



# From Classroom to Startup: Exploring Youth Entrepreneurship in Semarang as a Coastal City with a Focus on Resilience and Sustainability

Ardiani Ika Sulisyawati<sup>1, a)\*</sup>, Arief Himmawan Dwi Nugroho<sup>2, b)</sup>, Edy Mulyantomo<sup>3, c)</sup>, Rr. Lulus Prapti Nugroho Detiasih Surjanti<sup>3, d)</sup>, and Dian Triyani<sup>3, e)</sup>

<sup>1</sup>*Accounting Department, Economics Faculty, Semarang University, Semarang, Indonesia*

<sup>2</sup>*Accounting Department, Economics and Business Faculty, Stikubank University, Semarang, Indonesia*

<sup>3</sup>*Management Department, Economics Faculty, Semarang University, Semarang, Indonesia*

<sup>a)</sup> Corresponding author: [ardiani@usm.ac.id](mailto:ardiani@usm.ac.id)

<sup>b)</sup> [ariefhimmawan@edu.unisbank.ac.id](mailto:ariefhimmawan@edu.unisbank.ac.id)

<sup>c)</sup> [edymul@usm.ac.id](mailto:edymul@usm.ac.id)

<sup>d)</sup> [lulusprapti@usm.ac.id](mailto:lulusprapti@usm.ac.id)

<sup>e)</sup> [diantriyani@usm.ac.id](mailto:diantriyani@usm.ac.id)

**Abstract.** This research investigates how entrepreneurship education, family environment, love of money, and self-efficacy on students' entrepreneurial intentions. Utilizing a structured non-probability sampling method, the research collects primary data through questionnaires. The target population consists of students enrolled in the Economics Faculty, Universitas Semarang, Indonesia. A total of 105 students were selected as the sample for this study. The analysis explores independent variables such as entrepreneurship education, family environment, love of money, and self-efficacy, while the dependent variable is the students' entrepreneurial intentions. Data were evaluated through multiple linear regression methods. The results reveal that all analyzed independent variables significantly impact students' entrepreneurial intentions. It is expected that enhancing knowledge and support will boost students' entrepreneurial aspirations, promoting a stronger entrepreneurial culture within the academic community. As a coastal city, Semarang possesses unique opportunities and challenges that can further influence entrepreneurial intentions. The city's maritime heritage and economic activities related to shipping, fishing, and tourism could serve as practical examples for students, enhancing their understanding of entrepreneurship in a coastal context. This environment provides a rich backdrop for fostering innovative business ideas, particularly in sectors like sustainable tourism and marine economy, ultimately encouraging students to pursue entrepreneurial ventures that capitalize on Semarang's coastal advantages.

**Keyword:** Entrepreneurship Education, Entrepreneurial Intentions, Self Efficacy, Family Environment, Love of Money.

## 1 Introduction

University education plays a crucial role in fostering students' entrepreneurial intentions [1]. Entrepreneurship education programs, business incubation, mentoring services, and networking events significantly influence students' interest in pursuing entrepreneurial careers [2] [3]. These programs are recognized for their importance in elevating the chances that students will choose entrepreneurial careers. These programs are also essential for developing entrepreneurial skills and attitudes, significantly influencing students' intentions to start their own businesses [4][5] [6].

Coding and digital skills are significant factors for students' entrepreneurial engagement. These skills, categorized into knowledge and experience, positively impact students' entrepreneurial intentions and activities [7]. Socio-demographic factors such as gender, participation in volunteer activities, entrepreneurial family background, and knowledge about social entrepreneurship significantly influence students' intentions to be socially entrepreneurial [8]. Networking events organized by universities play a pivotal role in fostering entrepreneurial intentions. These events facilitate connections between students and industry professionals, providing opportunities for mentorship and collaboration. Such interactions are crucial for developing a robust entrepreneurial mindset and enhancing students' motivation to pursue entrepreneurial ventures [9][10].

Psychological factors like self-efficacy, perceived behavioral control, and entrepreneurial attitude, along with social factors such as subjective norms and perceived stress, are critical determinants of students' entrepreneurial intentions [11] [12]. The perception of the entrepreneurial ecosystem, including training, research, counseling, and information dissemination, affects students' entrepreneurial intentions. Attitude towards entrepreneurial behavior and perceived behavioral control are direct determinants of these intentions [13].

The specific mechanisms by which the COVID-19 pandemic has influenced the entrepreneurial intentions of college students remain unclear. While some factors such as sex, family entrepreneurial history, and education background have been identified, the overall impact of the pandemic on these intentions is still not fully understood [14]. Although entrepreneurial education is known to influence students' entrepreneurial intentions, the extent to which the skills acquired from such education affect their actual business start-up intentions is still unknown. This gap highlights the need for further research into the effectiveness of entrepreneurial education programs [15]. Understanding how personal dynamics and volitional characteristics influence these intentions could provide deeper insights into the entrepreneurial mindset [16]. The interaction between macro-social factors and educational interventions needs further investigation to understand how these elements influence female students' entrepreneurial intentions [17].

