

## **CULTURAL CAPITAL AND FINANCIAL AWARENESS: ANALYZING STUDENT ENTREPRENEURIAL ASPIRATIONS IN ISLAMIC FINANCE**

### ***MODAL BUDAYA DAN KESADARAN KEUANGAN: MENGANALISIS ASPIRASI KEWIRAUSAHAAN MAHASISWA DALAM KEUANGAN ISLAM***

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#### ***Abstract***

*This comprehensive research focuses on the complex relationships between entrepreneurial goals among Malikussaleh University business and economics students. This study investigates how Sharia financial literacy and parents' socioeconomic status impact entrepreneurial interest. The research uses primary data collected from a sample of 110 respondents through the distribution of questionnaires. The data was analysed using a multiple linear regression model to produce findings. The study results reveal a positive correlation: parents' socioeconomic status and Sharia financial literacy substantially impact the entrepreneurial motivation of Malikussaleh University students studying business and economics. This suggests that students who are more educated in Sharia financial principles and come from wealthier homes are more likely to be interested in starting their own businesses. These findings affect entrepreneurial education, policy, and academic stakeholders, especially in Islamic finance. Understanding the critical impact of parental socioeconomic status and Sharia financial literacy, educators and policymakers can design interventions to provide a supportive environment for students to pursue their entrepreneurial dreams.*

**Keyword:** *Sharia financial literacy; parental socioeconomic status; entrepreneurial interest*

#### **Abstrak**

Penelitian ini berfokus pada hubungan kompleks antara tujuan kewirausahaan di kalangan mahasiswa bisnis dan ekonomi Universitas Malikussaleh. Studi ini menyelidiki bagaimana literasi keuangan Syariah dan status sosial ekonomi orang tua memengaruhi minat kewirausahaan. Penelitian ini menggunakan data primer yang dikumpulkan dari sampel 110 responden melalui distribusi kuesioner. Data dianalisis menggunakan model regresi linear berganda untuk menghasilkan temuan. Hasil studi mengungkap adanya korelasi positif: status sosial ekonomi orang tua dan literasi keuangan Syariah memiliki dampak signifikan pada motivasi kewirausahaan mahasiswa Universitas Malikussaleh yang mempelajari bisnis dan ekonomi. Hal ini menunjukkan bahwa mahasiswa yang memiliki pemahaman mengenai prinsip keuangan Syariah dan berasal dari keluarga yang lebih berkecukupan cenderung lebih tertarik untuk memulai bisnis mereka sendiri. Temuan ini memiliki gambaran bagi pemangku kepentingan dalam pendidikan kewirausahaan, kebijakan, dan dunia akademis, terutama dalam

konteks keuangan Islam. Dengan memahami dampak penting yang dimiliki oleh status sosial ekonomi orang tua dan literasi keuangan Syariah, pendidik dan pembuat kebijakan dapat menciptakan lingkungan yang mendukung bagi mahasiswa untuk mengejar impian kewirausahaan mereka.

**Kata Kunci:** Literasi Keuangan Syariah; Status Sosial Ekonomi Orang Tua; Minat Kewirausahaan

## A. INTRODUCTION

Introducing an entrepreneurship curriculum is becoming increasingly required throughout all institutions in Indonesia's higher education system (Mulyani, 2011). This requirement aims to provide graduates with the skills and self-assurance they need to integrate into society (Sumual & Maramis, 2022). By incorporating entrepreneurial education, students are better equipped to investigate numerous business options and make informed career decisions (Bismala, 2021). This educational project supports learners' desire to begin their firms after graduation (Syam et al., 2018).

The University of Malikussaleh is an organization that has prioritized entrepreneurship education, particularly within the Faculty of Economics and Business (Bisnis, 2020). However, some obstacles still discourage students from deciding on entrepreneurial activity, and many tend to decide on safer career paths and hesitate when presented with entrepreneurship challenges. (Mardatilah & Hermanzoni, 2020). To start and run businesses, people need the enthusiasm, attitude, behavior, and skills that encourage entrepreneurship to create novel practices, technologies, and production processes to increase productivity and generate more revenue (Suryana, 2017). A variety of factors influence the desire for entrepreneurship; it is not something that is the result of inheritance. According to Mahesa and Rahardja (2012), "entrepreneurial interest" refers to a person's natural desire to establish, organize, manage, and expand their business operations.

