

THE EFFECT OF KNOWLEDGE, MOTIVATION, AND ATTITUDE TOWARD ENTREPRENEURIAL RISK ON ENTREPRENEURIAL INTENTIONS

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Abstract Unemployment in Indonesia, including in Sukabumi Regency, is still high, one of which is caused by low interest in entrepreneurship. This study aims to analyze the effect of knowledge, motivation, and risk-taking attitude on students' entrepreneurial interest. Quantitative method was used by surveying 385 students from five universities in Sukabumi District, and the data were analyzed using multiple linear regression. The results showed that knowledge and motivation had a significant influence on entrepreneurial interest, while attitude towards entrepreneurial risk did not. However, the three variables simultaneously had a significant influence. The findings highlight the importance of enhancing entrepreneurial knowledge and motivation among students to foster entrepreneurial interest, while educational strategies should still pay attention to risk readiness through practice-based and experiential learning.

1 Introduction

This research is quantitative associative which aims to determine the relationship or influence between variables. This research is also empirical, because the data is obtained directly from respondents through the distribution of questionnaires. The scope of the problem in this study includes college students in Sukabumi as subjects, independent variables (knowledge, motivation, and attitude towards entrepreneurial risk) dependent variable (entrepreneurial interest), and Sukabumi Regency as the scope of the research area.

Entrepreneurial knowledge is an individual's understanding in both theoretical and practical aspects of entrepreneurship [1]. Entrepreneurial knowledge is knowledge gained from learning experiences both inside and outside the classroom, including an understanding of the type of business to be entered. Adding entrepreneurship subjects can also increase knowledge which in turn triggers interest in entrepreneurship [2]. Knowledge gained from educational programs can facilitate the development of students' perceived entrepreneurial skills and knowledge [3]. Practical implications for entrepreneurship education in higher education. First, the promotion of entrepreneurship and its education, which is a key issue on policy agendas in many countries, should be enhanced [4]. Entrepreneurial knowledge can improve entrepreneurial skills, critical thinking, communication, innovation, and digital transformation that can be used in preparation for entering the job market and developing new opportunities [5]. In addition to adding entrepreneurship lessons to the learning program, entrepreneurial interest should also be investigated through the mechanism of individual learning activities [6].

Based on the literature, this study adopts three main dimensions in measuring entrepreneurial knowledge, namely the attitudes and behaviors of entrepreneurs, business ideas and opportunities, and knowledge of the business entered. Research conducted by [7] and [8] concluded that knowledge has a positive effect on entrepreneurial interest. However, different results were found in the research of [9] and [10], stating that entrepreneurial knowledge has a negative effect on entrepreneurial interest. The difference in results is the basis for researchers to re examine the relationship between these variables in a more specific context.

H1: Knowledge has a significant positive effect on entrepreneurial interest

Research focusing specifically on motivations and their potential influence on the transition from intention to entrepreneurial behaviour has recently been identified as an important research area [11]. Entrepreneurial motivation is one of the important factors that encourage someone to start

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and run a business. According to [12], entrepreneurial motivation can be increased through career development according to individual interests. This motivation is an internal driver that influences a person's actions in choosing an entrepreneurial path. Motivation is a composition of push factors (dissatisfaction) and pull factors (social opportunities and independence) [13]. [14] explain that entrepreneurial motivation is related to psychological traits that encourage individuals to act, such as self-confidence, courage to take risks, and the need for achievement. Furthermore, [15] stated that entrepreneurial motivation is the driving force that creates a spirit of cooperation and integrity in achieving personal satisfaction, with a focus on internal driving factors. Suryadi and Samuel (2022) added that motivation also reflects the process of achieving self-realization in the context of entrepreneurship. The entrepreneurial motivation used as the basis for entrepreneurship can be obtained from universities [16]. Entrepreneurship courses and programs influence attitudes and motivation, so higher education institutions should focus on these programs [17].

Based on some of the sources above, this study adopts three dimensions of entrepreneurial motivation, namely psychological traits, internal driving factors, and self-realization. Research conducted [14] and [18] concluded that motivation has a positive effect on entrepreneurial interest. However, different results found in research [19] and [20] state that motivation has a negative effect on entrepreneurial interest.