As one of Indonesia's prominent coastal cities, Semarang encounters significant environmental pressures, including rising sea levels, coastal erosion, and land subsidence, which directly affect its socio-economic sustainability. Within this context, fostering youth entrepreneurship becomes strategically important, as entrepreneurial initiatives can generate adaptive economic solutions that support sustainable local development and strengthen community resilience. Examining entrepreneurial intentions among university students is therefore both relevant and timely. Youth entrepreneurship is widely recognized as a key driver of economic growth, innovation, and social transformation, particularly amid increasing youth unemployment and the pressing need for job creation [18] [19] [20]. The importance of this issue is further amplified by global economic instability and recurring financial downturns, which have intensified employment challenges for young people. Governments and educational institutions are keen to foster entrepreneurial skills among In response, governments and higher education institutions are increasingly prioritizing the development of entrepreneurial competencies to equip youth with the skills necessary to stimulate economic recovery and long-term regional development [21].

The novelty of this research lies in its comprehensive approach to understanding the multifaceted influences on youth entrepreneurship. Unlike previous studies that often focus on isolated factors, this research integrates multiple dimensions - education, family background, love of money, and self-efficacy to provide a holistic view of what drives young people to become entrepreneurs. The study highlights the significant role of entrepreneurial education in shaping entrepreneurial intentions and capabilities among youth. This is consistent with findings that emphasize the importance of integrating entrepreneurship into educational curricula to foster entrepreneurial mindsets [22].

In the context of Semarang as a coastal city, this research gains additional relevance. The city's unique coastal economy, characterized by sectors such as shipping, fishing, and tourism, directly influences entrepreneurial opportunities and challenges faced by young people. By incorporating local industry insights into entrepreneurial education, students can better understand the practical applications of their studies. Furthermore, the emphasis on entrepreneurship education can equip them with the skills needed to address specific local issues, such as sustainable fishing practices or eco-tourism initiatives, ultimately enhancing their entrepreneurial intentions. This alignment with Semarang's coastal identity reinforces the necessity of fostering an entrepreneurial culture that not only supports individual aspirations but also contributes to the economic development of the region.

The research explores how family background and support systems influence entrepreneurial interests and intentions. Previous studies have shown that family environment and parental support are crucial in developing entrepreneurial potential and interest among young people [23][24]. Love of money factor introduces a unique angle by examining how financial motivations and attitudes towards money impact entrepreneurial intentions [25] [26]. While not explicitly covered in the provided abstracts, the integration of this factor could provide new insights into the financial motivations behind youth entrepreneurship [27].

The study investigates the role of self-efficacy, or the belief in one's ability to succeed, which has been identified as a critical enabler of entrepreneurial intentions. However, findings on the impact of self-efficacy are mixed, with some studies showing significant influence while others do not [28].

## 2 Method

This research incorporates four independent variables, namely entrepreneurship education, family environment, love of money, and self-efficacy. The participants comprise 105 students from the Faculty of Economics at Semarang University who have successfully completed an entrepreneurship course. Sampling was carried out through a convenience sampling technique. The study relies on primary data obtained from questionnaires administered via Google Forms utilizing a Likert-scale measurement. Data analysis was conducted using multiple linear regression with SPSS version 22 as the processing tool. The purpose of this analysis is to examine the association between the independent variables and students' entrepreneurial intentions, while also generating insights into determinants shaping entrepreneurial tendencies among young individuals.

## 3 Result and Discussion

### 3.1 Respondents Profile

The respondents of this research consist of 23 males and 82 females. In terms of age criteria, 19 respondents are under 20 years old, 62 are between 20 and 21 years old, and 24 are between 22 and 23 years old. Among the respondents, 61 have already started a business, while 44 have not yet established one.

#### Descriptive Statistical Test Result

The results of the descriptive statistical test processed using SPSS are as follows:

TABLE 1. DESCRIPTIVE STATISTIC

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Entrepreneurship Education	105	7	35	28.54	3.814
Family Environment	105	7	35	27.51	4.957
Love of money	105	7	35	28.25	4.343
Self efficacy	105	7	35	28.05	4.561
Valid N (listwise)	105				

Based on Table 1 above, the mean score for entrepreneurial education is 28.54; for family environment, it is 27.51; for love of money, it is 28.25 and for self-efficacy, it is 27.46. Meanwhile, the standard deviation for the entrepreneurial education variable is 3.791; for family environment, it is 4.894; for love of money, it is 4.258; and for self-efficacy, it is 4.346.

### 3.2 Reliability Test Result

The next step is to conduct a validity test on each item by calculating the Pearson correlation between the item scores and the total score. An item statement is considered valid if the significance is less than 0.05. The results of the validity test conclude that all indicators used in the five variables have significance values less than 0.05. Therefore, it can be concluded that each statement indicator is valid. Then, the results of the reliability test are shown in Table 2 below.

