THE INFLUENCE OF SOCIAL MEDIA, ECONOMIC LITERACY AND DIGITAL LITERACY ON ENTREPRENEURIAL INTENTIONS OF CLASS XI STUDENTS (Case Study at SMA N 12 Jakarta)

Nissa Nur Awaliyah[1], Exaudi Situmorang[2], Agus Wibowo[3]

[1]State University of Jakarta, Faculty of Economics, Economics Education, Indonesia.
[2]State University of Jakarta, Faculty of Economics, Economics Education, Indonesia.
[3] State University of Jakarta, Faculty of Economics, Economics Education, Indonesia.

Abstract

This study aims to determine the effect of social media, economic literacy, and digital literacy on entrepreneurial intention of grade XI students of SMA N 12 Jakarta. This study uses a quantitative approach with data collection techniques through questionnaires. The study apopulation was 215 high school students with a sample of 68 students. Data analysis techniques using SEM PLS version 4.0.2. The research instrument used a 5-point Likert scale to measure the level of respondent agreement. Hypothesis testing was carried out with a Structural Equation Model (SEM) approach based on Partial Least Square (PLS) version 4.0.2, through the Outer Model stage (measurement model test). The results showed that social media has a positive effect, economic literacy has a positive and significant effect, and digital literacy has a negative and insignificant effect on entrepreneurial intentions of grade XI students of SMA N 12 Jakarta. Researchers suggest that students in grade XI of SMA N 12 Jakarta increase their use of social media and digital economic literacy. For future researchers, it is recommended to analyze other factors besides social media and digital economic literacy outside of this study.

Keywords: Social Media; Economic Literacy; Digital Literacy; Entrepreneurial Intention

1. Introduction

The era of the Industrial Revolution 4.0 presents its own challenges for high school graduates in finding a job. According to data from the Ministry of Home Affairs (2023), the number of Indonesia's population in mid-2023 reached 280 million people. This high number of people, if not balanced with an increase in employment, will lead to an increase in the unemployment rate.

Based on data from the Central Statistics Agency (BPS), the open unemployment rate among public high school graduates in 2022 reached 8.57% (BPS, 2023) One strategy to overcome unemployment is through entrepreneurial development (Handoyo, 2022) In Indonesia, only 3.1% of the population is entrepreneurial, while in developed countries, this figure can reach 14% (CNN Indonesia, 2018). The rapid development of the digital era facilitates entrepreneurship, allows for easier business opening and offers various benefits (Salsabila, 2019). Based on the digital literacy index survey conducted by Kominfo in 2022, there has been an increase in digital literacy in Indonesia from an aggregate figure of 3.49 in the previous year to 3.54. This shows that Indonesians are increasingly digitally literate and able to utilize technology to access various information and support their work.

The role of social media is increasingly recognized in improving business and brand performance in the current era (Sumerta et al., 2020) According to Moedia (2020), the penetration of social media users in Indonesia continues to increase, reaching 59% of the total population of 272.1 million people. In addition, data from the Ministry of Communication and Information Technology (Kemenkominfo) shows that the number of internet users in Indonesia currently reaches 63 million people, with 95% of them using the internet to access social media (Kemenkominfo, 2022). The use of this technology provides many benefits for entrepreneurial success.

Therefore, to prepare for the success of a reliable entrepreneur, literacy is very important for prospective entrepreneurs. By understanding digital economic literacy, it is hoped that they can manage the economy through creativity, knowledge, and technology, so that a creative economy is created. It is predicted that by 2030, the digital economy will increase eightfold, where e-commerce will play a huge role with a percentage of 34% or equivalent to Rp 1,900 trillion (Ministry of Finance, 2021). This can trigger students' interest in entrepreneurship because of the large opportunities to make a profit.

Based on the explanation above, social media, economic literacy, and digital literacy are very important in the world of work because good literacy will hone the ability to think critically, innovatively, creatively, build strategies, find, evaluate, use, and find solutions to

various problems. Therefore, the purpose of this study is to determine the influence of social media, economic literacy, and digital literacy on students' entrepreneurial intentions at SMA N 12 Jakarta. The contribution of this research is to provide a better understanding of the role of social media, economic literacy, and digital literacy among students in order to become entrepreneurs. This research is also expected to be the basis for input for schools and the government in designing a better curriculum.

