The Synergy of Entrepreneurship Education, Family Environment, and Income Expectations: A Key to Shaping Entrepreneurial Attitudes and Intentions Among the Millennial Generation

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10.24269/ekuilibrium.v20i2.2025.pp354-375%20

ARTICLE INFO

Article history
Received:
26-06-2025
Revised:
27-08-2025
Accepted:
29-08-2025

Keywords
Entrepreneurship Education
Family Environment
Income Expectations
Entrepreneurial Attitude
Entrepreneurial Intention

ABSTRACT

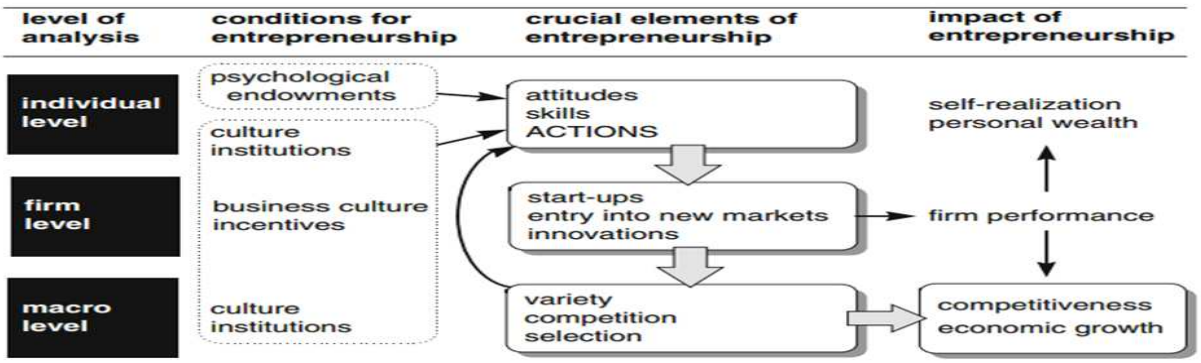
The increase in the number of new entrepreneurs has become a crucial strategy in addressing high unemployment rates and accelerating national economic growth. This study aims to analyze the influence of entrepreneurship education, family environment, and income expectations on entrepreneurial intention, while considering the mediating role of entrepreneurial attitude. A quantitative approach was employed using a survey method, involving 412 university students as respondents, with data analyzed through Partial Least Squares (PLS) technique. The results indicate that entrepreneurship education has a direct, positive, and significant effect on shaping students' entrepreneurial attitudes. Similarly, income expectations significantly contribute to strengthening entrepreneurial attitudes. In contrast, the family environment variable shows no significant relationship with either entrepreneurial attitude or intention. Further findings reveal that entrepreneurial attitude plays a critical mediating role in shaping students' intentions to start a business. Additionally, both entrepreneurship education and income expectations also exhibit a direct and significant influence on entrepreneurial intention. The novelty of this study lies in mapping the mediating role of entrepreneurial attitude in bridging the relationship between external factors (entrepreneurship education and income expectations) and entrepreneurial intention an area that has not been extensively explored in previous research. The implications of these findings provide a conceptual foundation for higher education institutions in designing more targeted entrepreneurship development strategies.

1. Introduction

Unemployment and poverty remain significant structural issues in Indonesia to this day. These problems are generally driven by the imbalance between the availability of job opportunities and the growing number of new entrants to the labor force across all levels of education (Chauhan et al., 2024 dan Pan et al., 2025). According to data from Statistics Indonesia as of February 2024, the number of unemployed individuals reached 7.28 million, while the number of people living in absolute poverty stood at 24.06 million. These figures indicate that unemployment and poverty rates in Indonesia remain at relatively high levels.

The high figures are closely correlated with the limited availability of employment opportunities—both in the public sector, such as civil servants (Aparatur Sipil Negara/ASN) and employees of state-owned enterprises (SOEs), and in the private sector, which has yet to absorb labor optimally (Amin & Fajri, 2024; Fatah & Usman, 2024; dan Mujtaba et al., 2025). Consequently, the scarcity of job opportunities remains one of the primary factors contributing to the suboptimal absorption of the national workforce.

