

## ***THE EFFECT OF ENTREPRENEURSHIP VALUES, EDUCATION AND ECONOMIC KNOWLEDGE ON THE ECONOMIC BEHAVIOR OF STUDENTS AT 17 AUGUST 1945 UNIVERSITY SURABAYA***

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### **Abstract**

*This study aims to analyze the effect of inculcation entrepreneurship values, economic education and economic knowledge on the economic behavior of students at 17 August 1945 University Surabaya. This study used a quantitative approach with a sample size of 210 students. The analysis technique used is multiple linear regression with the help of the IBM SPSS 25 software. The results showed that the inculcation of entrepreneurship values, economic education and economic knowledge both partially and simultaneously had a significant effect on the economic behavior of students at 17 August 1945 University Surabaya. Another result shows that the effect of inculcation entrepreneurship values, economic education and economic knowledge on student economic behavior is 40%.*

**Keywords:** inculcation entrepreneurship values, economic education, economic knowledge, economic behavior.

**JEL Classification:** L26

### **1. INTRODUCTION**

In long-term development efforts, the main concern to improve the life quality of a nation is the quality of human resources. Government efforts in creating quality human resources emphasize the existence of education (Pramudyo, 2014). Family is the first place where individuals get the knowledge to evolve. In the family environment, the kid will also be taught entrepreneurship values. According to Hartono (2012), entrepreneurship is the application of creativity and innovation as a problem solving and efforts to take advantage of opportunities faced. Entrepreneurship values are prerequisites related to entrepreneurial behavior, which consists of creativity, risk-taking, innovation, ambition, achievement-oriented, and independence (Sukirman, 2017). With the inculcating the values of life in the family environment, kids ability to perceive will be directed into certain fields (Faris & Lestari, 2016).

The inculcation of entrepreneurship values is also related to economic education, both formally and informally (Ansharullah, 2019). Economic education is connected to money management, from earning it by trading until managing the wealth that is owned (Habibi, 2018). The main principle in the study of economic education is efficiency, where all types of activities that have expenditures of funds must have clear benefits that exceed their expenses.

The existence of education that supported by sufficient knowledge will make individuals more rational in their actions (Abubakar et al., 2019). Economic knowledge related to knowledge and understanding of economic principle in living the process of life, namely by sacrifice as little as possible to get the maximum results (Saraswati, 2008). The existence of knowledge will guide individuals in their behavior. Economic behavior is an act or activity carried out by someone to meet the needs of using economic principles that apply (Faidah et al., 2018).

17 August 1945 University Surabaya or UNTAG ranked 57 nationally from the Ministry of Education and Culture and received A accreditation from National Accreditation Agency for Higher Education in Indonesia. UNTAG Surabaya officially gets A accreditation with 4 international study programs. Faculty of Economics and Business UNTAG Surabaya, the accounting study program received B accreditation, and the management study program received B accreditation in 2019. To improve the spirit of young entrepreneurs, UNTAG always holds Idea Class for creative communities based on the entrepreneur.

Based on the results of preliminary observations by researchers on students of the Faculty of Economics at 17 August University, Surabaya, it is known that most students have received inculcations entrepreneurship values both in the family environment or campus. In a campus environment, students have been taught how to compile a business plan; besides that in the entrepreneurship course, students are asked to make a business both products or services. This shows that students have acquired inculcations entrepreneurship values of the campus environment, which is demonstrated through the course business plan and entrepreneurship.

From preliminary observations is known that students have also received economic education in both high school or university. In a campus environment, students have received economic education such as introduction to microeconomics, introduction to business, introduction to accounting, management, economic mathematics and finance and financial economics. Economic education becomes a guide for students in fulfilling their daily needs.

Information from several students showed that they have good grades in every economics course. This indicates that most students have mastered economic material in the lecture process. By getting good and even satisfying scores, it shows that students already have good economic knowledge. This knowledge can be in the form of expertise in determining products, knowledge in purchasing, and knowledge of product use. However, from the results of the researchers' observations, it is known that most students still have poor economic behavior. It can be seen from the number of students

who gathered in the shop or canteen up for hours. They only spend free time playing mobile phone, making it less productive.

