

Do Academic Environment and Access to Capital Among University Students Contribute to Entrepreneurial Interest Through Creativity?

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ABSTRACT

University students, as prospective graduates, play a critical role in generating new employment opportunities through entrepreneurship. This study investigates whether the academic environment and access to capital contribute to entrepreneurial interest among university students, with creativity acting as a mediating variable. A quantitative research design was employed, involving a sample of 100 students selected using proportional random sampling. Data were collected via an online questionnaire and analyzed using SPSS version 27. The findings reveal that the academic environment has a positive and significant influence on both creativity and entrepreneurial interest. Access to capital positively affects creativity but has a negative and significant direct effect on entrepreneurial interest. Creativity, on the other hand, exerts a positive and significant effect on entrepreneurial interest. Moreover, the academic environment significantly contributes to entrepreneurial interest through creativity. Similarly, access to capital indirectly and positively influences entrepreneurial intention when mediated by creativity. These results suggest that fostering a supportive academic environment and enhancing student creativity can significantly boost entrepreneurial aspirations, even when direct financial access is limited or perceived negatively. The study highlights the strategic role of creativity in translating academic and financial inputs into entrepreneurial motivation within higher education contexts.

Keywords: academic environment, access to capital, creativity, entrepreneurial interest

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1. INTRODUCTION

Entrepreneurship plays a critical role in fostering economic growth and reducing unemployment in a country. According to Bangsa (2020), entrepreneurship can boost national income per capita and help lower unemployment rates. A country is considered prosperous when at least 2% of its population are entrepreneurs (Syarifuddin et al., 2017). In this context, universities serve as ideal institutions to cultivate entrepreneurial interest, particularly among students who possess high creativity and motivation to become entrepreneurs (Syarifuddin et al., 2017). Through entrepreneurship seminars and training, universities can hone students' entrepreneurial skills.

A conducive academic environment plays a significant role in supporting the development of students' entrepreneurial intentions. This environment encompasses not only physical infrastructure but also social interactions. Curahman (2020) emphasized that dynamic and positive interaction between lecturers and students whether in-person or via digital platforms can create a motivating academic atmosphere that enhances learning outcomes. Moreover, supportive academic environments provide access to entrepreneurial resources such as business incubation programs, financial literacy workshops, and partnerships with financial institutions (Curahman, 2020). Diana et al. (2022) stressed the importance of understanding various types of

capital, while Fitrah and Prasetyo (2024) pointed out that improving students' financial literacy is key to increasing their confidence in accessing and managing funding sources.

Access to capital is one of the most influential factors in determining students' entrepreneurial interest. It refers to the ease with which individuals can obtain funding for business ventures. When students are able to secure capital more readily, they are more likely to pursue their entrepreneurial ideas (Siagian et al., 2022). Alongside capital, creativity is another crucial determinant of entrepreneurial interest. Creativity enables individuals to develop unique products, services, or business models with added value (Lubis et al., 2024). This creative ability is central to entrepreneurship, as it allows students to identify market opportunities and develop innovative solutions.

The academic environment itself consists of both physical and social elements. Physically, the availability of classrooms, libraries, laboratories, and learning technology is essential for supporting effective education (Assa, 2022; Permendiknas No. 49/2014). Socially, meaningful engagement between academic staff and students helps foster motivation and learning effectiveness (Curahman, 2020). Assa (2022) also noted that academic environments that promote creativity through business incubators, entrepreneurship workshops, and mentoring equip students with the skills and experiences needed to initiate their own businesses.

Capital access for students can take many forms, including equity capital, working capital, and credit from financial institutions (Kartini & Wijaya, 2024). To access such capital, students must possess adequate financial literacy. Soebiantoro and Haryanti (2024) emphasized that knowledge of financial products and management enables students to seek and utilize funding opportunities effectively. This literacy includes understanding credit procedures, interest rates, and eligibility requirements (Sailendra et al., 2020). Moreover, a supportive academic ecosystem through collaborations with banks and venture capital firms can ease students' access to external funding (Soebiantoro & Haryanti, 2024; Kartini & Wijaya, 2024).

