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ENTREPRENEURIAL INTEREST: FINANCIAL LITERACY AND NON-FINANCIAL FACTORS

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ABSTRACT
This research investigates the effect of financial literacy, entrepreneurial knowledge, and Locus of Control on Generation Z's entrepreneurial interest, with Self efficacy serving as a moderating variable. The study is motivated by the crucial role of young people, particularly students, in fostering entrepreneurial potential to address future economic challenges. A quantitative approach with a survey method was employed, involving 84 accounting students in Lamongan Regency selected through purposive sampling. Questionnaires were used to collect data, and SmartPLS software was used to analyze the results using the Partial Least Square Structural Equation Modeling (PLS-SEM) technique. The findings reveal that entrepreneurial knowledge and Locus of Control significantly and positively influence entrepreneurial interest, whereas financial literacy and Self efficacy show no significant effect. Moreover, Self efficacy does not moderate the relationship between the independent variables and entrepreneurial interest. These results highlight the importance of enhancing knowledge and self-control in cultivating entrepreneurial interest rather than relying solely on financial literacy. The study's implications are expected to serve as a reference in developing entrepreneurship programs within higher education institutions.
Keywords: financial literacy, entrepreneurial knowledge, Locus of Control, Self efficacy, entrepreneurial interest, Generation Z.

INTRODUCTION

Global economic developments have made Generation Z, born between 1997 and 2012, a new hope for the future. This generation is known for its optimism and strong intrinsic motivation. As a digitally savvy generation, Generation Z prioritizes self-actualization and grows up in diverse family structures. Furthermore, technological developments can influence Generation Z's economic behavior (Hasan et al., 2021) .

Generation Z is indeed highly tech-savvy in the ever-expanding digital economy. However, college graduates from Generation Z still face major challenges in finding employment. According to data from the Central Statistics Agency (BPS) as of February 2025, the open unemployment rate (TPT) for college graduates increased from 5.18% in 2023 to 5.25% in 2024. Meanwhile, graduates of general high schools and vocational high schools recorded higher TPTs, at 7.05% and 9.01%, respectively. On the other hand, the lowest TPT was found among those with elementary school education or less or no schooling, at 2.32%. This data shows that higher education does not always guarantee easy employment, necessitating alternative strategies, one of which is entrepreneurship. Entrepreneurship is seen as an effective way to reduce unemployment by creating new jobs (Murwani, 2023) .

Environmental trends also indicate that many students engage in consumerist behavior and have not yet taken advantage of opportunities to generate their own income. Entrepreneurship, however, can be a solution to achieving financial independence and alleviating poverty. Generation Z believes that entrepreneurship is the best way to achieve life balance, success, and freedom. Confidence in their abilities makes this generation ready to create change and more adaptable to technology than previous generations.

Entrepreneurial interest is an individual's desire to become an entrepreneur, demonstrated by a willingness to put in serious effort in managing and developing a business, a willingness to take risks, and the ability to learn from failure (Zunaedy, 2021) . Knowledge and information about entrepreneurship foster this desire. Although student interest in entrepreneurship is very high, barriers exist, such as limited capital, fear of failure, and the risk of loss. Universities have a strategic role in fostering entrepreneurial interest by incorporating entrepreneurial concepts into the curriculum, including entrepreneurship courses, to equip students with the entrepreneurial mindset, knowledge, and skills (Suebuddin, 2021).

Entrepreneurial interest is typically influenced by several factors, such as financial literacy, entrepreneurial knowledge, locus of control, and Self efficacy. Financial literacy helps aspiring entrepreneurs manage finances, record income and expenses, and analyze trade to ensure business sustainability and profitability (Effrisanti & Wahono, 2022) . The Financial Services Authority (OJK) defines financial literacy as a combination of beliefs, skills, and knowledge that shape attitudes and behaviors in making decisions and managing finances wisely, with the goal of improving people's financial well-being.

