ICOBBI

THE 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS

Surabaya, 6 - 7th March 2021

THEME : *" Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic "*

COLLABORATION WITH

Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Universitas 17 Agustus 1945 Surabaya
Sekolah Tinggi Ilmu Ekonomi 66 Kendari
Institut Bisnis dan Keuangan Nitro Makassar

Proceeding Book of
The 3nd International Conference on Business and Banking Innovations (ICOBBI) 2021
"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3nd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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Analysis of Factors Affecting Scholars' Disinterest in Entrepreneurship

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ABSTRACT

In Indonesia every year 300,000 new graduates graduate. The world of work absorbs around 37% of these graduates, therefore intellectual unemployment occurs. The Central Bureau of Statistics in 2018 recorded that there were 630,000 undergraduate unemployment or 8% of the total undergraduate students, which totaled 8 million people. In fact, this figure increased by 1.13% compared to 2017. The government responds to this by requiring universities to teach entrepreneurship. The hope is that there will be reliable, knowledgeable entrepreneurs. In applying this policy, various motivational efforts have been made, namely students are required to make products, real practice of selling products, hold bazaars and exhibitions as a vehicle to introduce and sell products, be given capital and various competitions. But in reality, after they graduate very few continue the business. This study took a sample of 100 graduates who had just graduated and were looking for work and did not want to become entrepreneurs. It was revealed 26 factors were then tested for validity, but only 13 valid factors remained. The results of the data processing carried out found 4 factors related to feeling no talent, feeling no offspring, fear of bankruptcy and feeling inadequate.

Keywords: *Undergraduate, Entrepreneurship, Intellectual Unemployment*

1. INTRODUCTION

In Indonesia, every year around 300,000 new graduates from 2,900 public and private universities [6]. Meanwhile, the world of work only absorbs about 37% of these graduates. Due to the low rate of employment growth, there is intellectual unemployment every year. This is certainly a problem that must be solved by the government. Therefore, from the New Order to the present, entrepreneurship curricula are mandatory for higher education institutions. This is because entrepreneurs are people who can provide forthemselves and others so that with the increasing number of entrepreneurs in a country, the labor problem can be resolved and ultimately improve the economy.

Indonesia should have been able to reach its peak. However, ironically, currently, there is still unemployment at various levels of education and even undergraduate unemployment. According to data from the BPS (Central Statistics Agency) in 2018, there were 630,000 undergraduate unemployed or 8% of the total undergraduate, which amounted to 8 million people. This figure increased by 1.13% compared to 2017 [7].

Based on international standards, the required number of entrepreneurs is 2% of the total population if a country is to achieve prosperity. The Minister of Industry, Airlangga Hartarto said, "Even though Indonesia's ratio has exceeded international standards, Indonesia still needs to boost it again to catch up with the achievements of neighboring countries, for example, Singapore which has reached 7%, while Malaysia is at the 5% level" [3]. President Joko Widodo also pointed out the need to accelerate the printing of entrepreneursin Indonesia when he held a meeting with members of the Indonesian Young Entrepreneurs Association(HIPMI) at the State Palace on April 5, 2019 [4]. The President said, "Almost in every developed country, the standard has entrepreneur (population) an average of14%. While in us the figure is still 3.1%. This means acceleration is needed, "said the president. Inconnection with the foregoing, since 2015 the government has launched the National Entrepreneurship Movement by prioritizing student participation.

In connection with the still occurrence of intellectual unemployment in Indonesia, it means that scholars do not apply the entrepreneurship teaching that has been obtained in college where they have been trained tomake products and sell price

1.1. Formulation of The Problem

Based on the description above, the research team formulated the following problem formulation "Whatare the factors that influence the scholar's disinterest in entrepreneurship?".

1.2. Research Purposes

The purpose of this study was to determine the factors affecting undergraduate interest in entrepreneurship.