Entrepreneurial interest itself is a vital psychological construct that reflects an individual's tendency and willingness to initiate and manage a business venture (Novitasyari et al., 2017). This interest is shaped by both internal factors such as personal attitudes, motivation, and personality traits and external influences, including family support, social modeling, and academic encouragement (Rosmiati et al., 2015). According to Afriani et al. (2024), intrinsic motivations like the desire for self-employment, financial independence, and personal fulfillment are powerful drivers of entrepreneurial intention.

Creativity is at the heart of entrepreneurship. It is the ability to generate novel and original ideas, which serve as the foundation for innovation and opportunity recognition (Lubis et al., 2024). In business, creativity allows students to devise distinctive offerings and business approaches. As Wardani and Dewi (2021) observed, creativity enhances goal achievement in entrepreneurship. Creative students can identify hidden opportunities and develop alternative solutions to meet market needs. This capacity is supported by divergent thinking the ability to produce a range of solutions to a single problem which is critical for generating innovative business ideas (Halim & Nuringsih, 2021).

The development of creativity requires intellectual skills and entrepreneurial knowledge. Students must be equipped with insights in areas such as management, marketing, and finance, as well as analytical and problem-solving abilities (Halim & Nuringsih, 2021). Moreover, as Curahman (2020) highlighted, academic environments that foster intellectual engagement and provide adequate resources create fertile ground for creativity to flourish.

Based on the above review, this study aims to examine the influence of the academic environment and capital access on students' entrepreneurial interest, with creativity serving as a mediating variable. The study focuses on students of the Faculty of Economics and Business at Universitas Negeri Makassar. It is expected to provide theoretical insights into the determinants of entrepreneurial intention and practical recommendations for universities to foster a more

entrepreneurship-oriented academic ecosystem that empowers students to become successful young entrepreneurs.

2. METHOD

2.1. Research Model and Hypothesis

This research uses a quantitative approach with several variables that will be tested for their effects, with the data results in numerical form. Quantitative research is research that tests objective theories by analyzing the relationships between variables (Creswell, 2013). This type of quantitative research always involves descriptive questions regarding the dependent and independent variables, as well as questions about how the relationships between the dependent and independent variables (Creswell, 2013). The hypothesis is tested using Path Analysis. The following is the research design.