## **2. LITERATURE REVIEW**

### **2.1. Economic Behavior**

According to Oktafikasari & Mahmud (2017), economic behavior is someone's activity related to the production, distribution and consumption processes of goods and services. In economic anthropology, economic behavior includes how non-economic and economic factors play a role in economic activity, such as the relationship between sales and buyers which is closely attached to the existence of a kinship system, and social institutions that often exist in society such as religion and politics.

### **2.2. Cultivation of Entrepreneurial Values**

According to Kusuma & Warmika (2016), entrepreneurship is the application of creativity and innovation as problem-solving and efforts to exploit opportunities faced. Entrepreneurship as a combination of creativity and innovation and courage in facing risks by working hard to form or own a new business. There is a cultivation of entrepreneurial values for the hope of creating a creative spirit to do business and be self-employed and independent from other parties.

Research conducted by Sukirman (2017), which results in company value has a direct influence on economic behavior manifested by entrepreneurship. This shows that the cultivation of entrepreneurial values can encourage someone to have positive economic behavior by entrepreneurship or establishing Small and Medium Enterprises (UKM). Contrary to Hendarwan (2019), the value of entrepreneurship has not been able to contribute to economic behavior as indicated by independence in business.

### **2.3. Economic Education**

Economic education is a combination of two well-established concepts, namely education and economics. Where economics is a science that has been studied various human steps in fulfilling all forms of desire with relatively limited resources, education is a conscious human effort to prepare or gain the ability to play a more active role in preparing for the future (Irianto, 2017). The main principle in the study of economic education is efficiency, where all types of activities followed by the spending of funds must have clear benefits and are more than expenditures.

In the research conducted by Alexandro (2019), the results show that economic education has a significant influence on student economic behavior. This shows that students who have received economic education will be able to manage their economic behavior in everyday life. Contrary to research conducted by Nurhaini (2018), where

economic education does not have a significant influence on student consumptive behavior.

#### 2.4. Economic Knowledge

According to Hasyim(2013), knowledge is well known. Still, it has not been compiled systematically and has not been tested regarding its truth according to the scientific method, and has not been declared valid. This type of economic knowledge takes many forms such as expertise, databases and also training. Economic knowledge is generally characterized as commodities, resources and capital in contributions from various fields such as economics, regional sciences, economics, management studies and social sciences.

In research conducted by Joharelita(2018), economic knowledge has a contribution to influence a person's economic behavior. This knowledge can be in the form of knowledge in determining products, knowledge in purchasing, and knowledge of product use. This shows that economic knowledge is very important in making decisions for consumption. Contrary to research conducted by Fitriana et al., (2015), economic knowledge does not have a significant influence on student economic behavior which is shown in decision making.

### 3. RESEARCH METHODS

This study uses a quantitative approach. The population in this study were students of economics at 17 August University Surabaya. While the sampling technique in this study was purposive sampling, with the sample criteria, namely students of the faculty of economics and business, and had taken education at least semester 2 (Ismail, 2018). To determine the number of samples, the researcher refers to Ferdinand's opinion (Mamik, 2015), where the number of samples can be determined by the number of indicators multiplied by 10. Where the inculcations entrepreneurship values variable consists of 6 indicators, the economic education variable consists of 5 indicators, the economic knowledge variable consists of 6 indicators and the economic behavior variable consists of 4 variables. So that the number of samples obtained  $21 \times 10 = 210$  students. While the analysis technique of this research is the classical assumption test, multiple linear regression, t statistical test (t test), F statistical test (F test), multiple correlation coefficient test (R), and multiple determination coefficient test ( $R^2$ ) with IBM software SPSS 25.

### 4. RESULT AND DISCUSSION

Data analysis in this study was carried out by using the SPSS version 25. The test results of each analysis test are as follows:

#### 4.1. Multiple linear regression analysis

**Table 1 Multiple linear regression analysis results  
Coefficients<sup>a</sup>**

Variable		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	9.161	3.086
	Entrepreneurship Values	.118	.050
	Economic Education	.163	.063
	Economic Knowledge	.213	.080

a. Dependent Variable: Economic Behavior

Based on the table, regression equation can be drawn up as follows :

$$Y = 9,161 + 0,118 X_1 + 0,163 X_2 + 0,213 X_3 \quad (1)$$

From the results of the equation above, it can be explained as follows :