TABLE 2. RELIABILITY TEST RESULT

No.	Variables	Alpha Score	Cronbach Alpha	Note
1	Entrepreneurship Education	0,893	>0,70	Reliable
2	Family Environment	0,901	>0,70	Reliable
3	Love of money	0,868	>0,70	Reliable

4	Self efficacy	0,924	>0,70	Reliable
5	Entrepreneurial Intentions	0,864	>0,70	Reliable

Table 2 shows that the alpha values for each variable are greater than 0.70, indicating that these variables are confirmed to be reliable.

**3.3 Residual Normality Test Result**

A residual normality test was performed to determine whether the residual values from the regression model are normally distributed. Residuals are the differences between the observed values and those predicted by the model. The results of the residual normality test are as follows:

**TABLE 3. RESIDUAL NORMALITY TEST RESULT**

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		105
Normal Parameters <sup>a,b</sup>	Mean	0.0000000
	Std. Deviation	2.73698635
Most Extreme Differences	Absolute	0.043
	Positive	0.043
	Negative	-0.037
Test Statistic		0,043
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

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

Based on Table 3, the significance probability value for the unstandardized residual is 0.200, which is greater than 0.050. This indicates that the unstandardized residual variable is normally distributed.

**3.4 Multicollinearity Test Result**

A multicollinearity test is necessary to determine whether the regression model identifies any correlation between the independent variables. The results of this test are presented in the Table 4 below.

**TABLE 4. MULTICOLLINEARITY TEST RESULT**

<b>Model</b>	<b>Sig.</b>	<b>Collinearity Statistic</b>	
		<b>Tolerance</b>	<b>Std. Error</b>
Entrepreneurship Education	0.000	0.481	2.093
Family Environment	0.000	0.512	2.006
Love of Money	0.000	0.375	2.785
Self Efficacy	0.000	0.382	2.777

From the Table 4 above, it can be observed that no independent variables have a tolerance value less than 0.10, indicating that there is no correlation among the independent variables. Additionally, the VIF values show that none of the independent variables have a VIF greater than 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

### 3.5 Heteroscedasticity Test Result

Furthermore, a good regression model exhibits homoscedasticity, meaning that heteroscedasticity does not occur. The results of the heteroscedasticity test are presented in Table 5 below:

**TABLE 5. HETEROSCEDASTICITY TEST RESULT**

Model	Coefficients <sup>a</sup>				Sig.
	Unstandardized Coefficients		Standardized Coefficients Beta	t	
	B	Std. Error			
(Constant)	2.305	1.322		1.744	0.082
Entrepreneurship Education	0.012	0.064	0.028	0.195	0.861
Family Environment	0.085	0.047	0.259	1.816	0.088
Love of Money	0.012	0.065	0.032	0.190	0.872
Self Efficacy	0.079	0.064	0.206	1.230	0.342

a. Dependent Variable: ABS\_RES

Table 5 shows that the significance values for the entrepreneurship education variable is 0.861, for the family environment variable is 0.088, for the love of money variable is 0.872, and for the self-efficacy variable is 0.342, all of which are greater than 0.050. Therefore, it can be concluded that heteroscedasticity does not occur.

### 3.6 Results of Multiple Linear Regression Analysis

After undergoing a series of classical assumption tests mentioned above, the next step is to conduct the multiple linear regression test, the results of which are presented in the table below.

**TABLE 6. MULTIPLE LINEAR REGRESSION TEST RESULT**

Model	Coefficients <sup>a</sup>				Sig.
	Unstandardized Coefficients		Standardized Coefficients Beta	t	
	B	Std. Error			
(Constant)	4.338	0.875		5.002	.000
Entrepreneurship Education	0.205	0.062	0.215	4.757	.002
Family Environment	0.154	0.053	0.182	4.420	.013
Love of Money	0.211	0.067	0.251	4.672	.025
Self Efficacy	0.586	0.058	0.765	13.882	.016

b. Dependent Variable: Entrepreneurial Intentions

Based on Table 6, the results of the multiple linear regression analysis processed using SPSS are as follows :

$$Y = 0,215X1 + 0,182X2 + 0,251X3 + 0,765X4 + e$$

Where :

Y = Entrepreneurship Intentions

X1 = Entrepreneurship Education

X2 = Family Environment

X3 = Love of Money

X4 = Self Efficacy

e = error

3.7 F Statistic Test Result

The F test examines whether all independent variables collectively have an effect on the dependent variable. The results of the F test processed using SPSS are as follows :

TABLE 7. MULTIPLE LINEAR REGRESSION TEST RESULT ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Squares	F	Sig,
Regression	1086,725	4	272,538	232,131	,000 <sup>b</sup>
Residual	112,172	100	1,169		
Total	1198,897	104			

- a. Dependent Variable: Entrepreneurial Intentions
- b. Predictors: (Constant), Entrepreneurship Education, Family Environment, Self Efficacy, Love of Money

Based on Table 7, the F value is 232.131 with a probability of 0.000, which is significantly lower than 0.05. This indicates that the regression model can be used to predict entrepreneurial intentions. In other words, entrepreneurship education, family environment, love of money, and self-efficacy collectively influence entrepreneurial intentions.