Entrepreneurial knowledge encompasses information obtained from various sources through cognitive processes and memory, enabling a person to develop skills and courage in facing business risks (Ani et al., 2024) . Locus of Control consists of internal and external; individuals with an internal locus tend to be optimistic, persistent, and responsible, while those with an external locus tend to be pessimistic and give up easily (Silviana et al., 2023). Self efficacy is defined as an individual’s confidence in their capacity to achieve the desired level of performance, with the outcomes attained serving as experiences that shape and influence their life (Arifah et al., 2022).

This study focuses on Generation Z accounting students in Lamongan Regency, combining financial literacy and entrepreneurial knowledge as external factors, along with Locus of Control and Self efficacy as psychological factors, to analyze their influence on entrepreneurial interest. The novelty of this study lies in the use of Self efficacy as a moderating variable, examining whether self-belief can strengthen or weaken the influence of these factors.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Reasoned Action (TRA), developed by Fishbein and Ajzen in 1967, served as the foundation for this study. Ajzen established the Theory of Planned Behavior (TPB) in 1991. TPB explains various factors that influence an individual's decision to engage in certain behaviors, making it relevant to understand attitudes towards entrepreneurship. This theory is considered suitable for analyzing behaviors that involve deliberate planning, such as entrepreneurial activities (Sari, 2023) . TPB has also been proven to be a strong, reliable, and effective theory in analyzing entrepreneurial interest, including among students (Amir et al., 2022) .

Three primary factors attitudes toward conduct, subjective standards, and perceived behavioral control form entrepreneurial interest in the Theory of Planned conduct (TPB). Attitude toward behavior reflects an individual's view of entrepreneurship, which can be strengthened through financial literacy and entrepreneurial knowledge. Subjective norms relate to social support or pressure, both from academic and social environments, which can encourage entrepreneurial interest. A person's belief in their capacity to start and run a business is reflected in their perceived behavioral control, which is influenced by elements such as self-efficacy and locus of control. A person's belief in their capacity to start and run a business is reflected in their perceived behavioral control, which is influenced by elements such as self-efficacy and locus of control. Thus, the TPB framework is relevant to explain the relationship between these variables and the entrepreneurial interest of Generation Z, especially accounting students in Lamongan Regency.

Interest in Entrepreneurship
According to the Big Indonesian Dictionary (KBBI), entrepreneurship is defined as a business activity involving individual skills or talents in identifying opportunities, developing new products, and discovering more efficient production methods. Furthermore, entrepreneurship encompasses the development of operational strategies for product procurement, marketing arrangements, and capitalization to ensure business sustainability. Globally, entrepreneurship is known as entrepreneurship, derived from the French word entreprendre, meaning "to do something." This concept emphasizes the courage to take responsibility and risks to create new opportunities (Ahmadi, 2022). Thus, entrepreneurship is not limited to establishing new businesses but also encompasses innovation, creativity, and the ability to face challenges in the business world.

According to Arifin (2024), interest is a person's willingness and attraction to do something, which plays a crucial role in determining an individual's life path and goals, including in entrepreneurship.Susanti (2021) adds that interest is related to the internal drive that drives a person to interact or engage in an activity, where interest arises from the activity itself. In the context of entrepreneurship, entrepreneurial interest can be understood as an individual's desire and readiness to develop ideas to create business opportunities. Individuals with an interest in entrepreneurship typically demonstrate strong will, are willing to take risks, are self-confident, creative, and innovative in managing their business (Ani et al., 2024).

Tasidjawa et al. (2021) explain that entrepreneurial interest is a focused attention on the world of entrepreneurship, accompanied by a sense of enjoyment and a drive to learn and further explore this field. In other words, someone who is interested is not only drawn to theory but also driven to directly engage in entrepreneurial practice. This makes entrepreneurial interest a crucial driving factor in developing successful entrepreneurs, as it motivates individuals to continuously learn, adapt, and sustainably develop their businesses.

Financial Literacy
Financial literacy is the skills and knowledge needed to understand and efficiently manage financial resources to achieve life goals (Ani et al., 2024). It encompasses more than just understanding basic concepts, but also their application in daily financial decision-making.
According to Laturette et al. (2021), financial literacy encompasses the ability to utilize financial information, manage it effectively, and plan short-term and long-term goals. Individuals with good financial literacy are able to communicate financial concepts, manage personal finances, and prepare future strategies.