2. Literature Review

2.1 Social Media

Social media is a concept that refers to various technologies that facilitate individuals to connect, collaborate, exchange information, and interact through web-based platforms (Handoyo, 2022) One can develop confidence in selling products through an online store by training oneself consistently. One effective way is to utilize platforms such as Instagram, Facebook, WhatsApp, and other social media to promote (Mesiana Listiawati, Cicilia Dyah S I, 2020)

Social media is currently a trend for young people to express themselves as a huge opportunity for a business to be used as an advertising and promotional medium (Kevin, K., & Puspitowati, 2020) Social media can make it easier for users who have an online business to use it in business promotion because social media is widely accessed by the general public, so students will be more creative in entrepreneurship and can increase pocket money (Mesiana Listiawati, Cicilia Dyah S I, 2020).

It can be concluded from the opinions of several experts that social media is not just for communication. One can easily sell or promote goods and services through social media. So, social media has an important role in entrepreneurship.

The indicator of the level of social media use uses three indicators by Kurniawan and Harti in (Sahroh, 2018), namely: (1) Means of communication; (2) Access; (3) Utilization.

According to Supriyanto, (2020) explained that social network indicators are:

a.   Participation: Social media encourages active participation by allowing users to provide comments and interactions to those who are interested.

b.   Openness: Social media facilitates the receipt of input from others through comments, which is a common aspect of interaction on these platforms.

c.   Conversations: Social media allows for active, two-way communication, allowing users to interact with multiple people directly.

d.   Communication: Social media provides opportunities for people to communicate in a faster and more efficient way compared to traditional methods.

2.2 Economy Literacy

Economic literacy is a person's ability to recognize and apply economic concepts and ways of thinking to improve personal welfare and improve their financial condition (Salsabila, 2019).

According to Ayu (2021), economic literacy is very important for individuals because it encourages wise economic behavior. This concept encompasses subjective beliefs, which include a person's ability to respond to various questions as well as the distribution of their subjective beliefs. It is not just limited to answering questions correctly or incorrectly, or choosing from several options, but also involves deep understanding and reflection on economic concepts in the context of everyday life.

Digital Economy, or Digital Economy, refers to an economic system that mainly focuses on the production, management, and trade of electronic goods and services through electronic business platforms. In this context, businesses use internet and web technologies to interact with partners and customers, as well as conduct transactions online (Siantur, 2017).

The digital economy reflects future economic progress and growth by accelerating business and trade through the use of internet services for communication, collaboration, and cooperation between companies or individuals (Prastyaningtyas, 2019). In the context of globalization, economic literacy is becoming increasingly important as individuals are expected to have sufficient knowledge and skills to adapt to rapid economic changes (Awaliyah, N.N, 2023)

Economic literacy also plays a role in increasing people's participation in economic processes, so that they can be more actively involved in economic decision-making at the local and national levels. Without adequate economic literacy, people may have difficulty in understanding economic policies, which can negatively impact their well-being (Awaliyah,N. N, 2023).

In addition, literacy can also be an indicator to measure how confident a person is in understanding certain facts (Remund, 2010). Economic literacy is considered a very crucial aspect of economic behaviour because it influences the way individuals understand, manage, and make decisions related to economic issues in daily life (Potrich, 2018)

2.3 Digital Literacy

Digital literacy is the ability to read, write, and use various texts or digital objects that exist in a digital environment. Humans generally live in three realms: the natural world, the social world, and the designed world. Nature includes everything on earth without human intervention, the social world includes systems created by humans for common life, while the designed world includes the results of human modifications to nature and the social world (Hasanah & Setiaji, 2019)

Digital literacy is not only limited to the ability to use new technology, learn the use of new devices, or apply these technologies in learning. More so, digital literacy includes high adaptability that allows individuals to master technical skills and manage various information available on the internet (Hasanah & Setiaji, 2019)

Digital literacy indicators Individuals need to master four core competencies to be considered digitally literate, namely the ability to search on the internet (internet searching), hypertext navigation (hypertextual navigation), content evaluation, and organizing information obtained (knowledge assembly) (Felisika, 2019)

2.4 Entrepreneurial Intention

According to Kotler & Keller, an intention is an action or behavior that arises in response to an object, indicating the customer's desire to do something.