H2: Motivation has a significant positive effect on entrepreneurial interest

Individual attitudes towards risk, including in the context of entrepreneurship, are the result of various factors that shape a person's experiences and perceptions, such as genetics, culture, life experiences, social interactions, and the surrounding environment [21]. Attitudes and work habits caused by excessive competition, passion, extraordinary perseverance, blind faith in what is done, a strong desire to be respected, or simply the ability to work harder than others can determine how attitudes about entrepreneurial risks are taken [22]. An individual's physical health and health-maintaining behaviors can also influence risk attitudes [23]. In addition, risk attitudes are influenced by other factors, namely interaction and communication with others [24]. In entrepreneurship, risk attitude is one of the important aspects that determine a person's courage in making business decisions. This attitude reflects an individual's willingness to face uncertainty and challenges in the process of running a business. One dimension of this attitude is self control, which is the ability of individuals to control themselves when facing pressure or risky situations [25]. In addition, attitudes towards entrepreneurial risk also include a mindset of taking or avoiding risks under conditions of uncertainty, which is called the decision process dimension [26]. In addition, the ability to assess the situation is another important dimension, namely the ability of individuals to recognize and evaluate the risks that may arise while running a business [27]. Factors that affect entrepreneurial intent are attitudes, subjective norms and perceived behavior control that aim to display entrepreneurial behavior [28]. Personal attitude refers to the extent to which an individual has a positive or negative personal perception regarding his entrepreneurial behavior or the effects of this behavior [29]. Students who showed stronger entrepreneurial intention are more alert to risks, innovative, have a higher need for achievement and greater locus of control compared with students who do not have this intention [30].

Based on some of the sources above, this study adopts three dimensions, namely self-control, decision process, and ability to assess the situation, are used in this study to describe the overall attitude of individuals towards entrepreneurial risk. Several studies have shown that attitude towards entrepreneurial risk has a positive influence on entrepreneurial interest. This finding is supported by research conducted by [25] and [31] which state that a risk taking attitude in running a business contributes positively to increasing interest in entrepreneurship. However, different results are shown by [32], which states that the attitude towards entrepreneurial risk has no effect on entrepreneurial interest, thus showing a difference in results which is an opening for further research.

H3: Attitude to entrepreneurial risk has a significant positive effect on entrepreneurial interest

Entrepreneurial interest is the drive, interest, and willingness to work hard to meet life's needs. According to [33], this interest is influenced by internal factors, such as personal desire and

determination. [34] adds that external factors, such as environment and opportunity, also play a role in encouraging someone to become an entrepreneur. Meanwhile, [35] mentioned the sociological dimension which includes social influence and individual interest in certain activities. Interest in entrepreneurship can be developed through various factors, one of which is entrepreneurship education [36]. In addition, entrepreneurial interest is also determined through entrepreneurial characteristics [37]. Entrepreneurial interest can be seen from how the individual's ability to respond to changes in the business world around [38]. In this study, entrepreneurial interest is analyzed through three dimensions, namely internal factors, external factors, and sociological factors.

This research contributes to the development of knowledge in the field of entrepreneurship by presenting a comprehensive analysis model through the incorporation of three main variables, namely knowledge, motivation, and attitude towards entrepreneurial risk, in influencing entrepreneurial interest. Unlike previous studies that generally only discuss one or two factors, this study presents a more comprehensive approach. In addition, this study also enriches the entrepreneurship literature by raising the local context of students in Sukabumi Regency, which is still rarely the focus of academic studies. The results of this study strengthen theories related to entrepreneurial interest, especially in understanding the influence of internal and external factors on the younger generation, and can be an empirical reference in designing entrepreneurship programs based on real needs. The purpose of this study was to determine the effect of knowledge, motivation, and attitude to entrepreneurial risk on entrepreneurial interest.

2 Research methods

The population members in this study were students in Sukabumi Regency universities. The sample consisted of 382 students using stratified random sampling technique and Slovin formula with a 5% margin of error.