The relationship between entrepreneurship and economic growth has been supported by a range of cross-national empirical findings. Fisher et al., (2020), Dharmawan et al., (2024), and Lopez et al., (2025) demonstrated that entrepreneurial activity was significantly correlated with economic growth in several U.S. states during the period from 1980 to 1992. Hutasuhut et al., (2024) further confirmed that an increase in the number of new entrepreneurs contributed to economic growth in Germany throughout the 1990s. Historical data from Sweden also revealed that the development of small enterprises played an essential role in expanding employment between 1976 and 1995—a similar trend was observed in the United Kingdom during the 1980s. In the industrial context, Carree and Thurik, as cited by Spivack & McKelvie., (2021) and Gazi et al., (2025), concluded that the presence of small businesses in the manufacturing sector had a positive impact on industrial growth in various European countries during the 1990s. More broadly, the synergistic relationship between entrepreneurship and national economic growth is comprehensively outlined in studies by Xanthopoulou & Sahinidis, (2024) and Chang et al., (2025), which emphasize the strategic role of entrepreneurship as a key driver of sustainable economic development.



Source: Xanthopoulou & Sahinidis (2024) and Chang et al. (2025)

Figure 1. The Relationship between Entrepreneurship and Economic Growth

Entrepreneurship plays a crucial role in the economy, not only as a generator of employment but also as a catalyst for development and the sustainable empowerment of communities (Suprapto, 2020 and Chauhan et al., 2024).The entrepreneurial mindset encourages individuals to manage opportunities in a productive and innovative manner. The

ISSN (print) 1858-165X | ISSN (online) 2528-7672

demand for entrepreneurship continues to grow in line with the emergence of various business opportunities in the fields of production and the marketing of goods and services (Kottler et al. 2019; Gregori et al., 2021; Wibowo et al., 2024).

According to Riyanti & Dewi, (2024) and the Bank Mandiri report (2024), the number of entrepreneurs in Indonesia remains relatively low, reaching only 3.5% of the total population as of 2024. This figure lags significantly behind that of several developed and neighboring countries, such as the United States (12%), Japan (11%), Singapore (7%), and Malaysia (6%). Based on the ideal minimum entrepreneurship benchmark of 5% of the total population, Indonesia still requires an additional 1.5%, equivalent to approximately 4.1 million new entrepreneurs. In other words, to attain a level of prosperity comparable to these countries, Indonesia must foster the emergence of at least four million additional entrepreneurs.

This condition underscores the urgency of developing a more adaptive and competitive human resource base, particularly among the younger generation. Therefore, strengthening entrepreneurship programs within higher education institutions has become increasingly relevant, with the aim of equipping students with the mental preparedness, skills, and motivation necessary to become entrepreneurs and contribute to the creation of new employment opportunities (Suprapto et al., 2022 and Kartikasari et al., 2025).

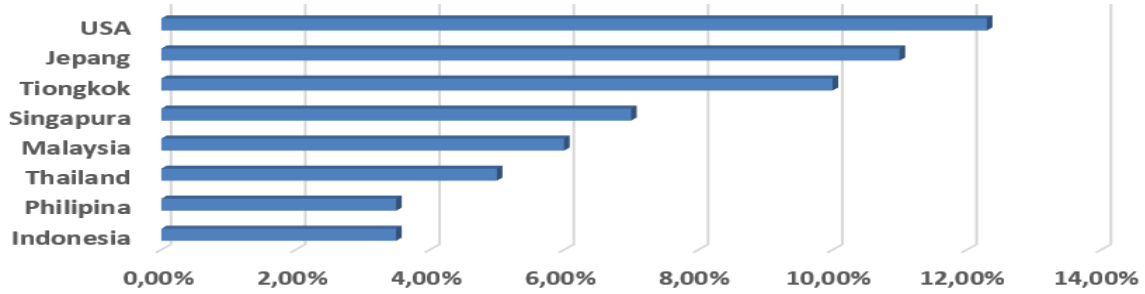


Figure 2. Comparison of Entrepreneurship Rates in Indonesia and Other Countries
Source: Riyanti & Dewi (2024) dan Bank Mandiri (2024)