According to Santoso (2016), entrepreneurial intention is an internal motivation to meet the needs of life, develop an existing business, or create a new business by using available resources independently. The mindset that previously tended to lead to the desire to become an employee, has now changed to the desire to become a job creator.

According to Sumerta et al., (2020) Entrepreneurial intention can be measured through four main dimensions: general attitude towards entrepreneurship, special awareness of business opportunities and risks, satisfaction with business processes, and the importance of entrepreneurship in achieving individual life goals. Through a deep understanding of these dimensions, we can find out how entrepreneurial intention is influenced by psychological factors and the values that individuals have towards entrepreneurship

3. Material and Method

The method in this study uses a quantitative method with a causal study design to test independent variables against dependent variables. This study uses questionnaire data by providing statements or questions in written form using via google form to students of SMA N

12 Jakarta grade XI to obtain data on how social media, economic literacy and digital literacy affect students' entrepreneurial intentions. The questionnaire used in this study uses the Likert Scale, where respondents are asked to choose one answer that best suits their circumstances for each statement given. Before being distributed to respondents, the questionnaire was tested to ensure its validity and reliability.

Hypothesis testing in this study was carried out using the Structural Equation Modeling (SEM) approach with the Partial Least Square (PLS) method version 4.0.2. This testing process involves the Outer Model stage which serves to test the measurement model. By using this method, the research can provide accurate and reliable results regarding the influence of digital economic literacy and social media on the entrepreneurial intention of high school students. The population in this study is 215 students in grade XI.

In this study, the sampling carried out was using the Slovin formula, namely:

$$n = 1 \underline{\quad\quad N \quad\quad} +$$

Ne_2 Where:

n = sample size N =
population size
E = error tolerance 10%

$$n = \frac{215}{1 + (215)(0,1)^2}$$
$$= 68 \; responden$$

3.1 Design Study

This design study finds out the cause of the cause and effect relationship between variables. Where the independent variables in this study are social media, economic literacy, and digital literacy. Meanwhile, the dependent variable in this study is the intention of high school students to make a profit. This research focuses on high school students in grade XI who have social media, economic literacy skills, and digital literacy. Those who are eligible to fill out the questionnaire are individuals who are actively using social media channels such as instagram, tik-tok, youtube, etc.

3.2 Data Analysis

After compiling the research instrument, the next step is to distribute the questionnaire form online through social media. After obtaining the number of samples, the data was analyzed using the PLS analysis tool version 4.0.2.
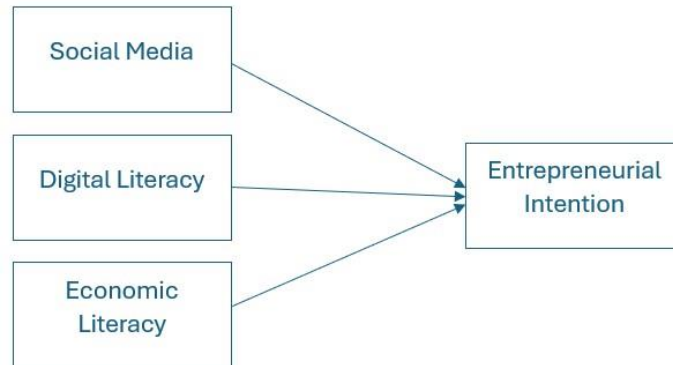

Figure 1. Research Model

Table 1. Operational definition of research variables

Dimention	Indicator	
Economic Literacy NCEE (*The National on Economic Education*)	1.	Proficiency in managing the entrepreneurial role.
	2.	Competence in managing personal income.
	3.	Capability to analyze shifts in supply and demand.
Digital Literacy (Stefanny, 2017)	1.	The capability of digital media consumers to locate, interpret, assess, manage, and disseminate information via their social media profiles.
	2.	Involves active engagement of digital media consumers in academic pursuits to utilize digital media information as factual references.
	3.	Proficiency of digital media users to employ technology in supporting aspects of their lives such as educational processes, collaborative efforts,
	4.	The proficiency of digital media users in adopting, adjusting, and utilizing digital tools including applications and services, alongside user perspectives on how technology can advance their lives.
	5.	How digital media users manage their online identities.