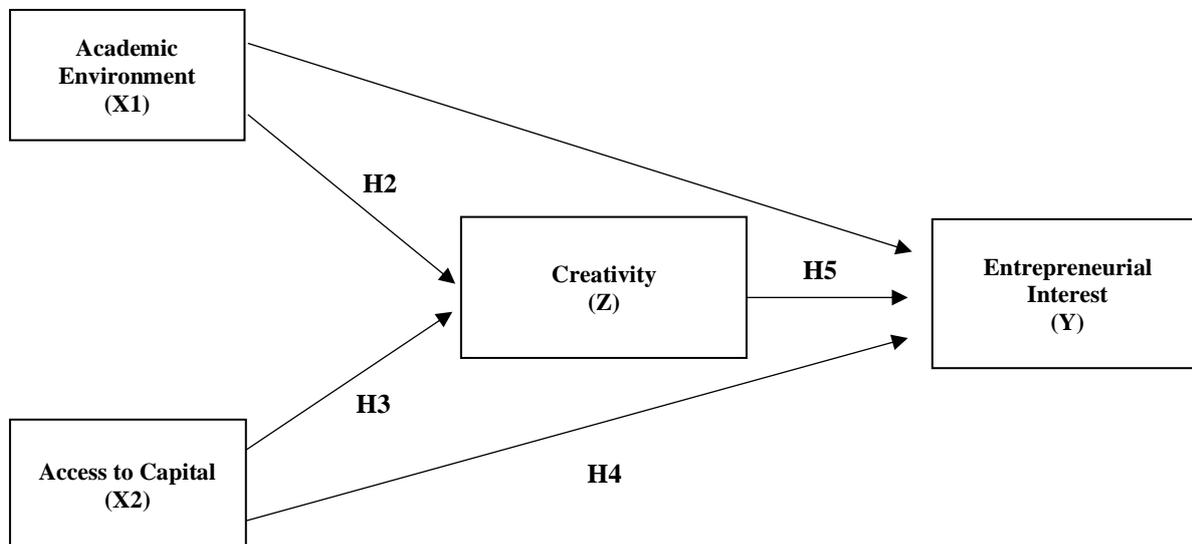


Figure 1. Research Design

Based on Figure 1 above, this research is descriptive explanatory, meaning it describes the influences among the variables studied. Descriptive means explaining and analyzing the research variables, namely the academic environment variable (X1), access to capital (X2), creativity (Z), and entrepreneurial interest (Y). Meanwhile, explanatory means seeking causal influences among the research variables through hypotheses. The causal influences refer to the direct effects of the academic environment (X1) and access to capital (X2) on creativity (Z), as well as the indirect effects of the academic environment (X1) and access to capital (X2) on entrepreneurial interest (Y) through creativity (Z) among students of the Faculty of Economics and Business at Universitas Negeri Makassar.

The design of this research is also based on the COR theory and JD-R theory, as well as relevant previous research. This allows the researcher to formulate hypotheses for both direct and indirect effects in this study. More clearly, this can be seen in the following summary table of hypotheses.

Table1. Hypothesis Summary

Hypothesis	Description
H1	The academic environment has a positive and direct effect on entrepreneurial interest.

H2	The academic environment has a positive and direct effect on creativity.
H3	Access to capital has a positive and direct effect on creativity.
H4	Access to capital has a positive and direct effect on entrepreneurial interest.
H5	Creativity has a positive and direct effect on entrepreneurial interest.
H6	The academic environment has a positive and indirect effect on entrepreneurial interest through creativity.
H7	Access to capital has a positive and indirect effect on entrepreneurial interest through creativity.

Based on Table 1 above, this research has 7 hypotheses. These hypotheses will test the direct effect of the academic environment (X1) on entrepreneurial interest (Y), the direct effect of the academic environment (X1) on creativity (Z), the direct effect of access to capital (X2) on creativity (Z), the direct effect of access to capital (X2) on entrepreneurial interest (Y), the direct effect of creativity (Z) on entrepreneurial interest (Y), the indirect effect of the academic environment (X1) on entrepreneurial interest (Y) through creativity (Z), and the indirect effect of access to capital (X2) on entrepreneurial interest (Y) through creativity (Z).

2.2. Population and Sample

The population in this study consists of all students from the Faculty of Economics and Business at Universitas Negeri Makassar (UNM). The sampling technique used is Proportional Random Sampling, calculated using Slovin's formula, resulting in a sample size of 100 respondents made up of students from each study program in the Faculty of Economics at UNM.

2.3. Data Collection

The data collection process in this study was conducted using a questionnaire distributed online. The questionnaire was created and disseminated through the Google Form platform to all students of the Faculty of Economics and Business at Universitas Negeri Makassar. The instrument used in the questionnaire consists of closed-ended questions with a Likert scale. The Likert scale employed has 5 alternative responses: 5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree, and 1 = Strongly Disagree. This scale is used to measure the research variables, namely the academic environment, access to capital, creativity, and entrepreneurial interest. Furthermore, the data obtained from the questionnaire will be processed and analyzed using SPSS version 27 to obtain the necessary variable results for this research.

3. RESULTS AND DISCUSSION

3.1. Research Results

3.1.1. Hypothesis Testing

Hypothesis testing is used to examine the influence of exogenous variables both directly and indirectly on endogenous variables. Hypotheses are accepted or rejected based on the criterion that if $p\text{-value} < 0.05$, then H_0 is accepted, or it is stated that the obtained regression coefficient is significant. The results of the hypothesis testing for both direct and indirect effects can be seen in the following table.

