



## The Effect of the Role of Economic Literacy, Entrepreneurial Literacy on Young Entrepreneurial Behavior

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### Abstract

This study aimed to analyze the effect of the role of economic literacy and entrepreneurial literacy on the entrepreneurial behavior of the younger generation. This research method used a quantitative approach with observational data collection techniques, questionnaires and documentation. The research location was carried out in the city of Makassar, Indonesia, especially in culinary entrepreneurs where there were 100 respondents who were sampled in this study and multiple linear regression as the choice of data analysis used. The results of tests conducted by using SPSS showed that simultaneously economic literacy and entrepreneurial literacy made a significant contribution to the behavior of young entrepreneurs. Partial testing gave an illustration that economic literacy had a positive effect but did not significantly influence the behavior of young entrepreneurs, different from the entrepreneurial literacy variable, it had a positive and significant effect on the behavior of young entrepreneurs in Makassar City.

### How to Cite

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## INTRODUCTION

Unemployment and poverty in the digital era have become multidimensional problems where they are not only economic problems, but also social problems (Kurnianto et al., 2019; Bremer, 2018; Mooney et al., 2021; Mardiyana & Ani, 2019), culture (Engbersen et al., 2019; Lewis, 2017), and politic (Nwokike, 2022; Usman, 2015; Harvey, 2014). Including in Indonesia, the problems of unemployment and poverty are also the main things that are being faced by society (Wahyuningsih et al., 2020; Supriyadi & Kausar, 2017).

Based on the reports and data from the Central Statistics Agency (BPS) (2022) Quarter I (February) The unemployment rate categorized as open in Indonesia was 5.83% or equivalent to 8.40 million people. This is because employment has not increased while population growth has continued to increase (Hansen, 2017; Simon, 2019). In addition, Indonesia's young generation is still relatively low in terms of motivation for entrepreneurship, so it needs to be a concern of various parties, including industry, education, society in general, and the government in particular. (Ridha & Wahyu, 2017; Kaijun, Y., & Ichwatus, 2015; Isma et al., 2020).

Unemployment and poverty in Indonesia can be overcome by creating entrepreneurs (Hadi et al., 2015; Cahayani, 2017; Sari, 2019; Zacharias et al., 2021). Entrepreneurs are people who dare to take risks (Dai et al., 2014; Kreiser et al., 2013), are able to run their own business (Rehman & Roomi, 2019), take advantage of existing opportunities (Hsieh & Wu, 2019; Alsafadi et al., 2020), create new products/services (Ionita, 2012), act and think innovatively (Nambisan & Baron, 2013), Finally are able to do something independently (Zahra & Wright, 2016; Inanna et al., 2019). Entrepreneurship is considered as a driving force for the progress of a nation, especially in developing countries (Kimmitt et al., 2020).

This is understandable, as some entrepreneurs are able to provide employment to others and thus have a positive impact on the

economy. Rahmatullah and Inanna (2017) argued that natural resources and their potential can be managed optimally in order to realize people's prosperity so as to create economic sovereignty. In order to create this, a quality and reliable generation is needed. From research conducted by Qamariah (2016) It is known that currently there are around 25 thousand young entrepreneurs who join the Indonesian Young Entrepreneurs Association (HIPMI) organization, where most of the businesses run are quite focused and are included in the SME category.

Murniatiningsih (2017) expressed his opinion about economic literacy as an individual's ability to view economics as a mindset and apply it to achieve prosperity. Economic literacy is an important factor that assists individuals in making rational economic decisions (Budiwati et al., 2020). According to Suratno et al. (2021), All citizens need to be financially literate when making choices as alternative sources of income and consumption. To deal with economic problems such as knowledge related to finance and business, good economics knowledge is needed (Kanserina et al., 2015). Economic understanding obtained in formal educational institutions will be reflected in human economic behavior (Rahmatullah, 2018). Based on some of the opinions above, economic literacy is considered important to deal with economic problems and achieve prosperity.

Apart from economic literacy, entrepreneurial literacy is also considered as one of the important factors for an entrepreneur to develop a business (Gama et al., 2021). According to Alfionita et al. (2020) Entrepreneurial literacy refers to individual entrepreneurial knowledge, with a positive, creative and innovative personality with the aim of achieving prosperity through business development. Fatimah et al., (2020) argued that through entrepreneurship education, individuals are equipped with knowledge about the concept of entrepreneurship and can guide the attitudes, behavior, and mindset of an entrepreneur. But apart from entrepreneurial literacy, entrepreneurial beha-

avior is the foundation of the sustainability of businesses run by entrepreneurs (Maharani et al., 2022).