Creative and self-sufficient entrepreneurs can be established through entrepreneurship education, which provides comprehensive training in intellectual capacity, practical skills, and character development (Wiratno, 2012). Socioeconomic level and acquaintance with Sharia financial literacy stand out among the many variables impacting how entrepreneurial interests among students are developed (Adi et al., 2017).

According to Alfarisi et al. (2020), entrepreneurship desires are highly related to Sharia's financial literacy. A higher level of Sharia financial literacy may be linked to an individual's interest in starting their own business due to the connections between ethical values, market prospects, and improved access to Sharia-compliant capital (Zamharira et al., 2021).

The focus on ethical behavior, social responsibility, and commitment to standards can discourage people from engaging with organizations that lack transparency, adversely affect society, or violate moral principles (Thorisdottir & Johannsdottir, 2020). Furthermore, enterprises that depend on interest-based funding or high-risk or unethical operations may be prohibited from performing under Islamic business principles, which forbid projects including interest, uncertainty, unethical actions, and haram items (Hussain et al., 2015).

Parents' socioeconomic status and understanding of Sharia finance are vital in encouraging students' enthusiasm for starting their businesses (Ardiyani, Ni Putu Pebi Kusuma, 2016). Considering social and economic aspects, the socioeconomic status of a person or a community is a complicated indicator of their situation (Manstead, 2018). Ultimately, his evaluation provides individuals according to their employment, income, and participation in social organizations (Conger et al., 2010). The process is based on a variety of factors, including factors including income and education. Entrepreneurial decisions are entirely connected to a person's socioeconomic background and require consideration of educational achievements, employment status, income levels, asset ownership, facilities, and professional vocations (Vadivel et al., 2023). The fundamental elements of socioeconomic position incorporate wealth, power, prestige, and knowledge (Lindberg et al., 2022).

A student's development is significantly influenced by the socioeconomic environment that their parents established (B & Tahir, 2023). An environment where a child can benefit from a broader range of opportunities, such as skill development, is given, for instance, by a family with a regular income (Cooper & Stewart, 2021). Notably, a student's willingness to pursue business opportunities after graduation is substantially influenced by the financial condition of their parents. According to Aminuddin (2013), socioeconomic status Indicators involve parental academic

achievement, occupations, income levels, wealth possession, level of spending, and fulfillment of needs (Taluke et al., 2021).

Initial findings among students at Malikussaleh University in Lhokseumawe's Faculty of Economics and Business highlight a few crucial points: (a) Many students from wealthy backgrounds show little interest in starting their own business; (b) Due to financial restrictions, students from families with lower socioeconomic status prioritize finding employment; and (c) Some students express unwillingness about following entrepreneurial paths, frequently citing financial concerns.

## **B. THEORETICAL FRAMEWORK**

In the constantly changing atmosphere of higher education, many individuals realize the need to equip and provide students with the practical skills and entrepreneurial mindset needed to thrive in a complicated global market.

### **Entrepreneurial Interest**

Entrepreneurial interest is an individual's desire to learn about, begin operating, and actively participate in entrepreneurial businesses (Anjum et al., 2021). It encourages people to think creatively, take calculated risks, and actively search for opportunities beyond their comfort zone (Ferreira-neto et al., 2023). A flexible and varied idea, entrepreneurial interest can range from a solid ambition to start and manage a successful company to a fundamental interest in business principles (Heinemann et al., 2022). It comes from curiosity. This interest goes beyond primarily financial interests. It frequently shows a desire to grow specific businesses or communities and develop creative solutions to contemporary issues.

Various factors fundamentally influence entrepreneurial interest (Costa et al., 2009). Someone's personal experiences, exposure to different environments, education, ideals, and socioeconomic background are just a few of these factors (Hatos et al., 2022). An individual's interest in entrepreneurship and enthusiasm for pursuing such initiatives are influenced by the link between these variables (Darling-Hammond et al., 2020). Entrepreneurial interest is a crucial aspect of innovative backgrounds and is more diverse than a particular field of study or career path (Lattacher & Wdowiak, 2020). In contrast, it affects various areas and industries (Lattacher & Wdowiak, 2020). As cultures and economies change, developing and expanding entrepreneurial interest is

important (Farè et al., 2023). By encouraging creative thinking, adaptation, and the pursuit of significant impact, communities may develop culturally and economically (Unesco, 2021).