Table 2. Indirect Hypothesis Testing Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928 ^a	.862	.857	3.23551

a. Predictors: (Constant), Creativity, Academic Environment, Access to Capital

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.108	1.168		.948	.345
Academic Environment	.438	.135	.333	3.236	.002
Access to Capital	-.619	.130	-.491	-4.751	.000
Creativity	1.315	.118	1.051	11.159	.000

a. Dependent Variable: Entrepreneurial Interest

As for obtaining the effect of error (e1), the formula is used:

$$e1 = 1 - R^2 = \sqrt{1 - 0,862} = 0,371$$

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_5 Z + e_1$$

$$Y = 0,333 X_1 - 0,491 X_2 + 1,051 Z + 0,371$$

The coefficient of determination of 0.371 indicates that the direct influence of the academic environment, access to capital, and creativity on the entrepreneurial interest variable Y is 37.1%, while 62.9% is influenced by other variables outside this model or research.

Table 3. Direct Hypothesis Testing Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.915 ^a	.837	.834	2.78781

a. Predictors: (Constant), Academic Environment, Access to Capital

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.444	.996		1.450	.150
Academic Environment	.488	.106	.464	4.621	.000
Access to Capital	.475	.101	.471	4.687	.000

a. Dependent Variable: Entrepreneurial Interest

To obtain the error effect (e2), the following formula is used:

$$e2 = 1 - R^2 = \sqrt{1 - 0,837} = 0,403$$

$$Z = \beta_3 X_1 + \beta_4 X_2 + e_2$$

$$Z = 0,464 X_1 + 0,471 X_2 + 0,403$$

The coefficient of determination of 0.403 indicates that the direct influence of the academic environment and access to capital on the creativity variable is 40.3%, while 59.7% is influenced by other variables outside this model or research.

The academic environment has a positive and significant influence on entrepreneurial interest through creativity.

Indirect Influence: $= X1 \rightarrow Z \rightarrow Y$
 $= \beta_3 \times \beta_5$
 $= 0,464 \times 1,051$
 $= 0,487$

Access to capital has a positive and significant influence on entrepreneurial interest through creativity.

Indirect Influence: $= X2 \rightarrow Z \rightarrow Y$
 $= \beta_4 \times \beta_5$
 $= 0,471 \times 1,051$
 $= 0,495$

H1: The influence of the academic environment on entrepreneurial interest has a significance value of $0.002 < 0.05$ and a Beta value of 0.333. Based on these results, it can be concluded that H1 is accepted.

H2: The influence of the academic environment on creativity has a significance value of $0.000 < 0.05$ and a Beta value of 0.464. Based on these results, it can be concluded that H2 is accepted.

H3: The influence of access to capital on creativity has a significance value of $0.000 < 0.05$ and a Beta value of 0.471. Based on these results, it can be concluded that H3 is accepted.

H4: The influence of access to capital on entrepreneurial interest has a significance value of $0.000 < 0.05$ and a Beta value of -0.491. Based on these results, it can be concluded that H4 is accepted.

H5: The influence of creativity on entrepreneurial interest has a significance value of $0.000 < 0.05$ and a Beta value of 1.051. Based on these results, it can be concluded that H5 is accepted.

H6: The influence of the academic environment on entrepreneurial interest through creativity has a Beta value of 0.82. Based on these results, it can be concluded that H6 is accepted.

H7: The influence of access to capital on entrepreneurial interest through creativity has a Beta value of 0.004. Based on these results, it can be concluded that H7 is accepted.

3.1.2. Path Analysis

The following are the results of the interpretation of the path analysis which can be seen in table 4 below.

Table 4. Path Analysis Results

Influence between Variables	Influence		Total
	Direct	Indirect	
Influence X1 → Y	0,333	-	0,333
Influence X1 → Z	0,464	-	0,464
Influence X2 → Z	0,471	-	0,471
Influence X2 → Y	-0,491	-	-0,491
Influence Z → Y	1,051	-	1,051
Influence X1 → Y → Z	0,333	0,487	0,82
Influence X2 → Y → Z	-0,491	0,495	0,004

Based on the structure of this research model, the empirical equation can be made as follows.

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_5 Z + e_1$$

$$Y = 0,333 X_1 - 0,491 X_2 + 1,051 Z + 0,371$$

$$Z = \beta_3 X_1 + \beta_4 X_2 + e_2$$

$$Z = 0,471 X_1 + 0,464 X_2 + 0,403$$

The following are the results of path analysis in diagram form.