Based on various findings from previous studies, entrepreneurial intention among university students is influenced by a range of factors. A study by H. X. Zhang dan Chen, (2024) in China found that students' entrepreneurial intentions are significantly affected by entrepreneurship education, entrepreneurial attitude, types of training attended, and daily activities. Meanwhile, Rustiana (2025), in her research on strategies to enhance student entrepreneurship, identified several influential factors, including emotional intelligence, entrepreneurial attitude, income expectations, risk-taking propensity, family and community environment, cognitive factors, and demographic characteristics.

Furthermore, Çelik et al. (2021), through a comparative study of students in Turkey and Iran, identified that family environment, level of creativity, and the ability to generate original ideas are key determinants in shaping students' entrepreneurial intentions. These findings underscore that entrepreneurial intention is the result of a complex interaction between internal and external factors experienced by students throughout their learning and personal development processes.

Studies by Suprapto & Herta, (2018) and Brahmana et al., (2024) found that entrepreneurship education and subjective norms influence students' entrepreneurial intentions, regardless of whether they come from science or business backgrounds. Mujtaba et al., (2025) further noted that self-motivation, entrepreneurship courses, and self-efficacy also

ISSN (print) 1858-165X | ISSN (online) 2528-7672

serve as key determinants. Meanwhile, Sujianto et al., (2024) and Pan et al., (2025) identified personal responsibility, institutional support, locus of control, and self-efficacy as influential factors in shaping students' entrepreneurial intentions.

Based on the description above, it is very interesting to research the theme of synergy between entrepreneurship education, family environment, and income expectations: the key to building entrepreneurial attitudes and intentions of the millennial generation.

2. Literature Review

Entrepreneurial Intention

Entrepreneurial intention is generally measured through two main indicators: the extent to which an individual possesses the courage to initiate entrepreneurial activities, and the degree to which they plan to allocate resources—such as time, effort, equipment, and finances for entrepreneurial purposes (Lopez et al. 2025). According to Gunawan et al. (2021) and Jintana et al., (2025), an entrepreneur is an individual capable of creating a new business by prioritizing creativity and innovation, while being willing to face risks and uncertainties in order to generate profit and foster business growth through the utilization of available opportunities and resources. Entrepreneurship itself is defined as the personal ability to optimally manage one's potential to improve overall well-being (Zhang et al., 2021 dan Kartikasari et al., 2025).

Entrepreneurship Education

Entrepreneurship education is defined as a teaching and learning process aimed at developing individuals' knowledge, skills, attitudes, and character in the field of entrepreneurship (Wibowo et al., 2024). According to Nayati & Wulida, (2025), entrepreneurship education is also understood as a process of knowledge transformation that shifts students' perspectives and ways of thinking, encouraging them to consider entrepreneurship as a viable career option. Through entrepreneurship learning, students are expected to acquire core values and strong entrepreneurial characteristics, which ultimately enhance their interest and inclination toward the business world (Mendoza et al., 2021 and Xanthopoulou & Sahinidis, 2024).

Family Environment

The family environment serves as the first and most fundamental setting that shapes a child's behavior and development (Jintana et al. 2025). As the smallest social unit consisting of a father, mother, children, and other family members the family plays a central role in shaping a child's mindset and future direction. Parents, in this context, act not only as caregivers but also as career mentors, including in fostering their children's interest in pursuing entrepreneurship (Suprapto et al., 2022 and Lopez et al., 2025). This perspective aligns with the assertion by H. X. Zhang & Chen, (2024), who emphasize that the family, particularly parents, serves as the primary foundation in preparing children to become productive and effective individuals in the future.