### **Sharia Financial Literacy**

The foundation of this theoretical framework is Sharia financial literacy, which involves a complete knowledge of Islamic financial procedures and concepts (Apriantoro et al., 2023). In addition to conventional financial literacy, which includes an understanding of economic concepts and respect for the ethical standards established by Sharia law regarding financial transactions, Sharia financial literacy requires a thorough understanding of the ethical aspects of Islamic finance (Sari et al., 2019). People can make financial decisions while preserving their morals and beliefs as they develop and use this literacy (Arisando, 2020).

### **Socioeconomic Status**

Socioeconomic Status, a combination of educational attainment, income levels, and employment positions, significantly affects the socio-financial environment in which people perform (Chen et al., 2018). This Status results in various opportunities, experiences, and access to resources that all entrepreneurial behaviors (Abduh et al., 2023). Students' socioeconomic backgrounds significantly impact their thinking about taking risks, allocating resources, and possibly starting their businesses (Al-mamary & Alshallaqi, 2022). Socioeconomic standing on multiple levels influences entrepreneurial efforts and the motivation to pursue them (Dao et al., 2021).

### **Correlation and Dynamics**

Students' entrepreneurial interests are significantly impacted by the interaction of socioeconomic status and Sharia financial literacy in this environment framework (Setyawati & Suroso, 2016). Individuals fully comprehend Shariah finance and develop financial expertise and an ethical framework guiding their entrepreneurial operations (Aravik et al., 2022). According to Kakabadse et al. (2005), this particular perspective promotes the identification of business possibilities that are morally and socially acceptable. Many people believe Islamic teachings perceive great significance in

integrating moral and financial activity into business operations (Rexhepi & Ramadhani, 2017).

However, socioeconomic status impacts how students learn about finances and develop an attitude toward entrepreneurship (Rahman et al., 2021). People from different socioeconomic backgrounds contribute resources and experiences to their businesses (Soluk et al., 2022). Students from less affluent domiciles might see entrepreneurship as a way to advance financially. Still, those from more privileged backgrounds might be better equipped to take risks, manage assets, and connect with influential people (Nation, 2020).

### C. RESEARCH METHOD

This study employs a quantitative research approach to investigate the relationship between students' entrepreneurial motivation, parental socioeconomic status, and Sharia financial literacy. The study will involve 110 Economics and Business degree candidates from Malikussaleh University. Participants will be chosen by stratified random sampling, ensuring diversity in socioeconomic position and academic years. The data will be gathered through self-administered questionnaires delivered to the selected participants. Separate sections of the questionnaire will address parental socioeconomic status, business interest, and sharia financial literacy. The data will be examined using multiple linear regression, and the participant's remarks will be assessed on a Likert scale.

**Table 1**  
**Operationalization of Variables**

No	Variables	Definition	Indicators	Scale
1.	Entrepreneurial Interest (Y)	Entrepreneurial interest describes an individual's natural ability to start a business, followed by organizing, supervising, taking risks, and advancing their established business. (Subandono,2014)	a. Interest in Opportunity Recognition b. Risk Tolerance c. Intent to Launch a Venture d. Networking and Relationship Building e. Business Learning Proactivity f. Problem-Solving Orientation g. Long-Term Vision h. Entrepreneurial Education Pursuit	Likert

2. Sharia Financial Literacy (X <sub>1</sub> )	Sharia financial literacy is the complete understanding and knowledge of Islamic financial concepts, principles, and practices. It involves investigating and comprehending to investigate and comprehending a wide range of financial, investment, and economic processes while adhering to the moral principles provided by Sharia (Islamic law). This literacy includes knowledge of Sharia-compliant financial instruments, ethical investing principles, and the distinctive characteristics of Islamic banking and finance. A person who is financially literate per Shariah can avoid engaging in immoral conduct, develop wise financial decisions that are in keeping with Islamic values, and manage their money responsibly in Shariah, avoid engaging in destructive behavior, develop intelligent financial decisions that are in keeping with Islamic values, and manage their money responsibly in personal as well as professional settings.	a. Understanding of Islamic Financial Concepts b. Awareness of Sharia-compliant financial Instruments c. Ethical Financial Decision-Making Recognition of Sharia Business Ethics	Likert
Parental Socioeconomic Status (X <sub>2</sub> )	Parental socioeconomic status is the term used to describe the parent's general financial and social position in society. The social standing, access to resources, and opportunities of the family are all reflected in this status.	a. Parent's Educational Attainment b. Occupational Status c. Income Level d. Wealth and Assets e. Children's Access to Education	Likert

## D. RESEARCH OUTCOMES AND DISCUSSION

### 1. Results

#### Findings of the Validity Test

The Malikussaleh University Sharia Economics students' validity test for the entrepreneurial interest variable (Y), Sharia financial literacy (X<sub>1</sub>), parental socioeconomic status (X<sub>2</sub>), and income (Y) revealed that all items were declared valid as the calculated r-value > critical value.