	6.	The ability of digital media users to activate features inherent to each application to safeguard the confidentiality of shared information.
	7.	Active participation of digital media users to save time.
	8.	The ability of digital media users to critically and creatively filter information disseminated across various media.
Entrepreneurial Intentions Linan & Chen (2007)	1.	The vocational aspiration of becoming an entrepreneur.
	2.	Endeavoring to initiate and manage a business.
	3.	Aspiring to establish a company in the future.
	4.	Deliberately contemplating entrepreneurship with a strong determination to begin a business.

4. Result Outer Model Instrument Validity Test

In Figure 2, it can be seen that all variable items have a loading factor value above 0.700 and an Average Variance Extracted (AVE) value above 0.5. This indicates that all variable items meet the validity criteria.
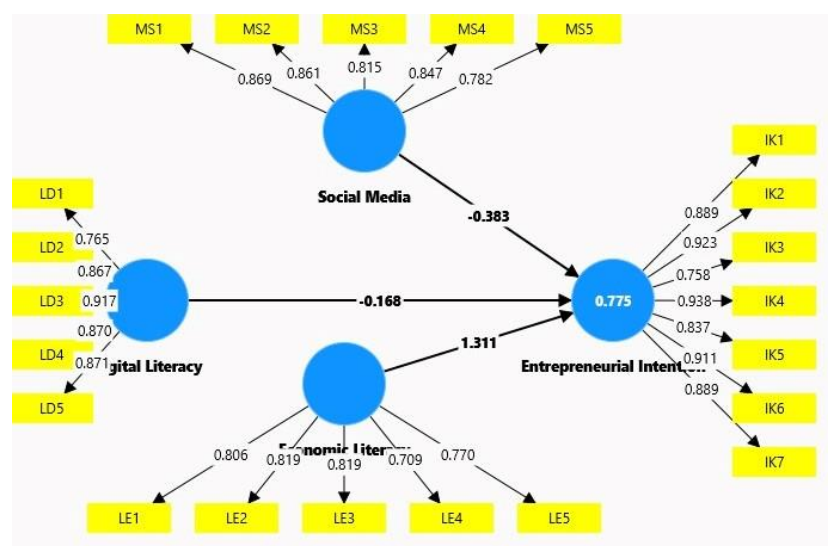

Figure 2 Convergent Validity Test Results

Discriminant Validity Test

In Table 1, all indicators show a cross-loading value of more than 0.7, which indicates that each indicator has a higher correlation with the construct it measures compared to the other constructs. Thus, these indicators have high validity.

Table 1. Crossloading

	Digital Literacy	Economic Literacy	Entrepreneurial Intention	Social Media
IK1	0.497	0.680	**0.889**	0.428
IK2	0.556	0.705	**0.923**	0.490
IK3	0.554	0.770	**0.758**	0.503
IK4	0.624	0.774	**0.938**	0.559
IK5	0.512	0.806	**0.837**	0.554
IK6	0.583	0.735	**0.911**	0.560
IK7	0.550	0.683	**0.889**	0.514
LD1	**0.765**	0.613	0.379	0.673
LD2	**0.867**	0.726	0.637	0.672
LD3	**0.917**	0.819	0.534	0.782
LD4	**0.870**	0.714	0.474	0.742
LD5	**0.871**	0.757	0.621	0.676
LE1	0.512	**0.806**	0.837	0.554
LE2	0.917	**0.819**	0.534	0.782
LE3	0.917	**0.819**	0.534	0.782
LE4	0.571	**0.709**	0.513	0.847
LES	0.554	**0.770**	0.758	0.503
MS1	0.654	0.702	0.491	**0.869**
MS2	0.640	0.648	0.487	**0.861**

In Table 2, information is obtained that the diagonal value for digital literacy is 0.859; economic literacy is 0.786; entrepreneurial intention is 0.880; and social media is 0.835. Each of these diagonal values is greater than the adjacent off-diagonal values in the same row and column. This shows that the validity of the discrimination has been satisfied according to the Fornell-Larcker criterion, where each construct differs adequately from the others.