Income Expectations

Income expectations are defined as an individual's anticipation of earning higher income in the future, which in turn can increase entrepreneurial intentions, particularly among university students (Montes et al., 2025). In an economic context, income refers to the gross inflow of

ISSN (print) 1858-165X | ISSN (online) 2528-7672

economic benefits arising from the normal activities of an entity within a specific period, which leads to an increase in equity and is not derived from capital contributions. Additionally, income can be understood as the total compensation received by an individual in return for their participation in the production process, after deducting related costs and expenses (Hsu et al., 2019; Solomon et al., 2021; H. X. Zhang & Chen, 2024).

Entrepreneurial Attitude

Consciously or not, attitudes and behaviors are closely interconnected. As stated by (De Bernardi & Pedrini, 2020 and Tan, 2025), "attitude entails an existing predisposition to respond to social objects which, in interaction with situational and other dispositional variables, guides and directs the overt behavior of the individual". This definition suggests that attitude is a latent construct that cannot be directly observed and must first be interpreted through internal or covert behavior. Therefore, an individual's attitude cannot be fully understood merely by observing outward behavior. It should instead be viewed as a behavioral disposition—an internal tendency or readiness to act (Purnomo et al., 2023 and Chang et al., 2025).

3. Research Method

The model employed in this study on entrepreneurial intention is based on the Theory of Reasoned Action (TRA), as proposed by Yzer, (2017); and Gazi (et al., 2025). This theory posits that an individual's attitude alone is not sufficient to generate a specific behavior. Through the TRA framework, the authors introduced the additional construct of subjective norms, representing environmental pressures that contribute to the formation of behavior. The combination of attitude and subjective norms forms what is referred to as intention.

Based on the Theory of Reasoned Action (TRA), this study develops a theoretical framework of entrepreneurial intention applied to the context of university students in the Jakarta and Serang regions. The proposed theoretical model aims to examine and analyze the influence of five key variables: entrepreneurship education, family environment, income expectations, entrepreneurial attitude, and entrepreneurial intention. The relationships among these variables are illustrated in Figure 3, which serves as a representation of the theoretical framework underpinning this study.

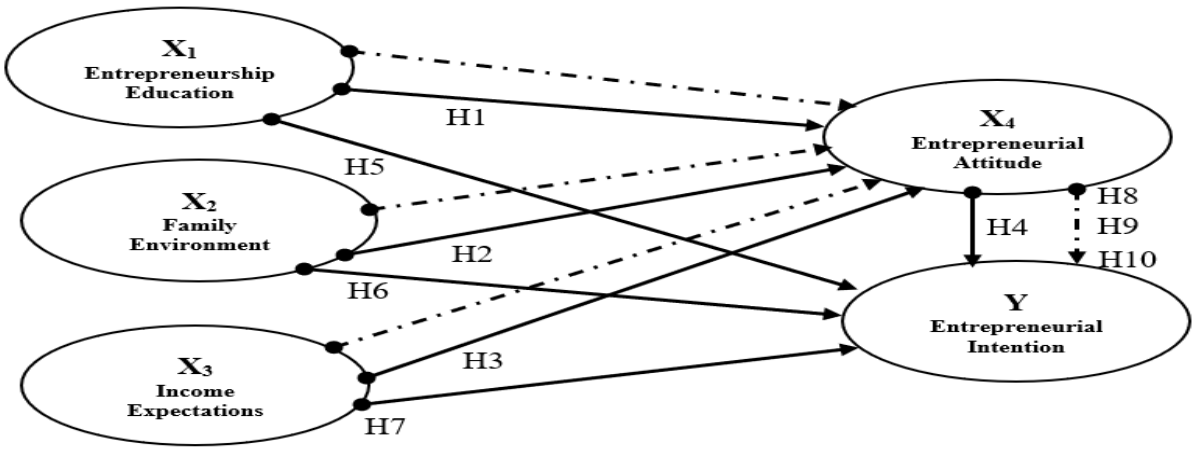


Figure 3. Theoretical Framework of the Research Model

ISSN (print) 1858-165X | ISSN (online) 2528-7672

Research Sample

The sampling technique used purposive sampling, where researchers used specific criteria to ensure more representative data. Based on the aforementioned considerations, the sample used was 412 students from Mercu Buana University, Budi Luhur University, Sultan Agung Tirtayasa University, and Serang Raya University.

