

CHAPTER I INTRODUCTION

A. Research Background

Indonesia is one of the countries with the largest total population in the world, has abundant natural resources and is also one of the countries with the most human resource support in the world. This is proven by Indonesia's consistency in sending labor to many countries in the world.¹ Unemployment is a major problem that has become a concern for the Indonesian people. Unemployment is still a serious problem in Indonesia, unemployment occurs because the number of the labor force is not proportional to the available jobs.²

The following is data on the unemployment rate of the Indonesian population based on BPS data:

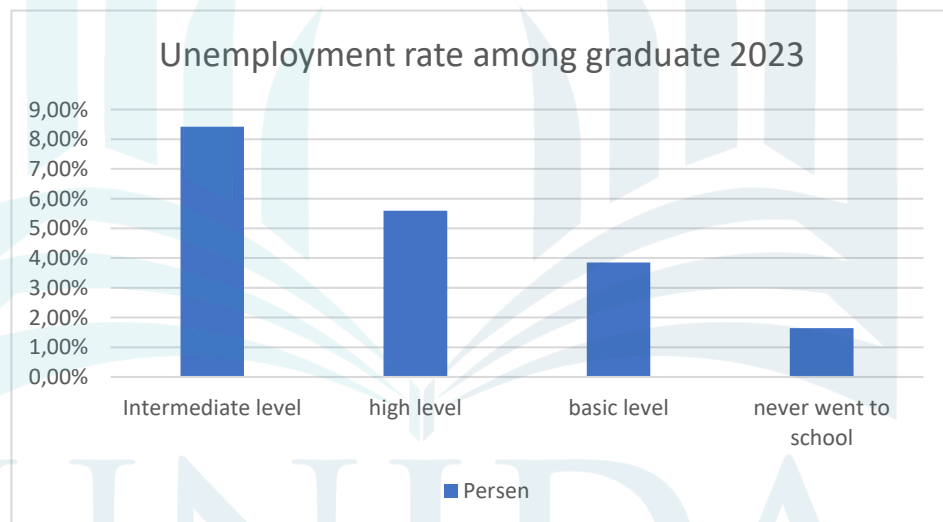


Chart 1. Unemployment rate among graduate

Source: databoks.co.id (processed by researchers)

From this diagram it can be seen that a higher level of education does not necessarily guarantee a lower unemployment rate. In fact, middle-level graduates have the highest unemployment rate compared to other categories. This may be due to limited job opportunities or a mismatch between their skills and the needs

¹ R Aprilia, 'Pengaruh Pengetahuan Kewirausahaan Dan Motivasi Berwirausaha Terhadap Minat Berwirausaha Pada Mahasiswa Pendidikan ...', *Jurnal Entrepreneur dan Bisnis (JEBI)*, 3.1 (2023), p. 8

² Ni Putu and Lisa Ernawatiningsih, 'Analisis Determinan Minat Mahasiswa Akuntansi Dalam Berwirausaha', *Jurnal Ilmiah Manajemen & Bisnis*, 4.1 (2019).p.34

of the job market. And the Higher Level has the second highest unemployment rate after the middle level, so it is a challenge for every higher education institution to direct that students who graduate from college are not only expected to become workers in the office, but are also able to reduce unemployment by creating their own jobs.

Data from the Central Statistics Agency (BPS) explains that the largest open unemployment rate (TPT) comes from secondary education, which reached 8.41% of the total TPT in February 2023. Meanwhile, the number of TPT from the higher education level was 5.59%. The percentage of higher education is the second largest after secondary education. Then, the TPT from the primary school level reached 3.85%. The TPT has decreased in almost all education categories, with the exception of those who have never attended school, according to a comparison with the situation one year later in 2022. The decrease in the comparison of conditions in February 2022 was 0.38%, and in August 2022 it decreased by 0.41%.³