Research results by Maharani et al., (2013) states that the activities of individuals who try to meet their needs in various ways, such as generating new business ideas in the field of goods and services, in order to create creativity that is independent, innovative, hardworking, and even dare to take risks, with the main goal of getting profit is also called entrepreneurial behavior . The definition of entrepreneurship in this study is a series of behaviors and attitudes that aim to achieve prosperity through the business development process. This study aims to provide a complete explanation of the influence analysis between entrepreneurial literacy and economic literacy on entrepreneurial behavior among young entrepreneurs in Makassar City, Indonesia.

**METHODS**

The researcher applied this type of quantitative research using a quantitative descriptive approach method, where the city of Makassar was used as the location for the implementation of this research because the city of Makassar is the capital of the State of East Indonesia (Makkelo, 2017) and the center of economic development in eastern Indonesia (Sudapat et al., 2017). The samples in the implementation of the research were entrepreneurs where the number of samples is 100 respondents. The sampling method used a purposive sampling method with non-probability sampling techniques, with business actors in the city of Makassar aged 16-30 years being the criteria for research objects. This age range is the definition of youth based on Law Number 40 of 2009 concerning Youth. Researchers used observation with non-participant observation models, closed questionnaire models for distributing questionnaires and documentation as a technique in collecting respondents.

Multiple regression analysis was the analysis used in this study because it was con-

sidered suitable to determine the direction of the relationship between the independent variables and the dependent variable whether each independent variable was positively or negatively related, which aimed to test the effect of economic literacy (EL) and entrepreneurial literacy (EPL) on entrepreneurial behavior (EB) on young entrepreneurs in the city of Makassar. The instrument used was a questionnaire via Google form as an internet-based data collection option.

**Table 1.** Variables and Research Indicators

Variable	Indicator	Scale
EL (X1)	Microeconomics: 1. Main economic problems 2. Supply and demand Macroeconomics: 3. Inflation 4. Monetary and fiscal policy (Sahroh, 2018)	Guttman
EPL (X2)	1. Knowledge of business ideas and opportunities 2. Basic knowledge of entrepreneurship 3. Knowledge of business aspects. (Purwanto, 2016)	Likert
EB (Y)	1. Dare to take risks 2. Passion to compete 3. Oriented to the future 4. Be confident. (Khoiria Rizky Tanjung, 2018)	Likert

Source: Secondary Data (2022)

Furthermore, this study applied reliability tests and validity tests as test instruments which aimed to be able to find out which were valid or invalid or reliable or unreliable data. The results showed that all items were considered valid and believed to represent questions from variables X and Y. Where the Pearson

correlation coefficient for all questions from variables X and Y was > 0.1996, as well as the reliability test showing all items were declared reliable and all items had consistent value. Where was Cronbach's Alpha variable X and Y > 0.600. This study revealed the partial and simultaneous effect between economic literacy (EL) variable and entrepreneurial literacy (EPL) variable with entrepreneurial behavior (EB) variable.

**RESULT AND DISCUSSION**

**Descriptive Analysis**

The research data was obtained from a questionnaire in the form of questions and statements in accordance with what was studied, namely entrepreneurial literacy and economic literacy on the behavior of young entrepreneurs in the city of Makassar. Based on Table 2, it was known that economic lite-

racy (EL), entrepreneurial literacy (EPL) and entrepreneurial behavior (EB) were in the medium category average.

**Table 2.** Descriptive Analysis Results

Variable	Interval	F	%	Criteria
Economic Literacy (X1)	< 42	13	13%	Low
	42-79	72	72%	Medium
	> 79	15	15%	High
Entrepreneurial Literacy (X2)	< 60	10	10%	Low
	60-69	72	72%	Medium
	> 69	18	18%	High
Entrepreneurial Behavior (Y)	< 78	15	15%	Low
	78-92	70	70%	Medium
	> 92	15	15%	High

Source: Processed primary data (2022)

**Normality Test**

**Table 3.** Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	5.45311970
	Absolute	.067
Most Extreme Differences	Positive	.067
	Negative	-.040
Test Statistic		.067
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.		