Data Analysis Technique

The data analysis process in this study was carried out in two main stages. The first stage involved descriptive analysis, aimed at presenting the characteristics of the research phenomena using descriptive statistics such as mean values, standard deviations, and data trend distributions. The second stage involved inferential analysis, which refers to the process of drawing conclusions from the sample data in order to test the validity of the proposed hypotheses (Ghozali, 2022; Montes et al., (2025).

The inferential analysis stage employed a component-based or variance-based approach to Structural Equation Modeling, which is considered most appropriate for multivariate and scaled data. Accordingly, SmartPLS version 4 software was used as the analytical tool based on the Partial Least Squares method. The PLS-SEM approach was selected due to its ability to accommodate complex relationships among variables and to provide a comprehensive representation of research models involving multiple constructs. According to Ghozali (2022) and Jintana et al., (2025), PLS-SEM methodologically supports various types of analysis, including simultaneous equation systems, linear causal analysis, path analysis, covariance analysis, and structural model estimation. Furthermore, Lopez et al., (2025) emphasized that PLS-SEM enables simultaneous testing of two key components: (1) the structural model, which illustrates the relationships between independent and dependent constructs, and (2) the measurement model, which reflects the strength of the relationship between indicators and latent constructs through loading factor values.

4. Results and Discussion

a. Evaluation of the Measurement Model (Outer Model)

Validity Testing

Validity testing in this study includes both convergent validity and discriminant validity. Convergent validity was evaluated through a reflective measurement model, assessed based on the correlation between item scores (or component scores) and construct scores. The results of the convergent validity test show that the outer loading values for all indicators exceed the minimum threshold of 0.50, indicating that all indicators meet the criteria for convergent validity. This finding suggests that each indicator accurately and appropriately represents the construct it is intended to measure.

Discriminant Validity Testing

Discriminant validity in the reflective measurement model was evaluated using the cross-loading values of each indicator on the constructs being measured. The test results indicate that all indicators have the highest loading factor on their respective intended constructs compared to other constructs. This demonstrates that each indicator is clearly able to distinguish the construct it measures, thereby meeting the criteria for good discriminant

ISSN (print) 1858-165X | ISSN (online) 2528-7672

validity. Accordingly, it can be concluded that the discriminant validity of all variables in this study is categorized as highly satisfactory.

Reliability Testing

Reliability testing was conducted to assess the internal consistency of the research instrument using two main indicators: Cronbach's Alpha and Composite Reliability. A construct is considered reliable when both values exceed the threshold of 0.70. The results of the reliability test indicate that all latent variables have Cronbach's Alpha and Composite Reliability values ≥ 0.70, demonstrating that the research instrument possesses a high level of reliability. Therefore, the questionnaire used in this study can be deemed reliable and consistent in measuring the intended constructs.

b. Evaluation of the Structural Model (Inner Model)

The R-Square (R^2) value is used to assess the goodness-of-fit of the structural model, particularly in explaining the endogenous variables. This value indicates the proportion of variance in the endogenous variable that can be explained by the exogenous constructs. The R^2 results in this study are presented in Table 1.

Table 1. R-Square (R^2) Values of Endogenous Variables

Variable	R Square	Adjusted R Square
Entrepreneurial Intention	0.683	0.680
Entrepreneurial Attitude	0.528	0.525

Source: Data processed using SmartPLS 4, 2025.