Table 2. $\sqrt{AVE}$

	Digital Literacy	Economy Literacy	Entrepreneuril Intention	Social Media
Digital Literacy	0.859			
Economy Literacy	0.849	0.786		
Entrepreneuril Intention	0.632	0.844	0.880	
Social Media	0.819	0.847	0.590	0.835

In Table 3, all variables have values less than 0.90, which indicates that the validity of the discrimination has been achieved.

Table 3. HTMT

Model	Heterotrait-monotrait ratio (HTMT)
Social Media <-> Digital Literacy	0.689
Economy Literacy <-> Digital Literacy	0.704
Digital Literacy <-> Entrepreneuril Intention	0.716
Social Media <-> Economy Literacy	0.742
Social Media <-> Entrepreneuril Intention	0.766
Economy Literacy <-> Entrepreneuril Intention	0.841

Reliability test

Based on Table 4, the results of the Reliability test are obtained and it can be seen that all items have Cronbach's Alpha and Composite Reliable values above 0.7 so that all items can be declared reliable and have the accuracy, consistency, and accuracy of the instrument in the measurement construction.

Table 4. Composite Reliability

	Cronbach's alpha	Composite reliability
Digital Literacy	0.912	0.931
Economy Literacy	0.849	0.867
Entrepreneurial Intention	0.950	0.951
Social Media	0.892	0.894

Determination Test (R^2)

Table 5 R-Square

	R-square
Entrepreneurial Intention	0,775

Based on table 5. These results show that 77% of the Entrepreneurial Intention (Y) variables are influenced by Social Media (X1), Economy Literacy (X2), and Digital Literacy (X3). This value indicates a tall model.

F^2 test

Table 6 Effect size

	Entrepreneurial Intention
Digital Literacy	0.031
Economy Literacy	1.598
Entrepreneurial Intention	
Social Media	0.161

It can be seen from Table 6, with reference to J. F. Hair et al. (2013), an f-square value above 0.150 is considered to have a moderate influence. The f-square value for digital literacy is 0.031, which is considered to have little influence. Meanwhile, the f-square value for economic literacy is 1,598, which is included in the category of having a very large influence. The fsquare value for social media is 0.161, which means it has moderate influence.

Model Fit

Table 7 Model Fit

	Saturated model	Estimated model
SRMR	0.068	0.068

In Table 7, an SRMR value of 0.068 below the <0.08 value threshold is considered sufficient that can be used to minimize model error based on SRMR or Standardized Root Mean Square values. Based on this, the model in the SMRM study < 0.08.

Hypothesis Testing

Table 8 Path coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Digital Literacy -> Entrepreneurial Intention	-0.168	-0.147	0.094	1.788	0.037
Economic Literacy -> Entrepreneurial Intention	1.311	1,290	0.123	10,680	0.000
Social Media -> Entrepreneurial Intention	-0.383	-0.372	0.119	3.217	0.001

In the table above, the results of dimensional testing on the entrepreneurial intention variable were also obtained as follows: a) digital literacy has a negative and insignificant effect on the entrepreneurial intention variable with a beta coefficient value of -0.168 and a P value of 0.037. b) economic literacy has a positive and significant effect on the variable of entrepreneurial intention with a beta coefficient value of 1.311 and a P value of 0.00. c) social media had a negative and significant effect on the risk-taking tendency variable with a beta coefficient value of -0.383 and a P value of 0.001.

5. Discussion The Influence of Social Media on Students' Entrepreneurial Intention

The use of social media plays an important role in shaping entrepreneurial intentions among individuals, especially the younger generation and students. Social media not only provides access to information and wider business opportunities, but also serves as a source of inspiration that can spur a person's interest and motivation to develop their own business. Platforms like Instagram, YouTube, and LinkedIn provide a variety of educational content, start-up guides, and entrepreneurial success stories that can provide a clear picture of the entrepreneurial process and challenges. It can inspire individuals to design and bring their business ideas to life. From the research conducted in class XI of SMA N 12 Jakarta, the results

were obtained around 37.89% of the influence between the use of social media and entrepreneurial intention.

Aside from being a source of inspiration, social media also facilitates connections and interactions between individuals from different backgrounds and geographic regions. This opens the door for the establishment of strong networks, cross-border collaboration, and the exchange of creative ideas and supports the planning and development of new businesses. For example, a student in Indonesia can interact with mentors or successful entrepreneurs in other countries through social media platforms, which can bring benefits such as opportunities for international cooperation, learning, and the development of more innovative business ideas.