Source: Processed primary data (2022)

From Table 3 it was obtained that the normality test which had been processed produced an Asymp. Sig value of  $0.200 > 0.05$  where the result was a category of normally distributed data. Data was said to be normally distributed if it had no significant or standard differences compared to the standard normal.

**Linearity Test**

Based on Table 4, showed that the two independent variables were linear with the dependent variable, and the independent variable had a significant deviation from linearity value for the dependent variable above the 0.05 significance level. Where the DFL significant value of the economic literacy variable (EL) on entrepreneurial behavior (EB) was 0.695, and the DFL significant value on entrepreneurial literacy (X2) on entrepreneurial behavior was 0.098. If the significance number was 0.05, then the level of confidence was 98%.

**Table 4.** Linearity Test Results

No	Variable	Sig Value	Sig Level	Info
1.	Economic Literacy on Entrepreneurship Behavior	0.695	0.05	Linear
2.	Entrepreneurial Literacy on Entrepreneurial Behavior	0.098	0.05	Linear

Source: Processed primary data (2022)

**Table 6.** Multicollinearity Test Results

No	Variable	Tolerance	VIF	Information
1.	Economic Literacy on Entrepreneurship Behavior	0.996	1.004	Multicollinearity Does Not Occur
2.	Entrepreneurial Literacy on Entrepreneurial Behavior	0.996	1.004	Multicollinearity Does Not Occur

Source: Processed primary data (2022)

**Multiple Regression Analysis Test**

Based on Table 5, 23.718 was obtained as the value of a (constant), 0.013 was the coefficient value of the X1 variable (economic literacy), and the coefficient value of the X2 variable (entrepreneurship literacy) was 0.939 or 93.9% so that when it was lowered into the regression equation, the following equation was obtained:

$$Y = 23,718 + 0,013 + 0,939 + e$$

Based on this equation, the value of the regression coefficient X1 (economic literacy) was 0.013, which means that each additional value of one unit could increase the effect of changing entrepreneurial behavior by 0.013. Furthermore, for 0.939 the value of the regression coefficient X2 (entrepreneurship literacy) means that each additional value of one unit could increase the effect of changes in entrepreneurial behavior by 0.939 or 93.3%.

**Table 5.** Multiple Linear Regression Test Results

No.	Variable	Coeff.
1.	Constanta	23.718
2.	Economic Literacy	0.013
3.	Entrepreneurship Literacy	0.939

Source: Processed primary data (2022)

**Multicollinearity Test**

From Table 6, it showed that there were no symptoms of multicollinearity between the dependent variables in the regression picture.

The tolerance value of the two independent variables was > 0.1, meaning that there was no multicollinearity between the independent variable economic literacy (X1) whose value was 0.996 or 99.6% and the entrepreneurial literacy variable (X2) whose value was 0.996. The results of the calculation of the independent variable VIF also stated the same thing, with a value of VIF <10.

**Heteroscedasticity Test**

From Table 7 the results of the heteroscedasticity test stated that all variables had a value > 0.05 so that no symptoms of heteroscedasticity were found.

**Simultaneous Test (F-Test)**

Based on Table 8, H0 was rejected while H3 was approved. The independent variables,

namely Economic Literacy (X1) and Entrepreneurial Literacy (X2) simultaneously had a significant effect on the dependent variable, namely the Entrepreneurial Behavior variable which was indicated by a significance value of 0.000 <0.05 and an F-count of 34.384 > F-table 3.093 (Y) so it can be concluded that economic literacy and entrepreneurial literacy simultaneously affected entrepreneurial behavior.

**Partial Test (T-Test)**

Table 9 showed that H1 was rejected and H0 was accepted because the economic literacy variable (X1) had a positive but not significant contribution to entrepreneurial behavior (Y). Economic literacy (X1) was known to have a regression coefficient value of 0.407 which stated that t-count (0.407) t-table

**Table 7.** Heteroscedasticity Test Results

No.	Variable	Sig Value	Information
1.	EL on EB	0.590	No symptoms of Heteroscedasticity
2.	EPL on EB	0.610	No symptoms of Heteroscedasticity

Source: Processed primary data (2022)