1. The constant value is 9,161; it means that without the effect of the entrepreneurship values variable, economic education and economic knowledge, the value of the economic behavior variable is 9,161 units.
2. The coefficient value of the entrepreneurship values variable is 0.118, with a positive value. It means that if the entrepreneurial values variable increases by one unit, the economic behavior variable will increase by 0.118 units, assuming the other factors are constant.
3. The coefficient value of the economic education variable is 0.163 with a positive value. It means that if the economic education variable increases by one unit, then the economic behavior variable will increase by 0.163 units, assuming other factors are constant.
4. The coefficient value of the knowledge economy variable is 0.213, with a positive value. It means that if the variable of economic knowledge increases by one unit, then the variable of economic behavior will increase by 0.213 units, assuming other factors are constant.

#### 4.2. T statistical test (partial test)

**Table 2 t Statistical Test Result (Partial Test)**

No	Variable	t count	Sig	Information
1.	Entrepreneurship Values (X <sub>1</sub> )	2,375	0,018	H1 accepted
2.	Economic Education (X <sub>2</sub> )	2,586	0,010	H1 accepted
3.	Economic Knowledge (X <sub>3</sub> )	2,656	0,009	H1 accepted

From the table above, it can be described as follows:

1. The entrepreneurship values variable has a significance value of 0.018 < 0.05. It means that partially the entrepreneurship values variable has a significant effect on economic behavior.
2. The variable of economic education has a significance value of 0.010 < 0.05. It means that partially the economic education variable has a significant effect on economic behavior.

3. The variable of economic knowledge has a significance value of 0.009 <0.05. It means that partially the economic knowledge variable has a significant effect on economic behavior.

#### 4.3. F Statistical Test (Simultaneously Test)

**Table 3 Simultaneously test result**

	<b>F<sub>count</sub></b>	<b>Sig</b>	<b>Information</b>
Regression Model	13,063	0,000	H1 accepted

Based on the table above, it can be seen that the  $F_{count}$  value is 13.063 with a significance value of 0.000. This shows a significance value less than 0.05. It means that simultaneously the variables inculcations entrepreneurship values, economic education and economic knowledge have a significant effect on economic behavior.

#### 4.4. Multiple correlation coefficient test (R) and multiple determination coefficient test (R<sup>2</sup>)

**Table 4 Multiple correlation coefficient result (r)**

	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>
Regression Model	0,400	0,160	0,148

Based on the table above, it known that the R value is 0.400 or 40%. It means that the ups and downs of economic behavior variables are effected by entrepreneurship values variable, economic education and economic knowledge by 40%, while the rest is effected by other variables outside the research.

From the table, it is obtained the Adjusted R Square value of 0.148 or 14.8%. This shows that the variable of economic behavior is effected by 14.8% by the variables of entrepreneurship values, economic education and economic knowledge. Meanwhile, 85.2% was explained by other variables outside the study that were included in the regression model.

#### 4.5. Discuss

##### 4.5.1. The effect of inculcations entrepreneurship values on the economic behavior of students at 17 August 1945 University Surabaya

Of the 210 students sampled, it is known that entrepreneurship values have a positive and significant effect on student economic behavior. It means that the higher the material that students can absorb while attending entrepreneurship lectures, the student's economic behavior will increase (Suasana et al., 2019). In a campus environment, students have been taught how to compile a business plan; besides that in the entrepreneurship course, students are asked to make a business both products or services. Apart from the campus environment, the inculcations entrepreneurship values are obtained by students from the family environment. Parents always educate their

children to have an entrepreneur spirit, such as innovating and developing product marketing strategies(Shodiqin, Achmad Slamet, 2017).

Entrepreneurship values must be instilled with the same intensity so that the inculcation of these values can't be said to be easy. So that the inculcations of entrepreneurial values must be carried out gradually(Kusuma, 2017). In a campus environment, the importance of entrepreneurship is taught through several stages, namely entrepreneurship 1, entrepreneurship 2 to business plan courses. It aims to educate students to be ready become entrepreneurs, and be able to have their own business(Bharata, 2019).