1.3. Benefits of Research

As a basis for developing entrepreneurship course materials as an effort to support government programs in increasing the number of entrepreneurs in Indonesia.

2. THEORETICAL REVIEW

2.1. Entrepreneur

To more effectively review entrepreneurship, we should first understand what is meant by entrepreneurship. Entrepreneurs are people who are creative and innovative who can establish, build,develop, advance and make their company superior [8]. From this definition, it can be concluded that entrepreneurship is someone who builds a business, is creative, innovative, and always wants to excel. Due to the nature of entrepreneurs who always want to excel, this is what makes positive developments for the economy of a country occur. Therefore, a country that has many entrepreneurs can be sure that the country's Gross National Product will be large.

2.2. Basic Business Capital

An entrepreneur must have the will, ability, and knowledge [10]. There is a will, but no ability, it will be difficult to develop and succeed. On the other hand, having the knowledge and ability, but not accompanied by a will, will not turn into an entrepreneur. Willingness is determination or intention and high motivation. With determination, intention, and high motivation, someone will do what he wants. To become an entrepreneur,there must be a strong determination, a high motivation to try to do it. Determination, intention, and motivation, or what is called willpower are the main assets that mustbe there first.

Willingness and determination are not enough, but must also be equipped with abilities (skills) becausewhat is faced are challenges and risks. If the capital is only reckless or speculative without having the skills to take into account risks, then what is faced could be a failure.

The level of willingness, ability, and knowledge is known as entrepreneurial competence. This is as stated by Michael Harris [10] "successful entrepreneurs are generally those who have competence, namely thosewho have knowledge, skills, and individual qualities which include attitudes, motivation, personal values ,and behavior. necessary to carry out the work/activities. " [10].

2.3. Entrepreneurial Personality

An entrepreneur is someone who has a productive personality. What is said to be productive? Productive is an activity that creates or increases utility. So all forms of activity that increase the usefulness of an object are called productive. Gilmore stated that a productive person is an individual who produces beneficial contributions to the environment [1]. Entrepreneurs have high self-confidence, capability, and self-esteem. Self-esteem is a more basic and comprehensive psychological trait which are fundamental to the productive personality in general (Rosenberg) [1]. Gilmore states that self-esteem is a productive person who contributes to his environment, he is imaginative, and innovative, responsible, and responsive in dealing with other people [1].

2.4. Benefits and Weaknesses of Being an Entrepreneurship

1. 1. The advantages of being entrepreneurial
   a. There are opportunities to achieve the desired goals themselves.
   b. There are opportunities to demonstrate one's full ability and potential.
   c. There are opportunities to obtain maximum benefits and benefits.
   d. There are opportunities to help the community with concrete efforts.
   e. There is an opportunity to become a boss [1].

2. The downside of being entrepreneurial
   a. Obtaining uncertain income, and carrying various risks.
   b. Working hard and working long hours
   c. The quality of life is still low until the business is successful because he has to save money.
   d. His responsibility is very big, he has many decisions to make even though he is not good at the problems he faces [1].

2.5. Entrepreneurship: Born or Learned?

Some people think that being an entrepreneurrequires talent, which is usually formed from the family environment. For example, if the parents own a business, it is only natural that the children inherit

entrepreneurial skills. Conversely, if someone is not from the entrepreneurial circle, the chances of success are low. Is that right? Is an entrepreneur born or created? There is an opinion that says that entrepreneurship isborn. Try to remember back when you were a child, youliked to see the activity of traders passing by in front of the house or observing the sellers in the market, so you think selling goods or services is an interesting thing to make a profit. However, after you grow up, finish college and successfully get a bachelor's degree, your parents ask you to work in a company or become a StateCivil Service (ASN), an incident that happens a lot around us, right ?. Many parents think that being entrepreneurial does not provide promising results. This is what makes a person's entrepreneurial talents disappear.