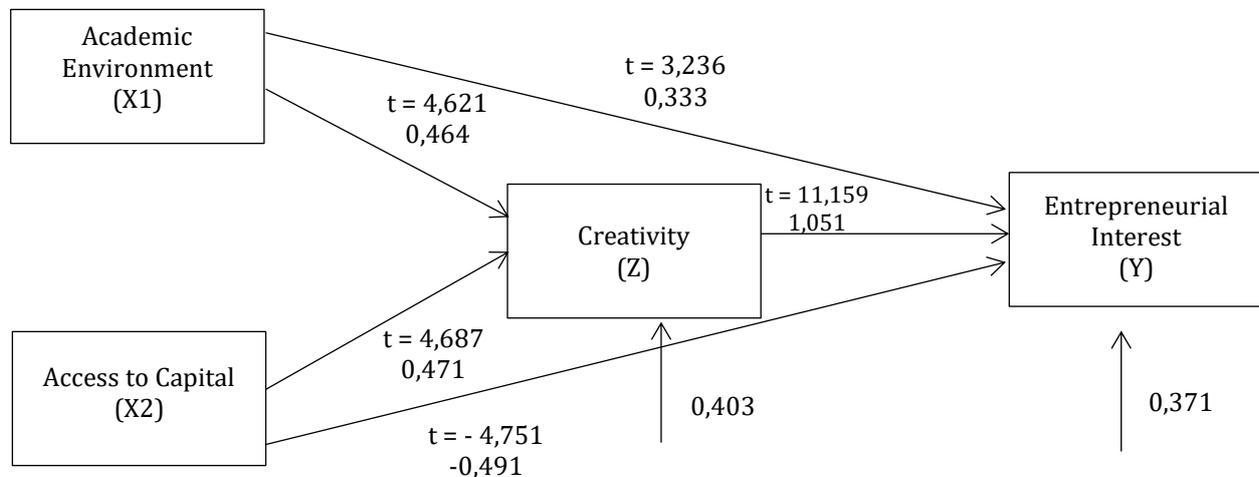


Figure 2. Path Analysis Results

Figure 2 above explains the standardized beta and the magnitude of the indirect and direct effects of each variable.

Coefficient of determination: $Rm^2 = 1 - Pe1^2 \times Pe2^2 \dots \dots \dots Pex^2$.

Interpretation of (Rm^2) determination as follows:

$$Rm^2 = 1 - (0,371^2) (0,403^2) = 1 - 0,023 = 0,977$$

Based on the determination coefficient above, it shows a direct and indirect influence of 0.977 or 97.7%. In other words, the information contained in the data (97.7%) is explained by the model. Meanwhile, 2.3% is explained by variables outside this model or research.

3.2. Discussion

3.2.1 The Influence of the Academic Environment on Entrepreneurial Interest Among Students of the Faculty of Economics and Business at UNM

The analysis results show that the academic environment has a positive and significant influence on the entrepreneurial interest of students. The significance value is $0.002 < 0.05$ and the Beta value is 0.333. This is in line with several previous studies. Syarifuddin et al. (2017) state that a conducive academic environment can encourage students to develop an entrepreneurial spirit and interest. Bangsa (2020) also indicates that the academic environment positively influences the entrepreneurial interest and intentions of vocational school students.

A good academic environment, such as the presence of entrepreneurship courses, business incubation programs, and support from lecturers, can enhance students' entrepreneurial interest. Support from lecturers and other students will build self-confidence and provide motivation to start a business. Business incubation programs can help students develop ideas and gain access to funding. Bangsa (2020) explains that academic variables such as entrepreneurship education, entrepreneurship training, and industrial internship activities play essential roles in fostering entrepreneurial intentions. This shows that the academic environment is an important factor in cultivating entrepreneurial interest.