**Table 8.** Simultaneous Test Results (F-Test)

ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
Regression	2087.075	2	1043.538	34.384	.000 <sup>b</sup>	
1 Residual	2943.915	97	30.350			
Total	5030.990	99				
a. Dependent Variable: PB						
b. Predictors: (Constant), LK, LE						

Source: Processed primary data (2022)

**Table 9.** Partial Test Results (T-Test)

No	Variable	t-count	t-table	Sig Value
1.	Economic Literacy	0.407	1.984	0.685
2.	Entrepreneurial Literacy	8.240	1.984	0.000

Source: Processed primary data (2022)

**Table 10.** Determination Coefficient Test Results (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.644 <sup>a</sup>	.415	.403	5.509

a. Predictors: (constant), entrepreneurial literacy, economic literacy

Source: Processed primary data (2022)

(1.984) and sig (0.685) > 0.05. H2 was approved and H0 was rejected because the entrepreneurial literacy variable (X2) had a positive and significant contribution to entrepreneurial behavior (Y). Where the value of the entrepreneurial literacy regression coefficient (X2) was 8.240. This value indicated that sig 0.000 < 0.05 and t-count (8.240) > t-table (1.984).

### Determination Coefficient Test (R2)

Based on Table 10 the correlation coefficient R was 0.644 or 64.4 percent indicating that there was a strong relationship between economic literacy (X1) and entrepreneurial literacy (X2) on entrepreneurial behavior (Y). Entrepreneurial behavior (Y) was influenced by economic literacy (X1) and entrepreneurial literacy (X2) of 41.4 percent, while the remaining 58.6 percent was influenced by other variables outside of this study, according to the coefficient of determination R2 (R Square) of 0.414.

### The Effect of Economic Literacy and Entrepreneurial Literacy on Entrepreneurial Behavior

Simultaneously, the Economic literacy variable and the entrepreneurial literacy variable simultaneously influenced the entrepreneurial behavior of young entrepreneurs. The results of this study mean that economic literacy and entrepreneurial literacy had a role in the entrepreneurial behavior of young entrepreneurs in the city of Makassar. Young entrepreneurs must show more enthusiasm, motivation and activeness in carrying out the processes of the company they are involved in. This will produce productive and creative young entrepreneurs so that they can contribute

to the profits of their businesses (Worokinasih et al., 2021).

In addition, entrepreneurs must also understand economic concepts and aspects so they can make sound economic decisions every day. With these efforts and requirements, understanding economics is a choice that must be owned by someone. According to Rauch & Hulsink (2015) Entrepreneurial behavior can be improved through entrepreneurship education. According to Aina et al. (2018) The essence of activities in entrepreneurship depends on the entrepreneurial attitude. Opinion from Rahmatullah (2018) that economic activity or human behavior is a reflection of economic knowledge and understanding obtained in the learning process.

Further, Delmar (1996) suggested that personal and environmental factors also influence business behavior. Personal factors related to ability and motivation. The findings of this study are also in line with the research Suratno et al. (2021) that economic literacy is necessary for all citizens in making choices as a source of income. From the explanation above, we can understand that a successful entrepreneur is a business entrepreneur in which there are patterns of good and positive business behavior, where business actors must be able to implement and realize knowledge about economic literacy and entrepreneurial literacy they have to develop or continue their business.

### The Effect of Economic Literacy on Entrepreneurial Behavior

Partially, the results of this study illustrated that the economic literacy variable had a positive effect on entrepreneurial activity but

was not statistically significant. The insignificant effect of economic literacy means that the economic literacy of young entrepreneurs did not guarantee a significant contribution to their entrepreneurial behavior. In contrast to the results of research conducted by Hasan et al. (2021) regarding the entrepreneurial behavior of the millennial generation which stated that economic literacy was significant for behavior in entrepreneurship in the younger generation. This implied that the respondents' macroeconomic and microeconomic knowledge had not been able to influence behavior in entrepreneurship, or in other words, their economic literacy still needed to be improved.

In accordance with the research findings from Nugraga et al. (2019) where low economic literacy resulted in entrepreneurial behavior and decisions that were not optimal in business activities or management. According to social learning theory (Bandura, 1977), Learning doesn't always result in change. In other words, learning does not always lead to changes in behavior. The research findings supported this hypothesis. Although the respondents in this study had studied microeconomics and macroeconomics, they had no effect on or contribution to their entrepreneurial behavior.