A good understanding of financial literacy provides significant benefits, such as the ability to plan a career, save for the future, and avoid costly financial mistakes. Thus, financial literacy plays a crucial role in a person's economic independence.

Entrepreneurship Knowledge
Entrepreneurial knowledge plays a crucial role in an entrepreneur's success because it encompasses the ability to identify opportunities, develop strategies, and adapt to market changes (Hasan et al., 2021). This knowledge extends beyond technical understanding; it also encompasses creativity, innovation, and positive character traits that foster competitive businesses (Muni'mah et al., 2023).

Furthermore, entrepreneurs need to understand ethical codes, maintain product quality, and build consumer trust through excellent service and transparent communication (Suebuddin, 2021). Consistency in branding and the ability to read market trends are also crucial for building a strong business identity.

With this understanding, entrepreneurial knowledge encompasses more than just running a business; it also encompasses the skills to manage various aspects of the business, build relationships, and create economically valuable innovations. Therefore, entrepreneurs must continuously learn and develop themselves to be prepared for business challenges.

Locus of Control
A person's belief about who or what largely controls the course of events in their life is referred to as their locus of control. According to Ramadin & Anova (2022), Locus of Control is a personal understanding of the primary causes of events in one's life, reflecting the belief whether success is the result of one's own efforts and abilities or simply due to luck. Rosyida & Alim (2022) state that Locus of Control refers to the extent to which an individual believes that the events and outcomes they experience are the result of their own actions and personal responsibility.

Self efficacy
Self-efficacy is the conviction that one can organize and carry out actions to accomplish particular objectives (Arifah et al., 2022). This concept reflects a person's level of confidence in overcoming challenges and achieving success in various situations.
In the context of entrepreneurship, self-efficacy plays a crucial role because it relates to an individual's beliefs in shaping and implementing entrepreneurial behavior. Entrepreneurs with high self-efficacy tend to be more motivated, resilient in the face of obstacles, able to find solutions, and willing to take calculated risks (Amir et al., 2022).

Furthermore, self-efficacy also encompasses confidence in managing an organization, coordinating resources, and designing effective strategies (Hidayati, 2021). Individuals with strong self-efficacy are more adaptable to business dynamics, confident in decision-making, and possess a strong fighting spirit. The stronger this belief, the greater the entrepreneur's chances of being proactive and optimistic and achieving their desired business goals.

METHODS

This study uses a quantitative method with a causal approach that aims to analyze the relationship between latent variables, both directly and through moderating variables. The study population is all generation Z accounting students in Lamongan Regency, totaling 515 people and spread across four universities, namely Darul 'Ulum Islamic University (UNISDA), Muhammadiyah University of Lamongan (UMLA), Islamic University of Lamongan (UNISLA), and Ahmad Dahlan Institute of Technology and Business (ITBADLA). Based on the Slovin formula calculation with a 10% error rate, the number of samples was determined to be 84 respondents. The sampling technique used was purposive sampling with the criteria of generation Z accounting students who have taken entrepreneurship courses, so that the selected sample is considered capable of representing the population in accordance with the research objectives.

RESULTS

Outer Model
Ouuter model testing to evaluate reliability, discriminant validity, and convergent validity. SmartPLS software version 4.0.9 was used to analyze the data.

Conferent Validity Test
Validity testing was conducted to determine the questionnaire's effectiveness as a measuring tool. Convergent validity assesses the validity of reflective indicators in representing variables, as seen from their external outer loadings. Each indicator has an external loading value that requires attention. An indicator is considered valid if its