3.2.2. The Influence of the Academic Environment on Creativity Among Students of the Faculty of Economics and Business at UNM

The analysis results show that the academic environment has a positive and significant influence on the creativity of students at the Faculty of Economics and Business at UNM. The significance value is $0.000 < 0.05$ and the Beta value is 0.464. This aligns with Yudha's (2024)

study which indicates that the academic environment, especially the campus, significantly influences student creativity with a significance value of $0.000 < 0.05$.

A good academic environment, such as comprehensive campus facilities, positive interactions between lecturers and students, and the availability of learning resources, can encourage students to think creatively and innovatively. Yudha (2024) states that the facilities and resources available at the campus, such as laboratories, advanced equipment, and well-stocked libraries, provide students access to information, technology, and tools needed to support innovation and experimentation.

A positive academic environment can motivate students to develop new ideas and think outside the box. The support from lecturers and an inclusive campus environment can enhance students' confidence in exploring their creative ideas. This shows that the academic environment is an important factor in fostering creativity among students at the Faculty of Economics and Business at UNM.

3.2.3. The Influence of Access to Capital on Creativity Among Students of the Faculty of Economics and Business at UNM

The analysis results show that access to capital has a positive and significant influence on the creativity of students at the Faculty of Economics and Business at UNM. The significance value is $0.000 < 0.05$ and the original sample value is 0.471. This is consistent with Diana et al. (2022) who indicate that access to capital positively and significantly affects the creativity of MSME marketing strategies.

Diana et al. (2022:72) state that access to capital is one of the essential factors that can influence marketing strategy creativity. If MSMEs have ease of access to capital, it will naturally have implications for enhancing marketing strategy creativity. Easy and sufficient access to capital can provide students the space to develop creative and innovative ideas.

Students can utilize access to capital to seek information, participate in training, and access various resources that can enhance their creativity. Furthermore, good access to capital can also reduce students' anxiety about financial constraints in developing and realizing creative ideas. This indicates that access to capital is an important factor in fostering creativity among students at the Faculty of Economics and Business at UNM.

3.2.4. The Influence of Access to Capital on Entrepreneurial Interest Among Students of the Faculty of Economics and Business at UNM

The analysis results show that access to capital has a negative and significant influence on the entrepreneurial interest of students at the Faculty of Economics and Business at UNM. The significance value is $0.000 < 0.05$ and the Beta value is -0.491. This is different from several previous studies. Mualifah and Prasetyoningrum (2020) indicate that access to capital does not significantly influence the entrepreneurial interest of the community in Kletek Village. Siagian et al. (2022) found that access to capital positively and significantly influences entrepreneurial interest in Tapian Nauli III Village.

Easy access to capital should encourage entrepreneurial interest. The ease of access to capital allows students to obtain business capital more quickly and easily, enabling them to realize their business ideas immediately. However, the results of this study show that the perception of students at the Faculty of Economics and Business at UNM regarding access to capital has a negative influence on their entrepreneurial interest.

Several possible explanations could clarify the differing results of this study. First, the differing characteristics of respondents. The respondents in this study are students, while respondents in earlier studies were community members who had entrepreneurial experience. Second, the difference in research variables; this study includes the intervening variable of creativity, while earlier studies did not.

In addition, there are several other factors that could influence students' entrepreneurial interest, such as internal factors (motivation, self-efficacy, and entrepreneurship spirit) and external factors (family environment, social environment, and opportunities). These factors can interact with access to capital in influencing students' entrepreneurial interest (Aryanti & Muhsin, 2020).

3.2.5. The Influence of Creativity on Entrepreneurial Interest Among Students of the Faculty of Economics and Business at UNM

The analysis results show that creativity positively and significantly influences the entrepreneurial interest of students at the Faculty of Economics and Business at UNM. The significance value is $0.000 < 0.05$ and the Beta value is 1.051. This is consistent with several previous studies. Anjarwati and Kamalia (2024) indicate that creativity positively and significantly influences students' entrepreneurial interest. Junus et al. (2023) also show that creativity positively and significantly influences students' entrepreneurial interest.