#### Reliability Test Results

Business interest (Y) has a reliability level of 0.847 > 0.60, Sharia financial literacy (X<sub>1</sub>) has a dependability level of 0.699 > 0.60, and parental socioeconomic position (X<sub>2</sub>) has a reliability level of 0.823 > 0.60. This shows that the consistency of every questionnaire item used in the reliability test has been established.

#### Findings from a Normality Test

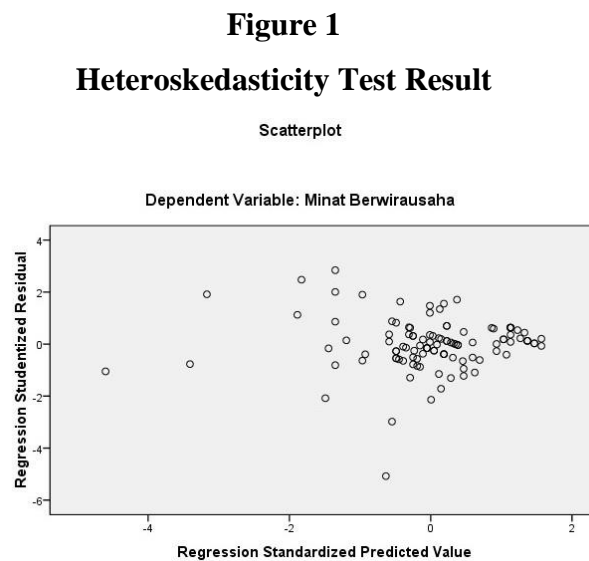
The findings of the normality test show that the probabilities of entrepreneurial motivation (Y) and Sharia financial literacy (X1) are both greater than 0.05, and the chances of parental socioeconomic position (X2) are both greater than 0.05. As a result, all of the study's variables (dependent and dependent) have a normal distribution.

### **Multicollinearity Test Results**

The results of the multicollinearity test reveal that both independent variables (Parental socioeconomic status (X2) at 1.430 and Islamic financial literacy (X1) at 1.430) have VIF values of 10, according to the tolerance values and VIF values. The tolerance values also show that all independent factors, including parental socioeconomic level (X2) and Islamic financial literacy (X1), are at 0.700. These findings imply that the created regression model does not exhibit multicollinearity and is appropriate for application.

### **Results of the Heteroskedasticity Test**

The results of the heteroskedasticity test in this study can be seen in the following figure:



Source: Data Processed (2023)

According to the above picture, the heteroskedasticity test results do not indicate any pattern, and the data points are dispersed above and below the 0 point on the Y-axis. Therefore, it may be claimed that the research findings do not exhibit heteroskedasticity.

### **Results of The Test for Multiple Linear Regression**

Table 3 shows the outcomes of the multiple linear regression test as follows:



**Table 2**  
**Multiple Linear Regression Outcome**

		Coefficients				
		Unstandardised Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.526	.298		5.113	.000
	Sharia Financial Literacy	.308	.079	.321	3.889	.000
	Parental Socioeconomic Status	.355	.062	.472	5.728	.000

a. Dependent Variable: Entrepreneurial Interest

Source: Data Processed (2023)

**Tests using the correlation coefficient and the determination coefficient**

According to the study's findings, the correlation coefficient (R) is 0.701 (70.1%), which shows a significant association between Malikussaleh University students studying Sharia economics and their parent's socioeconomic status and entrepreneurial motivation. Sharia financial literacy and parental socioeconomic level can explain their influence on the entrepreneurial desire among Sharia Economics students at Malikussaleh University by 49.2%, according to the coefficient of determination (R<sup>2</sup>), which is 0.492 (49.2%).

**Hypotheses Testing**

**1. Partial test (t-test)**

The partial test (t-test) results are  $1.65922 = 1.66$  with the t-table value of df (n-k) (110-3) = 107 at  $\lambda = 5\%$ . Sharia financial literacy (X1), with a t-value of 3.889, and parental socioeconomic level (X2), with a t-value of 5.728, indicate that both variables significantly affect students at Malikussaleh University interested in starting their own business.