However, it's also important to remember that social media doesn't always reflect the actual reality. Sometimes, the pressure to showcase success and accomplishments exclusively on social media can create unrealistic expectations for aspiring entrepreneurs. This can bring up feelings of insecurity or anxiety when individuals do not immediately achieve the same success as what they see on the platform. In addition, excessive use of social media also risks diverting attention and time from productive activities that support business development, such as market research, strategic planning, and skill development.

Therefore, students need to develop strong digital literacy and a deep understanding of how to use social media wisely and productively in an entrepreneurial context. This includes the ability to identify relevant and useful information, build valuable networks, manage expectations realistically, and maintain a balance between online and offline activities that support the sustainable development of the business.

The Effect of Economy Literacy on Students' Entrepreneurial Intention

This study found that economic literacy has a significant impact on the entrepreneurial intention of grade XI students at SMA N 12 Jakarta. Students who have a good understanding of economic concepts such as supply and demand, financial management, and marketing strategies tend to have a higher intention to become entrepreneurs. Economic literacy allows students to plan and develop more effective business models. They can do market research well, analyze consumer trends, and design more targeted marketing strategies. Good economic knowledge also helps students in managing their business finances efficiently, thereby being able to optimize profits and reduce risks. Overall, economic literacy contributed positively by 50.23% to students' entrepreneurial intentions, showing that a strong understanding of economics is an important factor in encouraging students' interest and intention to enter the business world.

The Effect of Digital Literacy on Students' Entrepreneurial Intention

This study also shows that digital literacy has a not significant influence on the entrepreneurial intention of grade XI students at SMA N 12 Jakarta. Students who are skilled in using information and communication technology have better abilities in running and developing their businesses. Digital literacy includes the use of e-commerce platforms to expand market reach, the use of social media to build brands and increase visibility, and the application of data analytics to optimize business operations. Students who have digital skills tend to be more confident in taking risks and exploring new business ideas. They are also more motivated to continue learning and developing skills relevant to technological and market developments. Digital literacy not only provides technical skills, but also forms a more positive attitude and motivation towards entrepreneurship. Digital literacy can be said to contribute around 59.3% to the intention of entrepreneurship. In this context, digital literacy plays an important role in preparing students to become innovative and adaptive entrepreneurs in the digital era.

6.   Conclusion, Implication, and Recomendatio Conclusion

This study concluded that social media had a positive effect, economic literacy had a positive and significant effect, and digital literacy had a negative and insignificant effect on the entrepreneurial intention of grade XI students of SMA N 12 Jakarta. Social media serves as a

powerful tool for inspiration and networking, economic literacy provides foundational knowledge for business management, and digital literacy enhances the ability to utilize technology in business development. The combination of these factors creates an environment conducive to fostering entrepreneurial intentions among students.

Implication

The implications of this study are multifaceted. For educators and policymakers, these findings underscore the importance of integrating comprehensive digital literacy and economic programs into school curricula. Thus, students can develop the critical skills necessary for entrepreneurial success in the digital age. Schools should also encourage responsible use of social media, teaching students how to harness its potential for business while reducing its risks.

For students, this research highlights the importance of actively engaging in and developing their economic and digital literacy skills. This engagement will not only increase their entrepreneurial intentions but also equip them with the tools necessary to succeed in an increasingly digital business world.

Recommendation

Based on these findings, several recommendations to increase the entrepreneurial intention of grade XI students at SMA N 12 Jakarta can be given. First, schools should incorporate digital literacy and economics into the curriculum, covering financial management, market analysis, digital marketing, and e-commerce to equip students with basic business knowledge. Second, hold workshops and seminars with successful entrepreneurs to provide practical insights into starting and managing a business. Third, educate students on the responsible use of social media for businesses, including marketing, networking, and brandbuilding training. Fourth, establish a mentoring program that connects students with experienced entrepreneurs for guidance, support, and industry connections. Finally, encourage students to continue to learn and develop skills in the field of digital technology and business management to stay abreast of the latest trends and innovations. By implementing these recommendations, schools can prepare students for success in entrepreneurship and form a generation of innovative and resilient business leaders.

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