On the other hand, there is a child who does not have any background in selling or doing business. But when he was an adult and took college, he got a course in Entrepreneurship (where he must be able to make products that are useful and have economic value), he also often takes entrepreneurial-themed training. At the end of his study, he started a business and continued to develop it. Until in the end, the business he was doing grew rapidly. Judging by the second illustration, was this child's entrepreneurial ability created?

Although basically someone is born with the talentto be an entrepreneur, if not trained and honed, then that person will also not become a reliable entrepreneur.Then to become a reliable entrepreneur, do you have to take higher education? The answer, not necessarily.

From this description, it is concluded that entrepreneurship is an outward trait that exists in everyone. The environment is what distinguishes one person from another. Having entrepreneurial talent alone is not enough to become an entrepreneur but it takes practice and training to have a superior entrepreneurial spirit [2]. Drucker in SWA (2005) argues that "Everyone who dares to make decisions and learn to become entrepreneurs and behave like entrepreneurs is an entrepreneur" [2].

3. RESEARCH METHOD

3.1. Research Design

This research is an explorative type of research because this study aims to explore information on the factors that influence scholars' disinterest in becoming entrepreneurs.

3.2. Type of Data

This research data is qualitative. It is called qualitative data because the data used is not in the form of numbers but the form of opinions or perceptions. Obtained through opinion polls obtained directly from respondents.

3.3. Data Source

The data source of this research is primary data. It is called primary because the data is obtained by directly surveying the object of research. Respondents of this study are scholars who live in the city of Surabaya using a questionnaire that is retrieved from the internet.

3.4. Population

The population in this study were undergraduates in the city of Surabaya who had just graduated from the University of 17 August 1945 Surabaya.

3.5. Sample

The sample of this research is one hundred undergraduate graduates who have stated that they do not want to become entrepreneurs and want to become employees.

3.6. Sampling Technique

The sampling technique in this study used a random sampling method for undergraduate graduates who had just graduated from the Faculty of Economics and Business, University of 17 August 1945 Surabaya.

3.7. Data Collection Process

The steps in data collection are as follows,
1. Giving blank paper to the respondents asking them for their opinion on why they don't want to be entrepreneurs but instead want to be employees.
2. The results of their reasons are collected and compiled and then returned to them to choose the reasons why they are not interested in becoming entrepreneurs.

3.8. Data Processing Process

1. The data collected was tested for validity and reliability.
2. Invalid data is issued.
3. The final valid data is compiled into a Likert scale.
4. Processed with Factor Analysis version 23.

3.9. Validity Test

The validity test is used to measure the validity of a questionnaire. A questionnaire is declared valid if the questions on the questionnaire can reveal something that will be measured by the questionnaire. The validity test was carried out using a correlation test between factors using Pearson Correlation which can be described in table 1 below.

Table 1. Validity Test of Factor Data

No	Factor	Total Correlation Matrix	Significance
1	Being an employee ismy passion	0,412	0,09
2	Being an employee, lifeis calm and feels more enjoying life	0,471	0,20
3	Feeling no talent	0,478	0,02
4	No offspring	0,677	0,00
5	Becoming an entrepreneur requires alot of capital	0,411	0,09
6	Fear of bankruptcy	0,654	0,00
7	Feeling inadequate	0,611	0,00
8	Many rivals	0,514	0,01
9	Become a non-permanent income entrepreneur	0,347	0,30
10	The risk is too high	0,545	0,00
11	Don't have the guts	0,626	0,00
12	Being an entrepreneurthere is no time for family	0,381	0,17
13	Fear of taxes	0,522	0,01
14	Do not have enough capital	0,359	0,25
15	No family support	0,468	0,03
16	Not the son of the rich	0,348	0,30
17	Being an entrepreneuris very busy	0,381	0,17
18	Feeling cooler being an employee	0,391	0,14
19	Parents forbid	0,333	0,38
20	Want a fixed and stable opinion	0,436	0,06
21	Couple prohibited	0,381	0,17
22	Fear of loss	0,610	0,00
23	Confused to start	0,513	0,01
24	Haven't found the right partner yet	0,383	0,16
25	Confused what productto do business	0,546	0,00
26	Feeling not in a businessman mentality	0,676	0,00

Factor analysis requires that the data matrix must have sufficient correlation for factor analysis to be carried out. If based on visual data there is no correlation value above 0.30, then factor analysis cannot be carried out [5]. From table 1 above, it can be seen that the total data correlation matrix involving 26 factors, all> 0.3 so that all the factors netted in this study can be further processed.