**2. Simultaneous Test (F-test)**

The results of the F-test are shown in Table 4 as follows:

**Table 2**  
**Simultaneous Test (F-test)**

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	11.351	2	5.675	51.723	.000 <sup>a</sup>
	Residual	11.740	107	.110		
	Total	23.091	109			

a. Predictors: (Constant), Parental Socioeconomic Status, Sharia Financial Literacy

b. Dependent Variable: Entrepreneurial Interest

Source: Data Processed (2023)

## 2. Discussion

### a. Entrepreneurial Interest Among Sharia Economics Students at Malikussaleh University: The Effect of Sharia Financial Literacy

The results showed a significant relationship between students' determination to establish their firms and a meaningful relationship between students' decision to develop their firms and their knowledge of Islamic financial principles. The possibility of students participating in entrepreneurial activities increased with their awareness of fundamental Islamic financial concepts, such as risk sharing, profit-and-loss sharing, and the prohibition on interest (riba). This similarity can be attributed to their comprehension of how these concepts fit with ethical and Sharia-compliant business practices, positively impacting their perspective regarding starting their company.

The findings also reveal a strong correlation between students' willingness to start firms and their familiarity with Sharia-compliant financial instruments. Students who demonstrated a greater understanding of Islamic mutual funds, Islamic bonds (sukuk), and Sharia-compliant banking products seemed to share their interest in starting their businesses. This partnership emphasizes the importance of financial literacy in helping students realize the potential of Sharia-compliant financial tools to support their entrepreneurial objectives.

The study provided greater insight into the connection between students' enthusiasm for starting businesses and their capacity to make morally sound financial decisions with Sharia business rules. The preference for entrepreneurship was higher in students who showed the ethical principles underlying the ethical principles that underlie Islamic finance, such as fairness, transparency, and avoiding unethical action. This demonstrates how an understanding of the moral principles to which Islamic finance conforms can motivate students to create ethical companies.

### **b. The Effect of Parental Socioeconomic Status on Sharia Economics Students' Entrepreneurial Interest at Malikussaleh University**

Some interesting findings came from Malikussaleh University's examination into how family socioeconomic status affected students studying economics and business. Notably, some variables, such as the children's access to school, wealth and assets, and work status, have significantly impacted their capacity to start enterprises. The study's findings demonstrate that the parents of these kids frequently earn between IDR 3,000,000 and IDR 5,000,000 per month, which puts them in a position to pay for necessities like housing, food, clothing, and medical treatment. The respondents' assessments of their parents' socioeconomic circumstances, which were evaluated as "very good," support the idea that the income is sufficient to meet necessities. Notably, parents' economic status significantly impacts their kids' goals and motivations, which supports the development of their entrepreneurial spirit within the context of Sharia Economics at Malikussaleh University. The possibility that students will be inspired to pursue entrepreneurial endeavors increases when they are aware of their parent's financial condition and life experiences.

In addition, a person's perception of their life opportunities is greatly influenced by the socioeconomic status of their parents. For instance, those with financial difficulties are more inclined to look for ways to improve things. Financial problems tend to seek ways to improve conditions, which encourages a desire for a brighter future and may help the family's socioeconomic standing. These findings align with Suyono's (2012) hypothesis that their family's socioeconomic status significantly influences a student's developmental pathway is influenced by their family's socioeconomic status. When families are financially stable, children have greater access to educational materials and more extensive learning opportunities. The current study supports Wulandari's (2013) findings, which show the critical impact of family socioeconomic status on ambitions to become entrepreneurs. Jailani's 2019 study confirms the influence of family socioeconomic position on the desire to become an entrepreneur. These results were unexpectedly different from the survey findings by Isma et al. (2020), which revealed no conclusive relationship between parental socioeconomic status and student entrepreneurial ability.

## E. CONCLUSION

1. Students' understanding of Islamic financial concepts, familiarity with Sharia-compliant financial instruments, and acceptance of moral and financial decision-making in line with Sharia business ethics all impact their views toward entrepreneurship. Improving these parts of Sharia financial literacy could encourage a more entrepreneurial perspective among students, which might increase the number of students engaging in moral and Sharia-compliant economic activities.
2. Parents' socioeconomic level influences the entrepreneurial objectives of Malikussaleh University business and economics students. Children's interest in entrepreneurship is significantly influenced by their parent's ability to provide their children with a high-quality education and their educational background, profession of work, income level, and assets accumulated over time. These findings show how improving an entrepreneurial spirit in students is facilitated by a nurturing home environment, educational possibilities, financial security, and the capacity to fund children's education.

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