It is contrary to previous research from Salsabila (2019) which showed that economic literacy partially contributed significantly and positively to economic behavior. From that fact, it was known that the higher the level of individual economic literacy, the more reasonable the entrepreneurial activity will be. This was in line with Supriyanto's research (2016) which stated that the higher a person's level of economic literacy would have an impact on the entrepreneurial activities carried out. From the previous reasons, it is clear how important economic literacy is for entrepreneurship. A low level of economic literacy will affect company success and entrepreneurial behavior, as well as welfare. For those who want to be successful personally or as a family, it is very important to prioritize making improvements to economic literacy. This argument is in ac-

cordance with the results of research from Asriati (2020) that a person's level of economic literacy was quite adequate even though it was still theoretical and normative, this would affect the improvement of economic welfare.

### **The Effect of Entrepreneurial Literacy on Entrepreneurial Behavior**

Partially, the results of the study illustrated that the entrepreneurial literacy variable had a significant and positive effect on entrepreneurial behavior. As a consequence of the research findings, the behavior of young entrepreneurs in the entrepreneurial world was positively and significantly influenced by entrepreneurial literacy or knowledge. This implied that indicators of basic entrepreneurial knowledge, knowledge of business ideas and possibilities, and understanding of business factors could influence the entrepreneurial behavior of young entrepreneurs.

In contrast to the test results above, the test results in this section were in line with research that had been conducted by Alfionita et al. (2020) which illustrated the significant and beneficial interrelationships between entrepreneurial behavior and literacy. According to Jena (2020) and Asfiatul (2013) said that entrepreneurship education and training could greatly influence entrepreneurial attitudes and behavior. Additionally, (Kasmawati et al., 2022) found that entrepreneurial knowledge had a beneficial and substantial impact on entrepreneurial behavior. Besides that, research from Cui et al. (2021) and Arifin (2012) showed that entrepreneurship education only partially influenced the entrepreneurial mindset. As a result, the entrepreneurial behavior of business actors would be better if they were more entrepreneurial literate.

Knowledge of entrepreneurship, the forces that influence entrepreneurship, and the essential components of entrepreneurship are necessary for success (Aulia et al., 2021). Entrepreneurial literacy can help corporate actors advance and develop their companies and improve their marketing (Gama et al., 2021; Marlina, 2018). Understanding entrepreneur-

ship with positive qualities, invention and creativity to turn business ideas into profitable business opportunities for themselves, society or their customers. Entrepreneurial knowledge developed by Hisrich (Nursito & Jati, 2013) serves as the foundation for one's internal entrepreneurial resources.

Contrary to this conclusion, further research had been conducted. According to research by Kusmintarti (2016) and Mukhtar et al. (2021), there was no evidence that entrepreneurship education significantly influenced an entrepreneurial mindset, for example. Further, research by Prabawati (2019) and Hahn et al. (2020) showed different things where entrepreneurship education actually did not contribute to entrepreneurial activity. This explanation clearly showed that entrepreneurs could help business entities manage their businesses through the use of business knowledge, or in other words business behavior could be influenced by business knowledge.

## CONCLUSION

After carrying out various data analysis tests in this research, the authors provided a conclusion, namely: partially, economic literacy made a positive contribution to entrepreneurial activity but was not statistically significant. In contrast to before, entrepreneurial literacy made a significant and positive contribution to entrepreneurial behavior. Simultaneously, economic literacy and entrepreneurial literacy influenced the entrepreneurial behavior variables of young entrepreneurs in Makassar City. Based on these results, it can be understood that successful young entrepreneurs have patterns of good and positive business behavior, where business actors must be able to realize their knowledge of economic literacy and entrepreneurial literacy.

The findings of this study mean that the existence of economic literacy and entrepreneurial literacy is very important for predicting and thinking about solutions to various problems that occur related to activities and behavior in entrepreneurship. Economic literacy

and entrepreneurial literacy will continuously accompany every business journey and individual economic behavior, critical thinking, rationalism in making a more correct decision among the multiple choices that exist, which allows it to be profitable for the progress of the business of young entrepreneurs and even to increase the economic well-being of their families. Recommendations from this research are expected to be the basis or reference material for academics. Recommendations for future researchers, to be able to develop variations from the sample to be studied which should be considered more, including adding other variables not examined in this study.

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