3.8 Coefficient of Determination

The coefficient of determination (R<sup>2</sup>) measures the model's ability to explain the variation in the dependent variable, as shown in the table below.

TABLE 8. COEFFICIENT OF DETERMINATION

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,901 <sup>a</sup>	0,882	0,879	1,087

- a. Predictors: (Constant), Entrepreneurship Education, Family Environment, Self Efficacy, Love of Money
- b. Dependent Variable: Entrepreneurial Intentions

Table 8 shows that the adjusted R Square value is 0.879, indicating that 87.9% of the variation in entrepreneurial intentions can be explained by the variations in the four independent variables: entrepreneurship education, family environment, love of money, and self-efficacy. The remaining 12.1% is attributed to other factors outside the model.

3.9 Impact of Entrepreneurship Education on Entrepreneurial Intention Among Students

Entrepreneurship education has consistently been identified as a factor that strengthens students' intentions to engage in entrepreneurial activities. Numerous empirical investigations report that structured entrepreneurship learning significantly contributes to the development of entrepreneurial aspirations among students[29] [30].For example, findings from research in China reveal that entrepreneurship education exerts a positive influence on intention formation, with distinct educational benefits producing varied levels of impact [31]. Comparable evidence from Saudi Arabia indicates that well-designed course material, participatory instructional strategies, and conducive academic environments enhance students' perceptions of both the feasibility and attractiveness of entrepreneurial pursuits[32]. The overall effectiveness of entrepreneurship education is shaped by the relevance of its curriculum content and instructional design [33]. Interactive pedagogical techniques and supportive classroom climates are

particularly important in nurturing entrepreneurial motivation. Additionally, interaction with accomplished entrepreneurial role models within educational settings contributes to more favorable attitudes and stronger entrepreneurial intentions among learners [34] [35].

In Semarang, a coastal city rich in maritime resources and economic potential, the role of entrepreneurship education becomes even more critical. Local industries, such as fishing, shipping, and tourism, provide a unique context for students to explore entrepreneurial opportunities. By integrating practical case studies and examples from Semarang's coastal economy into the curriculum, educational institutions can enhance students' understanding of real-world challenges and opportunities in entrepreneurship. Furthermore, local entrepreneurs and business leaders can serve as role models, sharing their experiences and insights with students, thereby inspiring them to pursue entrepreneurial ventures. This localized approach not only strengthens the relevance of entrepreneurship education but also fosters a sense of community engagement, encouraging students to contribute to the sustainable development of Semarang's coastal economy.

### 3.10 Impact of Family Environment on Entrepreneurial Intentions Among Students

The family environment plays a crucial role in influencing students' academic performance and overall development. Multiple studies have demonstrated the positive effects of family involvement and supportive home environments on students' educational outcomes. Family involvement positively impacts children's school performance from pre-kindergarten through high school. This includes aspects such as homework assistance, communication about the importance of education, and encouragement for self-determination [36] [37]. Positive family environments foster better peer interactions, which in turn contribute to higher academic success [38]. Parental involvement, including high expectations and active engagement in school activities, positively influences students' interests, aspirations, and learning outcomes. This partnership between parents and schools is crucial for fostering a supportive educational environment [39][40]. Higher educational levels of parents and better home resources contribute to better academic outcomes[41] [42] [43].

In Semarang, a coastal city with unique socio-economic dynamics, the family environment's impact on youth entrepreneurship is particularly significant. Families in coastal regions often have varied connections to local industries such as fisheries and tourism, which can shape children's perceptions of entrepreneurship from a young age. Supportive families that encourage exploration of local business opportunities and foster discussions about entrepreneurship can positively influence children's entrepreneurial intentions. Additionally, parents with experience in marine-related businesses can serve as vital role models, providing insights into the realities of running a business in a coastal setting. By promoting a culture of entrepreneurship within the family, especially in a city like Semarang where local resources can be leveraged for innovation, families can play a transformative role in nurturing the next generation of entrepreneurs who are equipped to contribute to the economic vitality of their coastal community.