The results of the study are supported by research conducted (Hanum, 2015), where the inculcations of entrepreneurship values has a significant effect on the economic behavior of students. It means that even though there have been inculcations of entrepreneurial values, it still does not have an impact on student economic behavior(Wibowo & Pramudana, 2016). Entrepreneurship is the ability to think and act creatively and innovatively based on opportunities to be successful(Suharyono, 2014). Entrepreneurial values are prerequisites related to entrepreneurial behavior, which consists of creativity, risk-taking, innovation, ambition, achievement-oriented, and independence (Sukirman, 2017). Values are the basis for understanding attitudes and also motivation that can influence perceptions of behavior and the decision-making process.

#### **4.5.2. The effect of economic education on economic behavior of students at 17 August 1945 University Surabaya**

From data analysis results, it was found that economic education had a significant effect on the economic behavior of students at 17 August 1945 University of Surabaya. It means that the higher the economic education that students get or, the more education they get, both theoretically and practically, will have an effect on increasing student economic behavior.

Students receive economic education from high school to university level. In a campus environment, students have received economic education such as introduction to microeconomics, introduction to business, introduction to accounting, management, economic mathematics and finance and financial economics. Economic education becomes the capital for students to fulfil their daily needs. In addition, economic education has benefits in shaping student behavior(Kusumaningtyas & Canda Sakti, 2017).

The results of the study are supported by research(Kanserina, 2015), where economic education has a contribution to student economic behavior. Economic education aims to manage money, from earning it by trading to managing the wealth it has(Habibi, 2018). Through economic education, students will have knowledge in living their daily lives. With the economic education obtained, the economic behavior of students will be better (Syaifudin, 2017).

#### **4.5.3. The effect of economic knowledge on the economic behavior of students at 17 August 1945 University Surabaya**

The results of the data analysis show that economic knowledge has a significant effect on the economic behavior of students at the 17 August 1945 University of Surabaya. This means that the higher the economic knowledge obtained by students, the better their economic behavior will be. Through the knowledge possessed, the ideal individual will know the facts and act logically. With the knowledge they have, students will also behave in fulfilling their daily needs (Oktafikasari & Mahmud, 2017).

The economic knowledge of students at the University of 17 August 1945 Surabaya is different. Given that economic knowledge is not only obtained during college but also through family and high school. So that differences in knowledge will also have an impact on differences in student behavior. Better the economic knowledge obtained by students, better their behavior will be in meeting their daily needs (Herdjiono et al., 2016).

The results of the study are supported by research (Joharelita, 2018), which shows that economic knowledge has a significant influence on economic behavior. It means that with their economic knowledge, someone will act more rationally in meeting their daily needs (Gunawijaya, 2017). Each person must have economic principles in living the process of life, namely by sacrificing the least amount of time trying to get the maximum results (Saraswati, 2008). An action that is carried out based on economic motives if the economic action gets a higher result from the sacrifices they make.

#### **4.5.4. The effect of inculcations entrepreneurship values, economic education, and economic knowledge on the economic behavior of students at 17 August 1945 University Surabaya**

The results of data analysis show that the inculcation of entrepreneurship values, economic education and economic knowledge has a significant effect on the economic behavior of students at the 17 August 1945 University of Surabaya. It means that there is inculcation of entrepreneurship values in students and supported by knowledge that will form good economic behavior in students (Nurikasari, 2016).

Economic behavior is a form of individual behavior in meeting daily needs (Pakpahan, 2017). Student behavior will be well-formed if they have entrepreneurship values, get the right education and have good economic knowledge (Mila, 2019). Otherwise, if students don't have good entrepreneurship values, education and economic knowledge, they will tend to behave at will without thinking of using them both for now and in the long term (Adi Kusuma & Warmika, 2016).

In accordance with Kotler's opinion in Winarno & Darsono (2019), where there are several factors that can influence individual economic behavior, including 1) cultural factors in the form of social class, 2) personal factors in the form of age, gender, education and knowledge, and 3) psychological factors in the form of the need for recognition and self-esteem.

## 5. CONCLUSION

Based on the results of this study, the university is expected to put more emphasis on learning in the form of entrepreneurial field practice. Because current students have the intention to become entrepreneurs, all they have to do is practice. The college also advised to promote quality education, starting from educators who are competent and good quality of learning.

For further research, it is hoped that this research can develop into other objects, because economic behavior does not only occur in students of 17 August 1945 University in Surabaya, but also occurs in all campuses. In addition, further studies are expected to add variables that can influence economic behavior.

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