The graph above illustrates that the second highest unemployment rate is from the higher education level. Efforts to overcome this are by changing the mindset of the community, especially higher education graduates. People need to be guided and supported so that they are not only focused on finding work (job seekers) but also able to create jobs (job creators).⁴ Entrepreneurship is now an interesting phenomenon. In this era of intense competition, one must be able to creatively create new things. Therefore, entrepreneurs are considered as one of the effective instruments to reduce poverty and underdevelopment of a nation.⁵ Entrepreneurial literacy is also expected to give birth to creative entrepreneurs who are able to create jobs and help overcome the persistent unemployment problem.⁶

³ Erlina F. Santika, 'Pengangguran Terbuka Lebih Banyak Berasal Dari Lulusan Sekolah Menengah dan Kejuruan', <https://Databoks.Katadata.Co.Id/Datapublish/2023/06/21/Pengangguran-Terbuka-Lebih-Banyak-Berasal-Dari-Lulusan-Sekolah-Menengah-Dan-Kejuruan>, 2023, p. 1.

⁴ Ni Putu and Lisa Ernawatiningsih, 'Analisis Determinan Minat Mahasiswa Akuntansi Dalam Berwirausaha', *Jurnal Ilmiah Manajemen & Bisnis*, 4.1 (2019).p.34

⁵ Edi Safri dkk, 'Kewirausahaan Dalam Perspektif Hadits', *INNOVATIVE: Journal Of Social Science Research*, 3.2 (2023), p.10091.

⁶ Nova Tiara Ramadhani and Ida Nurnida, 'Pengaruh Mata Kuliah Kewirausahaan Terhadap Minat Berwirausaha Mahasiswa', *Jurnal Ecodomica*, 1.1 (2017), p.90.

Entrepreneurial literacy is expected to generate a spirit of entrepreneurship, independence, work and develop the national economy. To increase interest in entrepreneurship, students need to master entrepreneurial literacy, as well as several other factors. Among them are Motivation and Income Expectations. Entrepreneurial interest can be interpreted as a person's pleasure in learning and developing a business that is run in order to increase income, create innovative products, and meet the needs of goods or services desired by consumers.⁷ Entrepreneurial literacy refers to knowledge in the field of entrepreneurship. This means that this knowledge is the basis for understanding the theory and applying the science of entrepreneurship in everyday life.

Having entrepreneurial literacy is important to prepare individuals to face challenges in the world of work and the business world.⁸ Motivation is the drive to work hard to achieve things like profit, personal freedom, and independence.⁹ In addition, motivation is also a condition within a person that encourages him to take certain actions to achieve certain goals. Greenberg states that motivation is the process of arousing, directing and stabilizing behavior towards a goal.¹⁰ Income expectation refers to a person's desire or hope to earn a large and unlimited income.¹¹

This is one of the challenges for every higher education institution to direct that students who graduate from college are not only expected to become workers in the office, but also able to reduce unemployment by creating their own jobs.

⁷ Henny Rachmawati and others, 'Pengaruh Lingkungan Keluarga, Pengetahuan Kewirausahaan Dan Motivasi Berwirausaha Terhadap Minat Berwirausaha Mahasiswa', *Edunomic: Jurnal Ilmiah Pendidikan Ekonomi Fakultas Keguruan dan Ilmu Pendidikan*, Vol. 10, No. 1, (2020). p. 57.

⁸ Albertus Maria Setyastanto, 'Tingkat Literasi Kewirausahaan Mahasiswa', *Research and Development Journal Of Education*, 8.2 (2022), p.883–84.

⁹ Nanda Tri Wardani and Retno Mustika Dewi, 'Pengaruh Motivasi , Kreativitas , Inovasi Dan Modal Usaha Terhadap Minat Berwirausaha', *Jurnal Manajemen & Kewirausahaan*, Vol. 9, No. 1 (2021). p. 78.