### 3.11 Impact of Love of Money on Entrepreneurial Intentions Among Students

The relationship between the love of money and entrepreneurial intentions among students has been explored in several studies, indicating a generally positive impact. The desire to make money has been shown to have a strong and positive effect on entrepreneurial attitudes and intentions. This is particularly evident among freelancers in the Western Balkan countries, where the motivation to achieve financial freedom through entrepreneurship is a significant driver. Similarly, a study involving Vietnamese students found that financial motivation positively impacts both entrepreneurial intention and behavior. This suggests that the desire for financial gain can be a substantial motivator for students to pursue entrepreneurial activities. Research conducted with students in Serbia demonstrated that the desire for money, alongside Machiavellian tendencies, significantly influences entrepreneurial intentions [44]. A study on BTech students in India found that attitudes towards money, entrepreneurship, and change are crucial predictors of entrepreneurial aspirations [45]. The role of financial motivation in entrepreneurial intention is further supported by research on the impact of entrepreneurship education. It was found that financial socialization and knowledge, which are often linked to the love of money, significantly determine entrepreneurial intentions among students [46].

In Semarang, a coastal city with rich maritime resources and economic potential, this relationship between the love of money and entrepreneurial intentions is particularly relevant. Local industries such as fishing, shipping, and tourism offer unique opportunities for young entrepreneurs to capitalize on their financial motivations. The proximity to the sea and the vibrant coastal economy can inspire students to see entrepreneurship not just as a means to financial gain but also as an avenue for innovation and community impact. By fostering an entrepreneurial mindset that emphasizes the potential for financial success while addressing local issues such as sustainability in fishing practices

or promoting eco-tourism youth in Semarang can align their financial ambitions with meaningful contributions to their coastal community. This dual focus can strengthen the next generation's commitment to pursuing entrepreneurial ventures that are not only profitable but also beneficial for the environment and society.

### 3.12 Impact of Self Efficacy on Entrepreneurial Intentions Among Students

Self-efficacy, defined as an individual's belief in their ability to execute tasks and achieve goals, has been shown to significantly influence entrepreneurial intentions among university students. Multiple studies confirm that entrepreneurial self-efficacy (ESE) has a significant positive effect on students' entrepreneurial intentions. For instance, a survey of 644 Chinese students demonstrated that ESE directly enhances entrepreneurial intentions [47]. Similarly, research involving 351 students found that ESE positively influences the intention to undertake entrepreneurial activities [48]. Entrepreneurship education enhances students' entrepreneurial self-efficacy, which in turn boosts their entrepreneurial intentions. This is supported by findings that show a significant positive effect of entrepreneurship education on students' self-efficacy and entrepreneurial intentions [49]. Research finding in Iran indicated that ESE significantly impacts entrepreneurial intentions, especially when combined with self-esteem and entrepreneurial mindset [50].

In Semarang, a coastal city with diverse economic opportunities shaped by its maritime environment, the role of self-efficacy in youth entrepreneurship becomes even more critical. The unique challenges and opportunities presented by the coastal economy such as sustainable fishing practices, tourism, and maritime industry can help cultivate a sense of self-efficacy among students. When young people engage in entrepreneurship education that incorporates local context and real-world scenarios, they can develop the confidence needed to pursue ventures that align with Semarang's coastal resources. Exposure to local entrepreneurs who have successfully navigated the coastal economy can further bolster their self-efficacy by providing relatable role models. By fostering this belief in their capabilities, students are more likely to translate their entrepreneurial intentions into actionable business plans, contributing to both their personal success and the economic growth of Semarang's coastal community.

## 4 Conclusion

The findings suggest that enhancing entrepreneurial education can cultivate a mindset that values environmental sustainability, which is essential for resilience in coastal cities like Semarang. The discussions indicate that entrepreneurship education, family environment, love of money, and self-efficacy significantly contribute to enhancing entrepreneurial intentions among youth. Entrepreneurship education equips students with the necessary skills and knowledge, while a supportive family environment fosters motivation and confidence. The love of money serves as a powerful incentive, driving youth to pursue entrepreneurial ventures, and self-efficacy reinforces their belief in their ability to succeed. Together, these factors create a conducive environment for nurturing entrepreneurial intentions, highlighting the importance of integrated approaches in educational and familial contexts to cultivate future entrepreneurs.

In Semarang, a coastal city rich in maritime resources, these elements take on added significance. The vibrant local economy, characterized by fishing, shipping, and tourism, offers unique entrepreneurial opportunities that can be explored through targeted education. For instance, programs that include practical training on sustainable fishing practices or eco-tourism can empower students with relevant skills while simultaneously enhancing their self-efficacy. A supportive family environment, especially in local industries, can inspire youth to leverage their family business experiences, further motivating them to engage in entrepreneurial activities. Additionally, the city's coastal context can amplify the love of money as a motivator, as successful ventures in these sectors can lead to both financial gain and community impact. Overall, by integrating these factors within the unique framework of Semarang's coastal economy, educational and familial strategies can effectively foster a new generation of entrepreneurs eager to contribute to the city's economic development.

## Acknowledgments

The authors would like to express their sincere gratitude to the Faculty of Economics, Universitas Semarang, for the institutional support and academic facilities provided during the completion of this research. The authors also appreciate the participation of students who contributed valuable data to this study on youth entrepreneurial intentions in a coastal city context.

