore, there is a substantial relationship between financial literacy (X3) and interest in starting their own business (Y). The fourth hypothesis (H4), which states that financial literacy does have a significant effect on entrepreneurial interest, is proven to be true.

E. Discussion

E.1. Effect of Utilization of E-Commerce, Digital Literacy and Financial Literacy on Student Entrepreneurial Interest

It can be explained that the first hypothesis in this study which states that the use of *E-Commerce*, Digital Literacy and Financial Literacy simultaneously has a significant effect on Student Entrepreneurial Interests can be accepted. This indicates that the use of *E-Commerce* has an influence on students to have an interest in entrepreneurship. Students believe that *e-commerce* it will be very beneficial for them for buying and selling activities in the form of general marketing, market research, and reaching a wider market so as to provide enormous benefits in a more effective and efficient competitive business world. This is reinforced because of the respondents' responses to the *E-Commerce Utilization variable* with the highest mean, "*E-Commerce makes it easier for me to access with sellers*".

Digital Literacy has an influence on student entrepreneurship interest in entrepreneurship. This is because students agree that digital literacy skills can increase student entrepreneurship interest, through digital literacy students are able to use it to find, evaluate and compile better and wiser information so that they can think critically in obtaining any information including information about the world of entrepreneurship or selling activities. buy. This is reinforced because of the respondents' responses to the Financial Literacy variable with the highest mean, namely, "Through the internet I can access various kinds of information needed".

Financial literacy has an influence on students to be interested in entrepreneurship, this is because students believe that financial literacy will be very useful and useful for them in managing and planning finances better in the future, overcoming financial problems, and can support decision making for entrepreneurship. This is reinforced because of the respondents' responses to the Financial Literacy variable with the highest mean, namely, "I can understand how to manage financial income or expenditure

in a managed business" and "Help me in minimizing losses at any time".

E.2. Effect of E-Commerce Utilization on Student Entrepreneurial Interest

The results of this study state that the partial use of *E-Commerce* has a significant effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program at Tadulako University, so that the second hypothesis in this research can be accepted. Meaning that the higher the utilization of *E-Commerce*, the higher the interest of students in the Accounting Study Program at Tadulako University for entrepreneurship.

This study shows that students know correctly the benefits they feel by using *e-commerce*, this is in line with the theory put forward by (Yadewani & Wijaya, 2017) utilizing *E-Commerce* in conducting buying and selling activities that were previously done manually, can now be done more effectively and efficiently as a means of information in transactions to gain more profit than usual. *E-commerce* also provides new ways of doing business, so that anyone can use the media to become entrepreneurs who are able to create and expand businesses faster and easier than before.

This is reinforced because of the respondents' responses to the *E-Commerce Utilization variable* with the highest *mean*, namely, "*E-Commerce* makes it easier for me (buyer) to access the seller". Students choose *e-commerce* because *e-commerce* is a means or media for marketing goods and services that can be accessed anywhere and anytime, thus providing convenience in buying and selling activities such as being able to make business/business easy to find, interaction and communication carried out in sales activities can clearer and easier, there is friendliness between users, and can also increase sales effectiveness so that it can attract more consumers.

E.3. The Effect of Digital Literacy on Interest in Entrepreneurship

The results of this study state that Digital Literacy partially has no effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program at Tadulako University, so the third hypothesis in this research can be rejected. This indicates that the digital literacy that students have is not sufficient because their digital literacy is still low, this does not have an impact on the interest in entrepreneurship on students of the Bachelor of Accounting Study Program at Tadulako University to become entrepreneurs.

Basically, the main competencies of digital literacy are not related to the interests of entrepreneurs but are related to how a person can search and find quality information and according to his needs through abilities and knowledge and behavior towards information seeking, this is in accordance with theory (Hadifah, 2020). Therefore, the current digital presence is entirely only as a support for students to communicate, seek *up to date* information, create content (in the form of media) and as a means for buying goods *online* (*online shop*) but not for making sales. So it is still minimal in influencing student behavior to take advantage of digital literacy as a supporter of activities to start a business.

This is reinforced because of the respondents' responses to the Digital Literacy variable with the highest *mean*, namely, "Through the internet I can access various kinds of information needed". Shows that good digital literacy in terms of students' ability to use digital media wisely and well to access various information actively and is not one of their reasons for entrepreneurship. This is because students feel that their digital skills and abilities are being used as a means or media in the enjoyment of *lifestyle* through the internet and social media to find information, socialize, and shop online that can silence people to interact without any time limit.

E.4. The Effect of Financial Literacy on Student Entrepreneurial Interests

The results of this study state that Financial Literacy partially has a significant effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program, Tadulako University, so that the fourth hypothesis in this research can be accepted. Meaning that the higher the Financial Literacy, the higher the interest of students in the Accounting Study Program at Tadulako University for entrepreneurship.

This study shows that students know the importance of financial literacy, this is in accordance with the theory put forward by (Ratnasari, 2020) that financial literacy is not only related to knowledge about finance but also the ability to manage finances and make financial decisions that are relatively appropriate for the interests of students. future. When business actors have good financial literacy or skills, they will tend to be able to manage their business finances better, and be able to recognize and access their financial resources.

This is reinforced because of the respondents' responses to the *E-Commerce Utilization variable* with the highest mean, namely, "I can understand how to manage financial income or expenditure in a managed business" and "Help me in minimizing losses at any time". Students realize that financial literacy is a basic need for everyone to avoid financial problems, especially for those who want to start a personal business. Students can improve the quality of decision-making and financial management attitudes through an interest in entrepreneurship to achieve prosperity by starting a business/business, both small and large businesses will certainly require good financial management in order to create a sustainable business and can also minimize losses at any time.

V. CLOSING

Conclusion

Based on the results of research conducted regarding the effect of the use of *e-commerce*, digital literacy and financial literacy, as a result a conclusion can be drawn, namely:

1. The use of *E-Commerce*, Digital Literacy and Financial Literacy simultaneously has a significant effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program at Tadulako University. This shows that students' interest in entrepreneurship will increase, along with the increasing use of e-commerce, digital literacy and financial literacy.
2. use of *E-Commerce* has a significant effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program, Tadulako University. This shows that the higher the use of *e-commerce* to facilitate access to more effective and efficient buying and selling activities, so that the higher interest in entrepreneurship for accounting students at Tadulako University
3. Digital Literacy partially has no effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program at Tadulako University. This shows that the skills or proficiency in using digital alone is not strong enough to enter the world of entrepreneurship and run a business.
4. Financial Literacy partially has a significant effect on Entrepreneurial Interest in Students of the Accounting Undergraduate Study Program at Tadulako University. This shows that the higher literacy or financial

management skills, so it will make the basis for accounting students at Tadulako University to have an interest in entrepreneurship.

Research Limitations

Based on the results of the analysis, discussion and conclusions that have been described, the limitations of this study are:

The data collection in this study used a questionnaire in the form of a google form, so that the data collected only provided an overview of students' opinions on the interest in entrepreneurship. Therefore, researchers cannot control the respondents' answers that do not show the actual situation.

Suggestions

Based on the research that has been done and the conclusions obtained, the suggestions put forward in this study are:

1. Accounting students at Tadulako University must further improve digital literacy through productive things at a young age, so that digital media that is growing is not only used as a means to buy goods but can be an opportunity to sell or become an entrepreneur that can change the economy in the future.
2. Future researchers are expected to be able to continue and develop this research in the future through more in-depth research on other factors that influence the desire for entrepreneurship such as entrepreneurial knowledge, and the use of accounting information in entrepreneurship.

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