Table 1 indicates that the structural model for entrepreneurial intention is classified as strong, as evidenced by the R-Square value of 0.683, which exceeds the minimum threshold of 0.33. This means that 68.3% of the variance in the entrepreneurial intention construct can be explained by the variables of entrepreneurship education, family environment, income expectations, and entrepreneurial attitude. The remaining 31.7% is influenced by other factors outside the scope of this research model. The model for the entrepreneurial attitude variable is also considered strong, with an R-Square value of 0.528, which is above the 0.33 threshold. This suggests that 52.8% of the variability in entrepreneurial attitude can be explained by entrepreneurship education, family environment, and income expectations. Meanwhile, the remaining 47.2% is influenced by variables not included in this study's model.

Goodness of Fit (GoF) and Predictive Relevance (Q^2)

The evaluation of the goodness of fit in the inner model was conducted using the predictive relevance (Q^2) value. The results indicate a Q^2 value of 0.850376, which exceeds zero. This suggests that the model has good overall model fit and demonstrates relevant predictive capability for the endogenous variables in the study.

Hypothesis Testing

After confirming that the research model satisfies the basic assumptions of structural equation modeling and demonstrates an adequate level of goodness of fit, the next step involves hypothesis testing to assess the significance of the relationships among variables within the model.

ISSN (print) 1858-165X | ISSN (online) 2528-7672

Table 2. Results of Hypothesis Testing

Relationship Between Variables	Original Sample	Standard Deviation	t-Statistics	p-Values
EE → EA	0.605	0.047	12.772	0.000***
FE → EA	0.048	0.033	1.467	0.143
IE → EA	0.136	0.048	2.845	0.005***
EA → EI	0.540	0.045	12.052	0.000***
EE → EI	0.215	0.048	4.510	0.000***
FE → EI	0.005	0.030	0.162	0.871
IE → EI	0.158	0.042	3.759	0.000***
EE → EA → EI	0.549	0.045	12.269	0.000***
FE → EA → EI	0.030	0.034	0.883	0.378
IE → EA → EI	0.226	0.053	4.301	0.000***

Note: *** indicates significance at the 0.05 level, and even at the 0.01 level.
EI = Entrepreneurial Intention; EE = Entrepreneurship Education; FE = Family Environment; IE = Income Expectations; EA = Entrepreneurial Attitude

Direct Effect of Entrepreneurship Education on Entrepreneurial Attitude

The first hypothesis (H1) posits that entrepreneurship education has a direct and positive effect on entrepreneurial attitude. The analysis results support this hypothesis, indicating that entrepreneurship education significantly influences students' entrepreneurial attitudes. Therefore, H1 is accepted. This finding suggests that the higher the quality of entrepreneurship education received by students, the greater their tendency to develop a positive attitude toward entrepreneurial activities.

Direct Effect of Family Environment on Entrepreneurial Attitude

The second hypothesis (H2) posits that the family environment has a direct and positive effect on students' entrepreneurial attitude. However, the results of the study indicate that this effect is not statistically significant; therefore, H2 is rejected. This implies that the family environment does not contribute directly to shaping students' entrepreneurial attitudes. The insignificance of the family environment's influence can be explained by several factors. First, based on the respondents' demographic profile, the majority of their parents work as civil servants or private-sector employees (82.3%), while only a small proportion are entrepreneurs (5.3%). Second, the average response score reveals the lowest agreement with the statement that parents support their children in becoming civil servants, state-owned enterprise employees, or private-sector workers. Third, current developments in entrepreneurship are heavily based on digital technology and startups, which are still largely unfamiliar to the parent generation. These three factors suggest that students do not yet view the family environment as a driving force in shaping their entrepreneurial attitudes.

Direct Effect of Income Expectations on Entrepreneurial Attitude

The third hypothesis (H3) states that income expectations have a direct and positive effect on students' entrepreneurial attitudes. The analysis results indicate that this effect is statistically significant; thus, H3 is accepted. This finding suggests that the expectation of higher income serves as a strong driving factor in shaping students' positive attitudes toward entrepreneurial activities.