## References

1. Hartati, R.; Ralang, S. PERLINDUNGAN HUKUM KONSUMEN NASABAH PINJAMAN ONLINE ILEGAL (PINJOL ILEGAL) Oleh. *Jurnal Hukum Kenotariatan* 2022, 4.
2. Mulyani, D.; Yuni Pawestri, A. Kewenangan Otoritas Jasa Keuangan Dalam Mencegah Pengajuan Pinjaman Online Menggunakan Data Orang Lain Secara Ilegal Akses. *Indonesian Journal of Law and Justice* 2025, 3, 16, doi:10.47134/ijlj.v3i1.4822.
3. Nur, F. Aspek Hukum Pidana Dalam Penyebaran Konten Pornografi Di Platform Digital; 2025; Vol. 5;.
4. Putu, W.; Aryana, S.; Cokorda, C.; Swetasoma, G.; Madeartana, I.; Chandra, M.H.P.; Kayuan, K. TINDAK PIDANA DI LUAR KUHP TEORI, REGULASI, DAN PRAKTIK;
5. Chazawi, A.; Ferdian, A. Tindak Pidana Informasi Dan Transaksi Elektronik Ed. Revisi; I.; Media Nusa Creative: Malang, 2015;
6. Al-Ulamai, U.A.; Karnadi, R.D.; Harahap, A.; Maskur, A. Tantangan Penegakan Hukum Terhadap Kejahatan Siber Pada Era Digital Di Jawa Tengah. *Jurnal Serambi Hukum* 2025, 18.
7. Azhim, I.K.; Natalia, L.; Izzati, S.N.; Kencana, L.; Rizka, F. Dampak Sosial Ekonomi Dari Penggunaan Pinjaman Online Maqāṣid Al-Syari'ah. *Al-Fiqh: Journal of Islamic Studies* 2025, 3, 101–125, doi:10.59996/al-fiqh.v3i2.791.
8. Amos, V.; Papalangi, N. PINJAMAN ONLINE: PERILAKU MASYARAKAT DALAM MENGHADAPI FEAR OF MISSING OUT (FOMO). *Jurnal Manajemen dan Bisnis Jakarta* 2024, 6.
9. Randhy, M.; Nurhandayani, P.; Pratama, A.; Sari, K.E. Pengaruh Budaya Hukum Terhadap Praktik Pinjaman Online Ilegal Di Indonesia. *Jurnal Hukum Staatsrechts* 2024, 2, 95–106, doi:10.30997/almujtamae.v4i2.15143.
10. Irfan, M.; Asyari, H. Permasalahan Hukum Pinjaman Online Bagi Warga Desa Terdidik Di Desa Sasake Kecamatan Praya Tengah Kabupaten Lombok Tenga. *Jurnal Kompilasi Hukum* 2024, 9, doi:10.29303/jkh.v9i1.168.
11. Reswan, Y.; Wahyuni, P.; Muhammadiyah Bengkulu, U.; Ekonomi dan Bisnis, F. SOSIALISASI DAMPAK DAN BAHAYA PINJAMAN ONLINE DI DESA BANDUNG AYU. *Jurnal Ilmiah Mahasiswa Kuliah Kerja Nyata (JIMAKUKERTA)* 2024, 4, 55–62.
12. Christiawan, R.; Widyaningrum, T.; Widjaja, G.; Sekartaji, R.R.H.T. Penyuluhan Hukum Kepada Masyarakat Mengenai Pinjaman Online Sebagai Debitor. *Societas Jurnal Pengabdian Masyarakat Hukum* 2023, 2, 63–71.
13. Sartika, K.D.; Larasati, D. Literature Review: Dampak Fenomena Pinjaman Online Ilegal Di Indonesia. *Innovative: Journal Of Social Science Research* 2023, 3.
14. Bisthomi, I.; Irawan, J.D.; Qisti, L. Peran Financial Technology Peer-To-Peer (P2p) Lending Dalam Peran Financial Technology Peer-To-Peer (P2p) Lending Dalam Mendukung Pengembangan Umkm Studi Kasus : Kampoeng Batik Mendukung Pengembangan Umkm Studi Kasus : Kampoeng Batik Laweyan. *Technology and Economics Law Journal Technology and Economics Law Journal* 2025, 4, 543–559.
15. Nasrani Rakinaung, V.; Tirta Koesoemo, A.; Bawole, H.Y.A. PERLINDUNGAN HUKUM TERHADAP KORBAN DESK COLLECTOR FINANCIAL TECHNOLOGY ILEGAL SERTA PERTANGGUNGJAWABAN PIDANA. *Lex Administratum* 2023, 11.
16. Aprilia, D. Pertanggungjawaban Pidana Penyelenggara Aplikasi Virtual Loan Dalam Penagihan Pinjaman Online Dengan Ancaman, Asusila Dan Pornografi. *Jurist-Diction* 2021, 4, 2299, doi:10.20473/jd.v4i6.31847.
17. CNN Indonesia Pinjol Ilegal Ancam Sebar Konten Porno Hingga Korban Stres.
18. Hikmawati, P. Implementation of Criminal Law in Handling Illegal Online Lenders Cases. *Law Division Info Singkat* 2021, 13, 1–6.
19. Sulistyoy, F.; Manap, N. Pornography and Sexual Crimes towards Children in Indonesia: A Judicial Approach. *Brawijaya Law Journal* 2018, 5, 261–270, doi:10.21776/ub.blj.2018.005.02.09.
20. Santoso, T. Kriminologi Suatu Pengantar; Rajawali Pers: Depok, 2025;
21. Karunia, A.R.; Darmadi, A.N.; Sunika, H.L.; Sutiyo, M.A.R.; Sellamita, S. Mengurai Kejahatan Tindak Pidana Kesuksesan Dalam Kompleksitas Hukum Di Indonesia Ditinjau Dari Kitab Undang-Undang Hukum Pidana Nasional, Undang-Undang Perlindungan Anak, Dan Undang-Undang Informasi Transaksi Dan Elektronik. *Jurnal Lentera Ilmu* 2024, 1, 28–40.
22. Nadhira, M.S.; Nazwa, A.M. Tindak Pidana Tertentu Erotika (Pornografi). *Media Hukum Indonesia (MHI)* 2025, 3, 335–342.

23. UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 1 TAHUN 2024 TENTANG PERUBAHAN KEDUA ATAS UNDANG-UNDANG NOMOR 11 TAHUN 2008 TENTANG INFORMASI DAN TRANSAKSI ELEKTRONIK; <https://peraturan.bpk.go.id/details/274494/uu-no-1-tahun-2024>; Indonesia, 2024;
24. Yudhistira, F.A.; Puspitosari, H. Penegakan Hukum Terhadap Pelaku Pembuat Dapat Diaksesnya Website Bermuatan Asusila Dan Pornografi Anak. *Rawang Rencang: Jurnal Hukum Lex Generalis* 2025, 6, 1–19.
25. Novridasati, W.; Armansyah Aspek Hukum Pidana Penagihan Utang Pinjaman Online Ilegal Oleh Desk Collector Yang Menyebarkan Konten Pornografi Berdasarkan Undang-Undang Informasi Dan Transaksi Elektronik. *Jurnal Hukum dan Bisnis (Selisik)* 2022, 8, 62–73, doi:10.35814/selisik.v8i2.4485.
26. Rizki, M.; Harahap, I.; Pardede, R. Penerapan Hukum Terhadap Pelaku Penyebaran Konten Pornografi. *Collegium Studiosum Journal* 2025, 8, 265–276.
27. Tusa'diyah, H.; Fahririn Proses Pembuktian Dalam Tindak Pidana Pornografi Balas Dendam (Revenge Porn) Di Media Sosial Menurut Undang-Undang Nomor 19 Tahun 2016 Tentang Informasi Dan Transaksi Elektronik. *Van Java Law Journal* 2024, 1, 80–95.
28. Rangkuti, P.R.; Hasanah, M.D.; Rahmadani, M.S.; Lubis, N.B.R.P.; Naya, N.P. Perlindungan Hukum Bagi Korban Tindak Pidana ITE Dalam Kasus Penyebaran Konten Pornografi Digital. *Referendum : Jurnal Hukum Perdata dan Pidana* 2025, 2, 144–155.
29. G. Boldureanu, A. M. Ionescu, A.-M. Bercu, M. V. Bedrule-Grigoruță, and D. Boldureanu, "Entrepreneurship Education through Successful Entrepreneurial Models in Higher Education Institutions," *Sustainability*, vol. 12, no. 3, p. 1267, Feb. 2020, doi: 10.3390/su12031267.
30. L. Carvalho, T. Costa, and P. Mares, "A success story in a partnership programme for entrepreneurship education: Outlook of students perceptions towards entrepreneurship," *Int. J. Manag. Educ.*, vol. 9, no. 4, pp. 444–465, 2015, doi: 10.1504/IJMIE.2015.072097.
31. C. Yun, "Does entrepreneurship education matter students' entrepreneurial intention? a Chinese perspective," in *The 2nd International Conference on Information Science and Engineering, IEEE*, Dec. 2010, pp. 2776–2779. doi: 10.1109/ICISE.2010.5689864.
32. I. Abbes, "Shaping Entrepreneurial Intentions Through Education: An Empirical Study," *Sustain.*, vol. 16, no. 22, 2024, doi: 10.3390/su162210070.
33. M. Núñez-Canal, R. Sanz Ponce, A. Azqueta, and E. Montoro-Fernández, "How Effective Is Entrepreneurship Education in Schools? An Empirical Study of the New Curriculum in Spain," *Educ. Sci.*, vol. 13, no. 7, 2023, doi: 10.3390/educsci13070740.
34. J. Cai and F. Pan, "Impact of Deconvolution Strategies in Entrepreneurship Education in Universities on Students' Innovative Behavior and Entrepreneurial Success," *Educ. Adm. Theory Pract.*, vol. 29, no. 4, pp. 285–307, 2023, doi: 10.52152/kuey.v29i4.941.
35. [I. Machali, A. Wibowo, A. Murfi, and B. S. Narmaditya, "From teachers to students creativity? the mediating role of entrepreneurial education," *Cogent Educ.*, vol. 8, no. 1, 2021, doi: 10.1080/2331186X.2021.1943151.
36. S. B. Sheldon, "Using evaluation to prove and improve the quality of partnership programmes in schools," *Int. Perspect. Context. Communities Eval. Innov. Pract. Fam. Partnerships*, pp. 126–142, 2009, doi: 10.4324/9780203875667-16.
37. T. Rackensperger, "Family influences and academic success: The perceptions of individuals using AAC," *AAC Augment. Altern. Commun.*, vol. 28, no. 2, pp. 106–116, 2012, doi: 10.3109/07434618.2012.677957.
38. L. Zhao and W. Zhao, "Impacts of family environment on adolescents' academic achievement: The role of peer interaction quality and educational expectation gap," *Front. Psychol.*, vol. 13, 2022, doi: 10.3389/fpsyg.2022.911959.
39. V. J. Risko and D. Walker-Dalhouse, "Parents and Teachers: Talking With or Past One Another—or Not Talking at All?," *Read. Teach.*, vol. 62, no. 5, pp. 442–444, Feb. 2009, doi: 10.1598/RT.62.5.7.
40. K. Leithwood and P. Patrician, "Changing the educational culture of the home to increase student success at school," *Societies*, vol. 5, no. 3, pp. 664–685, 2015, doi: 10.3390/soc5030664.
41. J. D. García-González and A. Skrita, "Predicting academic performance based on students' family environment: Evidence for Colombia using classification trees," *Psychol. Soc. Educ.*, vol. 11, no. 3, pp. 299–311, 2019, doi: 10.25115/psyce.v11i3.2056.
42. K. K. H. Chung, "Socioeconomic Status and Academic Achievement," *Int. Encycl. Soc. Behav. Sci. Second Ed.*, pp. 924–930, 2015, doi: 10.1016/B978-0-08-097086-8.92141-X.