Data collection in this study was conducted using a survey method by distributing closed questionnaires to respondents, namely students from several universities in Sukabumi District. The questionnaire was structured based on four main variables: knowledge, motivation, attitude towards risk, and interest in entrepreneurship, each of which was measured using statements designed based on theory and previous research.

Each statement in the questionnaire was measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). There are a total of 36 statements that represent all indicators of the four variables. Before the questionnaire was widely distributed, the validity and reliability of the instrument was tested on a number of respondents to ensure that the question items were feasible and consistent in the main data collection.

Data was collected through an online form (Google Form) and direct offline distribution, using a stratified random sampling technique, which selected respondents based on certain criteria: active students, domiciled or studying in Sukabumi District, and have followed or know entrepreneurship material. Data analysis in this study aims to examine the influence between independent variables (knowledge, motivation, and attitude to risk) on the dependent variable (interest in entrepreneurship). Before the main analysis, the data were first tested through: (1) instrument test (validity and reliability test) [39], (2) classical assumption test (normality test, multicollinearity, heteroscedasticity) [40]. After the data is declared eligible, multiple linear regression analysis is carried out to determine the partial and simultaneous effects between variables (Nugraha, et al., 2021). Partial test (t test) is used to measure the effect of each independent variable on entrepreneurial interest [39], while simultaneous test (F test) is used to see the effect of the three independent variables together [39]. In addition, the coefficient of determination test was used to determine how much the three independent variables contributed in explaining variations in entrepreneurial interest [40]. The entire analysis process was carried out with the help of SPSS 26 software.

3 Results and discussion

Instrument test (validity test)

Tabel 1. Validity Test of Knowledge Variable

No	rCount	rTable	Description
1	0.361	0.100	Valid
2	0.305	0.100	Valid
3	0.284	0.100	Valid
4	0.301	0.100	Valid
5	0.250	0.100	Valid
6	0.262	0.100	Valid
7	0.355	0.100	Valid
8	0.375	0.100	Valid
9	0.363	0.100	Valid

Source: SPSS data processing result (2025)

From table 1 it is known that all calculated r values are greater than r table. The r table used in this study is 0.100 with a significance of 0.05, the formula used is $df = n-2$. So it can be concluded that all statement items on each variable are declared valid and suitable for use in research.

Tabel 2. Validity Test of Motivation Variable

No	rCount	rTable	Description
1	0.329	0.100	Valid
2	0.340	0.100	Valid
3	0.349	0.100	Valid
4	0.280	0.100	Valid
5	0.373	0.100	Valid
6	0.305	0.100	Valid
7	0.224	0.100	Valid
8	0.338	0.100	Valid
9	0.364	0.100	Valid

Source: SPSS data processing result (2025)

From table 2 it is known that all calculated r values are greater than r table. The r table used in this study is 0.100 with a significance of 0.05, the formula used is $df = n-2$. So it can be concluded that all statement items on each variable are declared valid and suitable for use in research.

Tabel 3. Validity Test of Risk Attitude Variable

No	rCount	rTable	Description
1	0.307	0.100	Valid
2	0.260	0.100	Valid
3	0.317	0.100	Valid
4	0.348	0.100	Valid
5	0.314	0.100	Valid
6	0.329	0.100	Valid
7	0.364	0.100	Valid
8	0.327	0.100	Valid
9	0.311	0.100	Valid

Source: SPSS data processing result (2025)

From table 3 it is known that all calculated r values are greater than r table. The r table used in this study is 0.100 with a significance of 0.05, the formula used is $df = n-2$. So it can be concluded that all statement items on each variable are declared valid and suitable for use in research.

Tabel 4. Validity Test of Entrepreneurial Intentions Variable

No	rCount	rTable	Description
1	0.323	0.100	Valid
2	0.403	0.100	Valid
3	0.270	0.100	Valid
4	0.361	0.100	Valid
5	0.344	0.100	Valid
6	0.349	0.100	Valid
7	0.320	0.100	Valid
8	0.287	0.100	Valid
9	0.413	0.100	Valid

Source: SPSS data processing result (2025)

From table 4 it is known that all calculated r values are greater than r table. The r table used in this study is 0.100 with a significance of 0.05, the formula used is $df = n-2$. So it can be concluded that all statement items on each variable are declared valid and suitable for use in research.