However, in terms of its significance, several factors show a significance> 0.05or significant above 5%. To anticipate the results of dataprocessing so that it is not biased so that anti-image is required, the factors that have a correlation matrix witha significance> 0.05 will be removed. From table 1 above, there are 12 variables whose correlation between the factors is above 0.05, so they must be removed from the research variables. The deleted variables are described in table 2 below.

Table 2. Data After Validity Test

No	Factor Explain	Total Correlation Matrix	Significance
3	Feeling no talent	0,478	0,00
4	No offspring	0,677	0,00
6	Fear of bankruptcy	0,654	0,00
7	Feeling inadequate	0,611	0,00
8	Many rivals	0,514	0,01
10	The risk is too high	0,545	0,00
11	Don't have the guts	0,626	0,00
13	Fear of taxes	0,522	0,00
15	No family support	0,468	0,00
22	Fear of loss	0,610	0,00
23	Confused to start	0,513	0,00
25	Confused what productto do business	0,546	0,00
26	Feeling not in a businessman mentality	0,676	0,00

Reliability is a tool for measuring a questionnaire which is an indicator of a variable or constructs. A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time. In this study, the respondents' choice of answers was carried out once and then the results were compared with other questions or measuring the correlation between answers to measure the correlation between the answers to these questions. Therefore, the measurement with the SPSS statistical program used the Cronbach's Alpha statistical test. A constructor variable is said to be reliable if it gives a Cronbach's Alphavalue> 0.70 [5]. In testing the variables used in this study to measure perceptions, the Cronbach's Alpha value was obtained at 0.736> 0.70 (table 3) so that it can be concluded that the data is categorized as reliable so that it can be processed further.

Table 3. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
,736	14

4. RESULTS OF DATA PROCESSING AND DISCUSSION

The main purpose of factor analysis is to define the structure of a data matrix and to analyze the structure of the relationship (correlation) between a large number of variables (test scores, test items, questionnaire answers) by defining a set of similarities to variables or dimensions and often referred to as factors or components. So factor or component analysis wants to find a way to summarize the information contained in the original (initial) variable into a new set of dimensions or variates (factor or component) [5].

To test the factor analysis, intercorrelation between variables must also be tested through the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO MSA). The KMO value of this research is 0.750 which is greater> 0.5. Because the KMO result is above> 0.5, there is no need to do an anti-image. Likewise, the Bartlett test value with Chi-Square = 472.020 and significant at 0.000, so it can be concluded that the factor analysis test can be continued.

Table 4. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling		0,750
Bartlett's Test of Sphericity	Approx.Chi-Square	472,020
	df	78
	Sig.	0,000

Of the 13 variables analyzed, the results of computer extraction are grouped into 4 factors with (Eigen value > 1) as shown in table 5 below.

Table 5. Total Variance Explained

Component	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings	
		% of Variance	Cumulative %	Total	% of Variance
1	4,251	32,701	32.701	4.251	32.701
2	1,935	14,883	47.584	1.935	14.883
3	1,380	10,617	58.201	1.380	10.617
4	1,094	8,417	66.619	1.094	8.417
5	0,945	7,268	73.887		
6	0,727	5.594	79.480		
7	0,553	4.253	83.733		
8	0,516	3.969	87.703		
9	0,454	3.492	91.194		
10	0,395	3.040	94.235		
11	0,395	3,040	96.520		
11	0,297	2.285	96.520		
12	0,255	1.958	98.478		
13	0,198	1.522	100.000		

Extraction Method: Principal Component Analysis

From the results of data processing with the Statistical Program for Factor Analysis version 23, itwas found that those influencing scholars who were not interested in becoming entrepreneurs, factor 1 felt that no talent could explain 32,701%; factor 2, there is no offspring able to explain 14.883%; factor 3 fear of bankruptcy can explain 10.617%; factor 4 feels inadequate, able to explain 8,417%. And the four factorsmentioned above as a whole can explain 66.619%.