43. J. Chaudary, S. Kishore, A. Bhadoria, and P. Aggarwal, "Family-related factors and its impact on psychosocial health of school-going adolescents of Urban Rishikesh, Uttarakhand," *Indian J. Soc. Psychiatry*, vol. 36, no. 4, pp. 333–337, 2020, doi: 10.4103/ijsp.ijsp\_100\_20.
44. S. D. S. Taboroši et al., "Can Machiavellianism and Money Intentions Influence Entrepreneurial Intention?," *Organizacija*, vol. 56, no. 4, pp. 297–308, 2023, doi: 10.2478/orga-2023-0020.
45. R. Murugesan and P. D. D. Dominic, "Influencing entrepreneurial intentions: The role of attitudes and personality constructs," *Int. J. Bus. Excell.*, vol. 6, no. 6, pp. 687–701, 2013, doi: 10.1504/IJBEX.2013.056725.
46. D. Purwana, U. Widyastuti, and D. K. Respati, "What Drives the Students' Entrepreneurial Intentions? Investigating the Role of Financial Socialization and Entrepreneurial Education," *WSEAS Trans. Bus. Econ.*, vol. 20, pp. 1144–1152, 2023, doi: 10.37394/23207.2023.20.102.
47. Z. Y. Ren, P. Li, and Y. X. Li, "The relationship between entrepreneurial self-efficacy and entrepreneurial intention," *Int. Conf. Manag. Sci. Eng. - Annu. Conf. Proc.*, vol. 2018-August, pp. 517–522, 2018, doi: 10.1109/ICMSE.2018.8744855.
48. A. A. Dar, S. A. Hurrah, A. Hassan, B. B. Mansuri, and A. Saleem, "Entrepreneurial intention of university students: A moderated approach using entrepreneurship education," *Ind. High. Educ.*, vol. 38, no. 4, pp. 350–362, 2024, doi: 10.1177/09504222231208436.
49. D. Egerová, L. Eger, and M. Mičík, "Does entrepreneurship education matter? Business students' perspectives," *Tert. Educ. Manag.*, vol. 23, no. 4, pp. 319–333, 2017, doi: 10.1080/13583883.2017.1299205.
50. M. Akbari, H. R. Irani, Z. Zamani, N. Valizadeh, and S. Arab, "Self-esteem, entrepreneurial mindset, and entrepreneurial intention: A moderated mediation model," *Int. J. Manag. Educ.*, vol. 22, no. 1, 2024, doi: 10.1016/j.ijme.2024.100934.

**Open Access** This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