Instrument test (reliability test)

Tabel 5. Reliability Test of Knowledge Variable

Cronbach's Alpha	N of Items
.928	9

Source: SPSS data processing result (2025)

From table 5 it is known that the Cronbach's Alpha value of all variables is above 0.7, so all statement items are declared reliable and consistent in measuring each construct.

Tabel 6. Motivation Variabel Reliability Test

Cronbach's Alpha	N of Items
.897	9

Source: SPSS data processing result (2025)

From table 6 it is known that the Cronbach's Alpha value of all variables is above 0.7, so all statement items are declared reliable and consistent in measuring each construct.

Tabel 7. Risk Attitude Variable Reliability Test

Cronbach's Alpha	N of Items
.716	9

Source: SPSS data processing result (2025)

From table 7 it is known that the Cronbach's Alpha value of all variables is above 0.7, so all statement items are declared reliable and consistent in measuring each construct.

Tabel 8. Entrepreneurial Intentions Reliability Test

Cronbach's Alpha	N of Items
.887	9

Source: SPSS data processing result (2025)

From table 8 it is known that the Cronbach's Alpha value of all variables is above 0.7, so all statement items are declared reliable and consistent in measuring each construct.

Classical assumption test (normality test)

Tabel 9. Classical Assumption Test (Normality, Multicollinearity, Heteroscedasticity)

Test	Method	Result	Conclusion
Normality	One-Sample Kolmogorov-Smirnov Test Asymp. Sig. (2-tailed) > 0.05	Asymp. Sig. (2-tailed) = 0.200	Data is normally distributed
Multicollinearity	Tolerance > 0.1 VIF < 10	Tolerance Knowledge=0.664 Tolerance Motivation=0.657 Tolerance Attitude toward risk=0.861 VIF Knowledge=1.506 VIF Motivation=1.523 VIF Attitude toward risk=1.162	There is no multicollinearity
Heteroscedasticity	Significance > 0.05	Knowledge Significance=0.747 Motivation Significance=0.862 Attitude toward risk significance=0.875	There is no heteroscedasticity

Source: SPSS data processing result (2025)

From table 9 it is known that the significance value is $0.200 > 0.05$, it can be concluded that the residual data is normally distributed, thus fulfilling the assumption of normality. From table 1.7 it is known that all independent variables have a Tolerance value > 0.1 and $VIF < 10$, so it can be concluded that there is no multicollinearity. From table 1.7 it is known that the significance value of each variable > 0.05 , it can be concluded that there is no heteroscedasticity.

Determination Test

Tabel 10. Determination Test

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.854 ^a	.730	.728	1.00395
a. Predictors: (Constant), X3, X1, X2				

Source: SPSS data processing results (2025)

From table 10 it is known that the value of R Square is 0.730 and close to 1. So it can be concluded that knowledge, motivation, and attitude to risk have a strong effect on entrepreneurial interest. In addition, the R Square value of 0.730 indicates that 73% of the variation in entrepreneurial interest can be explained by the variables of knowledge, motivation, and attitude towards risk. The remaining 27% is explained by other variables outside the model.

Multiple Linear regression test

Tabel 11. Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.324	.712		10.284	.000
	X1	.348	.024	.471	14.408	.000
	X2	.462	.027	.568	17.301	.000
	X3	-.188	.014	-.389	-13.556	.000
a. Dependent Variable: Y1						

Source: SPSS data processing results (2025)

From table 11 it is known that the results of the regression test, knowledge and motivation variables have a positive influence on entrepreneurial interest, respectively with a coefficient of 0.348 and 0.462. Conversely, the risk attitude variable has a negative effect with a coefficient of -0.188. This means that the higher the attitude of risk, the interest in entrepreneurship will decrease.