ISSN (print) 1858-165X | ISSN (online) 2528-7672

Direct Effect of Entrepreneurial Attitude on Entrepreneurial Intention

The fourth hypothesis (H4) posits that students' entrepreneurial attitude has a direct and positive effect on entrepreneurial intention. The results of the study indicate that this effect is statistically significant; therefore, H4 is accepted. This finding suggests that the more positive students' attitudes toward entrepreneurship, the stronger their intention to start and develop a business.

Direct Effect of Entrepreneurship Education on Entrepreneurial Intention

Hypothesis 5 states that entrepreneurship education has a direct and positive effect on entrepreneurial intention. The research findings confirm that this effect is both positive and significant; thus, Hypothesis 5 is accepted. This result indicates that the higher the quality of entrepreneurship education received by students, the stronger their intention to engage in entrepreneurial activities. In other words, entrepreneurship education plays a vital role in shaping and strengthening students' motivation to start their own businesses.

The Direct Effect of Family Environment on Entrepreneurial Intention

However, the findings of this study indicate that the effect is not statistically significant; thus, Hypothesis 6 is rejected. This result suggests that the family environment does not have a direct influence on students' intention to pursue an entrepreneurial path. Accordingly, students' decisions to become entrepreneurs tend not to be directly shaped by their family conditions or support.

The Direct Effect of Income Expectation on Entrepreneurial Intention

Hypothesis 7 posits that income expectation has a direct and positive effect on entrepreneurial intention. The research findings confirm that this effect is both positive and statistically significant, thus Hypothesis 7 is accepted. This result indicates that the higher the income expectation held by students, the greater their intention to engage in entrepreneurial activities. In other words, the anticipation of potential financial gain serves as a key motivational factor in shaping students' willingness to pursue entrepreneurship.

The Indirect Effect of Entrepreneurship Education on Entrepreneurial Intention through Entrepreneural Attitude

Hypothesis 8 posits that entrepreneurship education has an indirect positive effect on entrepreneurial intention through students' entrepreneurial attitude. The results of this study confirm that entrepreneurship education significantly and positively influences entrepreneurial intention indirectly via entrepreneurial attitude, thus supporting Hypothesis 8. This finding suggests that entrepreneurship education can effectively foster and enhance students' entrepreneurial intention by shaping their entrepreneurial attitude.

The Indirect Effect of Family Environment on Entrepreneural Intention through Entrepreneurial Attitude

Hypothesis 9 proposed that the family environment has an indirect positive effect on entrepreneurial intention through students' entrepreneurial attitude. However, the results of this study indicate that the family environment does not have a significant indirect effect on students' entrepreneurial intention through entrepreneurial attitude, thus rejecting

ISSN (print) 1858-165X | ISSN (online) 2528-7672

Hypothesis 9. This finding implies that the family environment does not influence students' entrepreneurial intention through their entrepreneurial attitude.

The Indirect Effect of Income Expection on Entrepreneurial Intention through Entrepreneurial Attitude

Hypothesis 10 proposed that income expectation has a positive indirect effect on entrepreneurial intention through students' entrepreneurial attitude. The findings of this study confirm that income expectation has a significant and positive indirect effect on entrepreneurial intention through entrepreneurial attitude, thereby supporting Hypothesis 10. This implies that income expectation can encourage and enhance students' intention to engage in entrepreneurship by shaping their entrepreneurial attitude.

5. Conclusion

Conclusion

Entrepreneurship education has a direct, positive, and significant effect on students' entrepreneurial attitudes. This indicates that improving the quality of entrepreneurship education taught to students will encourage and enhance their entrepreneurial attitudes. Meanwhile, the family environment has no direct effect on students' entrepreneurial attitudes. This indicates that the quality of a student's family environment, or vice versa, does not affect students' entrepreneurial attitudes.