external loading value exceeds 0.70. Table 4.5 displays the external loading values for each indicator used in this study
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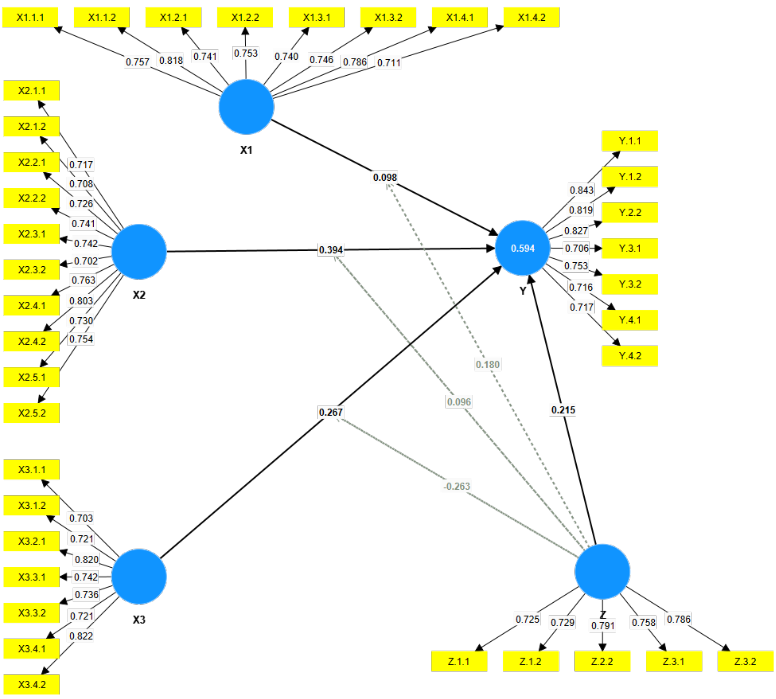

Figure 1: Outer Loading Image
Source: SmartPLS 4.0.9.9 Result Data (2025)

Based on image, the results of the outer loading analysis show that all indicators have values above 0.70, so they can be declared valid in measuring the construct of each variable. The highest outer loading value is shown by indicator Y.1.1 at 0.843, while the lowest value is found in indicator X2.3.2 at 0.702. Although the lowest value is close to the minimum limit, it is still within the acceptable category, so the indicator is still worthy of being retained in the model. The research instrument can therefore be trusted to reflect the construct under study and is appropriate for use in the following stage of analysis, as all indicators have satisfied the requirements for convergent validity.

Discriminant Validity Test

Discriminant validity reflects the extent to which a measurement instrument can differentiate between various constructs. This validity is assessed using cross loading values, where each indicator is expected to have a stronger correlation with its related construct than with other constructs.

Table 1. Cross Loading

	X1	X2	X3	Y	Z	Z x X3	Z x X2	Z x X1
X1.1.1	0.757	0.284	0.443	0.446	0.552	-0.217	-0.197	-0.215
X1.1.2	0.818	0.264	0.528	0.422	0.541	-0.208	-0.080	-0.204
X1.2.1	0.741	0.206	0.234	0.241	0.269	-0.200	-0.005	-0.110
X1.2.2	0.753	0.173	0.356	0.393	0.169	-0.063	0.031	0.006
X1.3.1	0.740	0.259	0.442	0.323	0.438	-0.098	-0.078	-0.057
X1.3.2	0.746	0.369	0.378	0.381	0.273	-0.101	-0.014	0.014
X1.4.1	0.786	0.168	0.482	0.364	0.357	-0.082	-0.036	-0.134
X1.4.2	0.711	0.307	0.329	0.379	0.389	-0.138	-0.121	-0.131
X2.1.1	0.171	0.717	0.029	0.412	0.137	0.004	0.211	-0.017
X2.1.2	0.200	0.708	0.075	0.337	0.133	-0.011	0.229	-0.062