Hypothesis testing (F-test)

Tabel 12. F-test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1037.768	3	345.923	343.209	.000 ^b
	Residual	384.012	381	1.008		
	Total	1421.781	384			
a. Dependent Variable: Y1						
b. Predictors: (Constant), X3, X1, X2						

Source: SPSS data processing results (2025)

From table 12 it is known that the significance value of $0.000 > 0.05$ and F count of 343.209, it can be concluded that simultaneously the variables of knowledge, motivation, and attitude towards risk have a significant effect on entrepreneurial interest.

Hypothesis testing (t-test)

Tabel 13. t-test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.324	.712		10.284	.000
	X1	.348	.024	.471	14.408	.000
	X2	.462	.027	.568	17.301	.000
	X3	-.188	.014	-.389	-13.556	.000
a. Dependent Variable: Y1						

Source: SPSS data processing results (2025)

From table 13 it is known that the t value of knowledge is 14.408 with a sig value of 0.000, it meets the requirements of the accepted hypothesis where the t value must be greater than the t table of 2.82348 and the sig value must be less than 0.05. So it can be concluded that knowledge has a significant positive effect partially on entrepreneurial interest.

From table 13 it is known that the t value of motivation is 17.301 with a sig value of 0.000, it meets the requirements of the accepted hypothesis where the t value must be greater than the t table of 2.82348 and the sig value must be less than 0.05. So it can be concluded that motivation has a significant positive effect partially on entrepreneurial interest.

From table 13 it is known that the t value of the attitude to risk is -13.556 with a sig value of 0.000, it does not meet the requirements of the accepted hypothesis where the t value must be greater than t table of 2.82348 and sig value must be less than 0.05. So it can be concluded that the attitude of risk has a partially significant negative effect on entrepreneurial interest.

Partial results show that knowledge has a positive and significant effect on entrepreneurial interest. The higher a person's knowledge about entrepreneurship, the higher his interest in entrepreneurship. This finding is in line with research conducted [41] and [8] which states that knowledge can increase entrepreneurial interest. However, these findings contradict research [9] and [10] which state that knowledge cannot increase entrepreneurial interest. The knowledge referred to in this study includes the attitudes and behavior of entrepreneurs, business ideas and opportunities, and knowledge of the business being entered.

Partial results show that motivation has a positive and significant effect on entrepreneurial interest. The higher a person's entrepreneurial motivation, the higher his interest in entrepreneurship. This finding is in line with research conducted by [14] and [18]. However, in research [19] and [20] stated that motivation has no influence on entrepreneurial interest. The motivation in question can be observed from psychological characteristics, internal driving factors, and self-realization.

Partial results show that the attitude to risk has a significant negative effect on interest in entrepreneurship. The higher the attitude to risk, the lower the interest in entrepreneurship, and vice versa. This finding is in line with research (Mandasari, 2021), and contradicts research conducted by [25] and [31] which states that risk attitude has a positive effect on entrepreneurial interest. Risk attitude can be measured through individual self-control, decision process, and ability to assess the situation.

4 Conclusions and Recommendations

Based on the results of data analysis, this study concludes that knowledge and motivation have a positive and significant effect on entrepreneurial interest, while risk attitude has a negative and significant effect. These findings suggest that individuals who have good entrepreneurial knowledge and high motivational drive tend to have greater interest in entrepreneurship. Conversely, the greater one's tendency to avoid risk, the lower one's interest in going into business.

Nonetheless, these conclusions are drawn with caution given the diverse dynamics of individuals and environments, so the results cannot be generalized absolutely to all contexts or populations.

These findings indicate the importance of improving entrepreneurial literacy and building students' internal motivation as an effort to foster entrepreneurial interest. Therefore, universities and related parties need to strengthen entrepreneurship education that is applicable and based on real experience, and create a supportive environment for the growth of entrepreneurial interest. In addition, appropriate risk management training also needs to be provided to help students develop an adaptive attitude towards risk, rather than simply avoiding it. Thus, appropriate intervention on these three factors can be a strategic step in fostering entrepreneurial spirit among the younger generation, especially in areas with high unemployment rates.

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