Anjarwati and Kamalia (2024) state that creative individuals establish innovative start-ups and influence the types and levels of novelty in the ideas they launch. Individuals with high creativity certainly have a stronger entrepreneurial interest, as creative people are more responsive to the entrepreneurial opportunities available. Harsono and Karlina (2023) also state that creativity is the competence to create ideas to solve everyday problems in new and effective ways. These ideas can meet future challenges, enabling students' creativity to enhance their entrepreneurial interest.

Creative students tend to have higher entrepreneurial interest. They are capable of creating new things, developing innovations, and finding business opportunities not previously considered by others. Creativity allows students to produce unique, interesting, and different products or services from what is already available, thus attracting consumer interest.

3.2.6. The Influence of the Academic Environment on Entrepreneurial Interest through Creativity Among Students of the Faculty of Economics and Business at UNM

The analysis results show that the academic environment positively and significantly influences entrepreneurial interest through creativity among students of the Faculty of Economics and Business at UNM. This means that creativity mediates the influence of the academic environment on students' entrepreneurial interest. This finding supports the initial hypothesis (H6) stating that the academic environment positively and indirectly influences entrepreneurial interest through students' creativity.

A good academic environment can encourage students' entrepreneurial interest through creativity. As explained by Syarifuddin et al. (2017), a conducive academic environment can enhance students' interest in entrepreneurship. According to Yudha (2024), a positive academic environment can also motivate students to develop new ideas, as previously discussed.

Increasing students' creativity will encourage entrepreneurial interest. Anjarwati and Kamalia (2024) state that creative individuals establish innovative start-ups and influence the types and levels of novelty in the ideas they launch. This is in line with the path analysis results showing that creativity positively and significantly influences students' entrepreneurial interest, as discussed in H5.

Thus, it can be concluded that a conducive academic environment can enhance students' entrepreneurial interest through increased creativity. Creative students tend to have a higher interest in entrepreneurship as they can create new things, develop innovations, and discover business opportunities that others have not considered.

3.2.7. The Influence of Access to Capital on Entrepreneurial Interest through Creativity Among Students of the Faculty of Economics and Business at UNM

The analysis results indicate that access to capital positively and significantly influences entrepreneurial interest through creativity. This implies that creativity mediates the influence of access to capital on students' entrepreneurial interest. This finding supports the initial hypothesis (H7) stating that access to capital positively and indirectly influences entrepreneurial interest through students' creativity.

Although the analysis in H4 shows that access to capital negatively influences entrepreneurial interest directly, access to capital also has a positive indirect influence through creativity.

Diana et al. (2022) state that access to capital is one of the important factors influencing creativity. Easy and sufficient access to capital can provide students the opportunity to develop creative and innovative ideas, which will subsequently enhance their entrepreneurial interest.

Anjarwati and Kamalia (2024) state that creative individuals establish innovative start-ups and influence the types and levels of novelty in the ideas they launch. This aligns with the path analysis results showing that creativity positively and significantly influences students' entrepreneurial interest, as discussed in H5.

Therefore, it can be concluded that access to capital can enhance students' entrepreneurial interest indirectly through increased creativity. Even though access to capital directly has a negative impact on entrepreneurial interest, the mediation effect of creativity allows access to capital to encourage students' entrepreneurial interest.

4. CONCLUSIONS AND SUGGESTION

Based on the research results and data analysis, it can be concluded that the academic environment has a positive and significant direct influence on entrepreneurial interest and has a positive and significant influence on creativity. Access to capital positively and significantly influences creativity but has a negative and significant influence on entrepreneurial interest. Creativity positively and significantly influences entrepreneurial interest. The academic environment positively and significantly influences entrepreneurial interest through creativity. Access to capital positively and significantly influences entrepreneurial interest through creativity.

The Entrepreneurship Study Program at the Faculty of Economics and Business at UNM should pay more attention to factors that can enhance students' creativity and entrepreneurial interest, such as improving the quality of the academic environment and providing training and understanding regarding access to capital. Students should be more creative and innovative in developing business ideas and more active in seeking information and knowledge about entrepreneurship. The university should facilitate students by providing business incubation programs and entrepreneurship training to enhance their entrepreneurial interest.

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