	X1	X2	X3	Y	Z	Z x X3	Z x X2	Z x X1
X2.2.1	0.234	0.726	0.193	0.447	0.168	0.085	0.340	0.080
X2.2.2	0.197	0.741	0.176	0.371	0.282	0.146	0.184	0.060
X2.3.1	0.320	0.742	0.338	0.543	0.393	-0.131	0.215	-0.171
X2.3.2	0.334	0.702	0.424	0.525	0.308	-0.118	0.105	-0.201
X2.4.1	0.286	0.763	0.326	0.521	0.369	-0.123	0.177	-0.121
X2.4.2	0.321	0.803	0.349	0.492	0.398	0.002	0.115	-0.070
X2.5.1	0.241	0.730	0.339	0.398	0.152	0.102	0.336	0.015
X2.5.2	0.115	0.754	0.113	0.389	0.175	-0.018	0.358	-0.032
X3.1.1	0.443	0.208	0.703	0.406	0.248	-0.001	0.112	-0.221
X3.1.2	0.421	0.218	0.721	0.310	0.416	-0.001	-0.101	-0.068
X3.2.1	0.346	0.250	0.820	0.436	0.339	-0.063	0.018	-0.131
X3.3.1	0.453	0.276	0.742	0.436	0.483	0.049	-0.033	-0.048
X3.3.2	0.435	0.280	0.736	0.420	0.582	-0.081	-0.143	-0.143
X3.4.1	0.375	0.240	0.721	0.358	0.464	-0.157	-0.009	-0.133
X3.4.2	0.379	0.305	0.822	0.472	0.382	0.043	0.010	-0.190
Y.1.1	0.372	0.601	0.395	0.843	0.431	-0.085	0.087	-0.056
Y.1.2	0.311	0.530	0.394	0.819	0.426	-0.048	0.095	-0.015
Y.2.2	0.558	0.536	0.567	0.827	0.402	-0.191	0.091	-0.164
Y.3.1	0.303	0.374	0.267	0.706	0.366	-0.152	0.111	-0.087
Y.3.2	0.234	0.513	0.311	0.753	0.417	-0.123	0.086	-0.112
Y.4.1	0.420	0.308	0.434	0.716	0.391	-0.157	0.018	-0.074
Y.4.2	0.453	0.398	0.518	0.717	0.536	-0.225	-0.020	-0.037
Z.1.1	0.347	0.205	0.495	0.475	0.725	-0.283	-0.282	-0.188
Z.1.2	0.407	0.290	0.353	0.412	0.729	-0.017	-0.288	0.034
Z.2.2	0.429	0.307	0.454	0.429	0.791	-0.110	-0.099	-0.058
Z.3.1	0.403	0.337	0.323	0.377	0.758	-0.060	-0.151	-0.042
Z.3.2	0.324	0.221	0.434	0.379	0.786	-0.107	-0.278	-0.057
Z x X2	-0.090	0.298	-0.024	0.086	-0.292	0.306	1,000	0.183
Z x X3	-0.183	-0.022	-0.036	-0.181	-0.161	1,000	0.306	0.717
Z x X1	-0.142	-0.083	-0.180	-0.102	-0.088	0.717	0.183	1,000

Source: SmartPLS 4.0.9.9 Result Data (2025)

Based on Table 1, it can be seen that the cross-loading values marked with green blocks on each variable, namely X1, X2, X3, Y, and Z, indicate that all indicators have higher loading values for their respective constructs compared to other constructs. This indicates that each indicator is able to explain its latent variable more dominantly compared to other variables. Thus, variables X1 (Financial Literacy), X2 (Entrepreneurial Knowledge), X3 (Locus of Control), Y (Entrepreneurial Interest), and Z (Self-Efficacy) meet the criteria for convergent validity and can be declared valid for use in further research.

Reliability Test

Through the analysis of Composite Reliability and Cronbach's Alpha values, reliability testing is carried out to assess a variable's consistency. When a variable's Cronbach's Alpha is greater than 0.60 and its Composite Reliability is greater than 0.70, it is considered dependable.

Table 2 Composite Reliability and Cronbach's Alpha

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
X1	0.894	0.899	0.915
X2	0.908	0.913	0.923
X3	0.873	0.879	0.902

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Y	0.885	0.894	0.911
Z	0.815	0.816	0.871

Source: SmartPLS 4.0.9.9 Result Data (2025)

Inner Model
R-Square value is used to assess how much influence variable X has on variable Y.