Income expectations have a direct, positive, and significant effect on students' entrepreneurial attitudes. This indicates that higher income expectations among students further encourage and enhance their entrepreneurial attitudes. Meanwhile, students' entrepreneurial attitudes have a direct, positive, and significant effect on students' entrepreneurial intentions. This indicates that improving students' entrepreneurial attitudes will encourage and enhance their entrepreneurial intentions.

Entrepreneurship education has a direct, positive, and significant effect on students' entrepreneurial intentions. This indicates that improving the quality of entrepreneurship education taught to students will encourage and enhance their entrepreneurial intentions. Meanwhile, the family environment has no direct effect on students' entrepreneurial intentions. This indicates that whether a student's family environment is good or bad, it does not affect their entrepreneurial intentions.

Income expectations have a direct, positive, and significant effect on students' entrepreneurial intentions. This indicates that high income expectations among students can encourage and increase their entrepreneurial intentions. Meanwhile, entrepreneurship education has a positive and significant indirect effect on entrepreneurial intentions through students' entrepreneurial attitudes. This indicates that improving the quality of entrepreneurship education through students' entrepreneurial attitudes can encourage and increase students' entrepreneurial intentions.

The family environment does not have a direct effect on students' entrepreneurial intentions through students' entrepreneurial attitudes. This indicates that whether a student's family environment is good or bad, through students' entrepreneurial attitudes, it does not affect students' attitudes. Meanwhile, income expectations have a positive and significant indirect effect on students' entrepreneurial intentions through students' entrepreneurial

ISSN (print) 1858-165X | ISSN (online) 2528-7672

attitudes. This indicates that high income expectations among students, through their entrepreneurial attitudes, can encourage and increase their entrepreneurial intentions.

Thus, entrepreneurship education and income expectations have a positive and significant influence on students' entrepreneurial attitudes and intentions, and also encourage entrepreneurial enthusiasm. Entrepreneurial attitudes strengthen students' intentions to start a business. Meanwhile, the family environment has no direct or indirect influence on students' entrepreneurial attitudes or intentions.

Recommendations

1. University administrators should enhance entrepreneurship education infrastructure, including the provision of entrepreneurial laboratories, business incubators, reliable internet access (Wi-Fi), and adequate libraries equipped with comprehensive entrepreneurship-related literature.
2. University management should actively promote the availability of entrepreneurial laboratories and/or business incubators to students (particularly those enrolled in the introductory entrepreneurship courses) and the lecturers teaching these courses. Lecturers, especially those teaching basic entrepreneurship courses, should design learning activities or assignments that encourage students to utilize these facilities effectively.
3. It is important to instill in students a strong belief that becoming an entrepreneur offers the potential to earn an income that exceeds the average salary typically earned from conventional professions.
4. Students should be motivated and convinced that entrepreneurship provides substantial opportunities for success, particularly due to its potential to generate more promising financial rewards compared to conventional employment.
5. Students must be continuously encouraged to embrace challenges in all aspects of their academic and extracurricular activities as a way to cultivate resilience and success in the future. Additionally, fostering a consistently positive outlook toward activities and interpersonal interactions is essential.
6. Educators should help students understand that entrepreneurship not only offers the possibility of above-average income but also includes income uncertainties that can be learned about and managed effectively through risk mitigation strategies.
7. Future studies should be conducted with broader and more diverse aspects, aiming to explore factors that influence actual entrepreneurial behavior among students. Such research should move beyond measuring entrepreneurial intention to include behavioral aspects, while integrating additional variables such as digital technology advancements, parenting styles, self-motivation, and external environmental influences.

Acknowledgment

The researcher would like to express sincere gratitude to all parties who have supported the publication of this study, particularly: the Rector of Universitas Mercu Buana (UMB) Jakarta, the Rector of Universitas Budi Luhur (UBL) Jakarta, the Rector of Universitas Sultan Ageng Tirtayasa (Untirta) Serang–Banten, and the Rector of Universitas Serang Raya (Unsera) Serang–Banten.

ISSN (print) 1858-165X | ISSN (online) 2528-7672

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