¹⁰ Ni Putu and Lisa Ernawatiningsih, 'Analisis Determinan Minat Mahasiswa Akuntansi Dalam Berwirausaha', *Jurnal Ilmiah Manajemen & Bisnis*, 4.1 (2019). p. 36

¹¹ Syafiya Fathiyannida and Teguh Erawati, 'Pengaruh Kewirausahaan, Motivasi Berwirausaha, Lingkungan Keluarga Dan Ekspektasi Pendapatan Terhadap Minat Berwirausaha Mahasiswa Akuntansi (Studi Kasus Pada Mahasiswa Aktif Dan Alumni Prodi Akuntansi Fakultas Ekonomi Universitas Sarjanawiyata Tamansiswa)', *Jurnal Ilmiah Akuntansi Dan Finansial Indonesia*, 4.2 (2021), p.85.

Thus, after graduating, they are expected to be able to apply the knowledge that has been obtained during the study period in college practically.¹² Students must have the spirit of entrepreneurship with the right Islamic business ethics. Good and fair business ethics is to apply law and justice consistently, and remain faithful to the principles of Islamic business ethics. All business activities must be carried out in accordance with the ethics set forth in Islam, such as avoiding fraud, usury and actions prohibited by Islamic teachings.¹³

Because many in this day and age someone entrepreneurship without the foundation of business ethics is not true. With some explanations and statements above, the authors are interested in conducting research on students of the faculty of economics and management of University of Darussalam Gontor who have learned about Islamic business ethics on their interest in entrepreneurship. With the title *“The Influence of entrepreneurial literacy, motivation and income expectation on Student Interest in Entrepreneurship in the Perspective of Islamic Business Ethics (Study of Students of the Faculty of Economics and Management of University of Darussalam Gontor 2024)”*.

B. Research Questions

From the above statement, several research questions can be formulated, including:

1. How does entrepreneurial literacy, motivation and income expectations affect student interest in entrepreneurship according to Islamic business ethics partially?
2. How is the effect of entrepreneurial literacy, motivation and income expectations on student interest in entrepreneurship according to Islamic business ethics simultaneously?

¹² Citra Savitri and . Wanta, ‘Upaya Menumbuhkan Minat Berwirausaha Pada Mahasiswa Prodi Manajemen Di Ubp Karawang’, *Jurnal Manajemen & Bisnis Kreatif*, 3.1 (2018), p. 93.

¹³ Sherin Maydiana - and Hendry Cahyono, ‘Etika Bisnis Islam Dalam Era Bisnis Kekinian (Studi Kasus Kedai Kopi Diskuupi Surabaya)’, *Jurnal Ekonomika Dan Bisnis Islam*, 3.2 (2020), 210–21, p.211-212.

C. Research Objectives

The objectives and benefits of research are intended to find out what to achieve and the benefits that will be obtained from this research. The objectives to be achieved in this study are to:

1. Knowing how the effect of entrepreneurial literacy, motivation and income expectations on student interest in entrepreneurship according Islamic business ethic partially
2. Knowing how the influence of entrepreneurial literacy, motivation and income expectations on student interest in entrepreneurship according Islamic business ethic simultaneously

D. Research Scopes and Limitations

In order to be more focused and focused in the discussion of this study, the researchers limit the appropriate and specific aspects, namely how the influence of entrepreneurial literacy, motivation and income expectations on female students' interest in entrepreneurship (case study of female students of the faculty of economics and management University of Darussalam gontor 2024). Entrepreneurial interest in this study is as the dependent variable. While entrepreneurial literacy, motivation and income expectations as independent variables.

E. Research Benefits

The benefits of this research there are two benefits, namely for academic and practical circles.

1. Academic Benefits

- a. For researchers to add and develop knowledge, especially in the field of Islamic economics.
- b. For researchers to complete their final project at Darussalam Gontor University, Faculty of Economics and Management.

2. Practical Benefits

This research is expected to be a reference and reference to subsequent research. In addition, to add insight into entrepreneurial literacy, motivation and income expectations on student interest in entrepreneurship.