Table 3 R-Square

	R-square	R-square adjusted
Y	0.594	0.557

Source: SmartPLS 4.0.9.9 Result Data (2025)

Table 3's R-Square value of 0.594 indicates that 59.4% of the variation in entrepreneurial interest can be explained by the combined effects of financial literacy, entrepreneurial knowledge, locus of control, and self-efficacy. The model can account for 55.7% of the variation after controlling for the number of predictors, according to the modified R-Square value of 0.557. Other factors outside the purview of this study account for the remaining 44.3%.

Hypothesis Test Results (Bootstrapping)
The bootstrapping technique in SmartPLS was used to test hypotheses in this study. The technique determines the importance of the correlations between the variables in the model by producing original sample values, t-statistics, and p-values. If, at the 5% significance level, the t-statistic is more than 1.96 and the p-value is less than 0.05, the hypothesis is deemed significant and the alternative hypothesis (Ha) is accepted.

Table 4 Path Coefficient Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.098	0.113	0.085	1,154	0.248
X2 -> Y	0.394	0.400	0.113	3,495	0.000
X3 -> Y	0.267	0.260	0.116	2,305	0.021
Z -> Y	0.215	0.209	0.113	1,907	0.057
Z x X1 -> Y	0.180	0.173	0.116	1,559	0.119
Z x X2 -> Y	0.096	0.088	0.092	1,040	0.298
Z x X3 -> Y	-0.263	-0.243	0.137	1,919	0.055

Source: SmartPLS 4.0.9.9 Result Data (2025)

The analysis results show that financial literacy (X1) does not significantly influence entrepreneurial interest (Y) with a t-statistic of 1.154 < 1.96 and a p-value of 0.248 > 0.05. Conversely, entrepreneurial knowledge (X2) has a significant positive effect on entrepreneurial interest, as indicated by a t-statistic of 3.495 > 1.96 and a p-value of 0.000 < 0.05. Furthermore, locus of control (X3) also has a significant positive effect on entrepreneurial interest, with a t-statistic of 2.305 > 1.96 and a p-value of 0.021 < 0.05.

Meanwhile, self-efficacy (Z) does not significantly influence entrepreneurial interest, with a t-statistic of 1.907 < 1.96 and a p-value of 0.057 > 0.05. In terms of desire as a moderating variable, self-ability is not able to moderate the relationship between financial literacy (X1), entrepreneurial knowledge (X2), or locus of control (X3) on entrepreneurial interest, because all t-statistic values are <1.96 and p-value >0.05.

CONCLUSION

This study is to investigate the moderating function of self-efficacy among Generation Z accounting students in Lamongan Regency, as well as the effects of financial literacy, entrepreneurial knowledge, and locus of control on entrepreneurial interest. The following conclusions can be made in light of the hypothesis testing results:

Financial Literacy does not significantly influence entrepreneurial interest among Generation Z accounting students in Lamongan Regency. This indicates that understanding financial management, although important, is not a sufficient determinant in encouraging students to develop an interest in entrepreneurship.
Entrepreneurial Knowledge has a positive and significant effect on entrepreneurial interest. This means that the greater students' knowledge of entrepreneurial concepts, strategies, and practices, the greater their likelihood of interest in pursuing a business venture.

Locus of Control has been shown to have a positive and significant effect on entrepreneurial interest. Students who strongly believe that success stems from their own efforts and abilities tend to have greater motivation to pursue entrepreneurship.
Self-efficacy does not significantly influence entrepreneurial interest. This indicates that students' confidence in facing challenges is not strong enough to motivate them to develop a strong interest in starting a business.

Self-efficacy does not moderate the effect of financial literacy on entrepreneurial interest. Thus, students' self-confidence neither strengthens nor weakens the relationship between financial literacy understanding and entrepreneurial interest.
Self-efficacy does not moderate the effect of entrepreneurial knowledge on entrepreneurial interest. This means that even though students possess adequate entrepreneurial knowledge, their level of self-confidence does not provide an additional influence in increasing entrepreneurial interest.

Self-efficacy does not moderate the effect of locus of control on entrepreneurial interest. In other words, even though students have a high internal locus of control, their level of self-confidence does not strengthen the relationship with entrepreneurial interest.

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