Table 6. Communalities

	Initial	Extraction
Feeling no talent	1.000	.719
No offspring	1.000	.724
Fear of bankruptcy	1.000	.627
Feeling inadequate	1.000	.783
Many rivals	1.000	.669
The risk is too high	1.000	.616
Don't have the guts	1.000	.774
Fear of taxes	1.000	.579
No family support	1.000	.451
Fear of loss	1.000	.687
Confused to start	1.000	.701
Confused what product to do business	1.000	.719
Feeling not in a businessman mentality	1.000	.611

The Communalities table contains an Initial column that describes the correlation between factors. All initial values are 1. The extraction table column describes the percentage of the variance of each subsumed variable in the number of factors extracted, namely the four factors that have been exposed in table 5 above. The variable whose variance has captured the four factors is feeling inadequate has a communality value of 0.783 and the smallest variable is no family support with a communality value of 0.451.

Table 7. Rotated Component Matrix

	Component			
	1	2	3	4
Feeling no talent	.834	.140	-.014	-.059
No offspring	.277	.785	.164	.068
Fear of bankruptcy	.168	.325	.697	.082
Feeling inadequate	.855	.060	.219	-.028
Many rivals	-.034	.720	.354	-.158
The risk is too high	.333	.404	.571	-.123
Don't have the guts	.772	.035	.383	.173
Fear of taxes	.018	.677	-.069	.339
No family support	.166	.593	.003	.269
Fear of loss	.152	-.100	.801	.109
Confused to start	-.047	.163	.116	.811

Confused what product to do business	.103	.101	.006	.836
Feeling not in a businessman mentality	.750	.172	.113	.086 5

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization

In the process of component matrix and varimax rotated component matrix, there is a grouping of factors into four, with a loading factor above 0.50.

1. Factor 1 which consists of the opinion group that feels no talent (x1), feels inadequate (x4), has no guts (x7), feels that he does not have a businessman mentality (13). This factor is named Feeling Unable to be an Entrepreneur.

2. Factor 2 consists of the opinion group that has no ancestry (x2), many competitors (x5), fear of taxes (x8), and no family support (x9). This factor is named Fear of Competition.

3. Factor 3 consists of the opinion group fear of bankruptcy (x3), too high risk (x6), fear of loss (x10). This factor is called Fear of Facing Risk.

4. Factor 4 consisting of confused opinion groups to start (x11), confused about what product to do business (x12). This factor is called Confused Getting Started.

5. CONCLUSION AND RECOMMENDATION

5.1. CONCLUSION

The result of this study, it revealed that some scholars do not believe that they can become entrepreneurs. Based on data which is processed, decsribe there are 4 factors, first factor feeling no talent explain 32,701%, second factor no heredity explains 14,883%, third factor afraid to go bankrupt explains10,617%, and thr fourth factor feels inadequate explain 8,417%. And the four factors can explain 66.619%. It can be concluded that scholars have perception being an entrepreneur must have descendants, and that talent is born rather than a struggle seen from the perceptions of those who feel incapable of facing competition and the risks that will be encountered as entrepreneurs.

5.2. RECOMMENDATION

tthe entrepreneurial material given to students should be motivational by presenting the history of successful Indonesian entrepreneurs who come from ordinary families even with minimal economic conditions, and display entrepreneurs success who is not from a family of entrepreneurs.

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