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The effect of financial literacy, digital literacy, and entrepreneurial learning outcome on entrepreneur behavior of students at SMK Negeri 1 Surabaya

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Abstract. This study aims to describe the research variables which include financial literacy, digital literacy, entrepreneurial learning outcomes and entrepreneur behavior and to analyze the effect of financial literacy, digital literacy, and entrepreneurial learning outcomes on student entrepreneur behavior at SMK Negeri 1 Surabaya. This research is a type of explanatory research with a quantitative approach. The population and sample in this study were students of SMK Negeri 1 Surabaya with a population of 102 students and a sample size of 81 students. The data collection technique used tests and questionnaires. The data analysis technique used multiple linear regression analysis. The results of the study of multiple linear regression data analysis show that financial literacy has a significant effect of 0.030 on the entrepreneur behavior of students at SMK Negeri 1 Surabaya and it is evident from the tcount of 2.215> t table of 1.99125. So it can be argued that an increase in financial literacy is followed by an increase in entrepreneur behavior. Digital literacy has a significant effect of 0.002 on the entrepreneur behavior of students at SMK Negeri 1 Surabaya and it is evident from the t_{count} of 3.259> t t_{table} of 1.99125, an increase in digital literacy is followed by an increase in entrepreneur behavior. And entrepreneurial learning outcomes have a significant effect of 0.001 on the entrepreneur behavior of students at SMK Negeri 1 Surabaya. It is proven that t_{count} is 3.429> 1.99125, an increase in entrepreneurial learning outcomes is followed by an increase in entrepreneur behavior. Financial literacy, digital literacy and entrepreneurial learning outcomes simultaneously on the entrepreneur behavior of students of SMK Negeri 1 Surabaya is evident from the F_{count} of 13.9645> F_{table} of 2.72. The number of contributions of the influence of the variables of financial literacy, digital literacy, and entrepreneurial learning outcomes on entrepreneur behavior is 32.7%, while 67.3% is influenced by other factors.

Keywords. Financial literacy, digital literacy, entrepreneurial learning outcomes and entrepreneur behavior

1. Introduction

According to Wibowo (2011), what determines the economic growth of a country is entrepreneurs who are able to innovate, be creative and a country becomes prosperous, measuring 2% of the population who are entrepreneurs. According to Suryana (2013), the country's economic growth is built by entrepreneurs. This shows that the presence of entrepreneurial growth will increase the economic growth of a country. The more countries that have entrepreneurs, the economy will increase.

According to Letsoalo (2020), entrepreneurship education is considered an investment to acquire knowledge about entrepreneurship. The influence of entrepreneurship education has been considered as an important factor for growing and developing entrepreneurial passion, spirit and behavior among the younger generation (Irafami, 2013). Vocational High School (SMK) is one of the educational institutions that prepares its graduates to be ready to compete in the world of work (Kemdikbud, 2018). Competition in the world of work is getting tougher. The number of jobs is considered to be still small compared to the total population and this has resulted in high unemployment. After graduating from school, SMK students are prepared for work, in addition to gaining experience in the majors taken by SMK students, they also learn related entrepreneurship. In this case, Vocational School students get entrepreneurship learning according to the curriculum, and are expected to be able to run a business when they graduate in addition to looking for jobs according to their fields.

The importance of the existence of entrepreneurs in winning the competition and encouraging economic growth, it is the duty of the government and related institutions to inspire, encourage, and facilitate the formation of individuals who have entrepreneurial spirit and behavior, especially the younger generation, students and university students. The vocational school taken in this study is SMK Negeri 1 Surabaya because based on the results of pre-observations made at SMK Negeri 1 Surabaya that there are 102 out of 360 students in class XI and XII majoring in Accounting and Financial Institutions who have done business. SMK Negeri 1 Surabaya is classified as the favorite SMK in Surabaya for classes XI and XII in Accounting and Financial Institutions, each of which has five classes. Establishing entrepreneur behavior is not an easy and simple job, but a complicated and long process.

According to Sachindaksh (2019), entrepreneur behavior means the behavior or ways in which business actors deal with the internal and external environment. Meanwhile, according to Heinonen (2006) entrepreneur behavior can be achieved through the intention phase, namely the knowledge, experience, and action stages. Entrepreneur behavior is one of two alternative behaviors that underlie the desire to innovate and change status (Web.Pedia, 2020). Entrepreneur behavior is a form of a person's actions in running a business because it is influenced by several factors. From the observation data at SMK 1 Surabaya which has been explained in the previous paragraph, there are students who already have businesses. Students in taking actions for the continuity of their business are carried out with various considerations so that there are no mistakes in decision makers for business progress. Student entrepreneur behavior, namely actions taken for the progress of the business being carried out and influenced by several factors.

Several factors of entrepreneuri behavior first explain financial literacy. Based on Rasyid's (2012) previous research, financial literacy is one of the basic needs for everyone who is spared from financial problems. Financial literacy is very important to be able to improve a person's welfare, because the financial knowledge that he has can be used to make financial decisions he faces. According to Usama (2019), financial literacy is a major factor in entrepreneurial business performance. Suparno (2018) states that financial literacy directly and positively affects entrepreneurial behavior by 9.3%. Meanwhile, research from Prabawati (2019) also states that financial literacy has no effect on entrepreneurial behavior. As well as Nurbaeti (2019), that financial literacy is not believed to be a factor that can make it easier or difficult for someone to carry out a behavior. Based on the explanation above, there is a research gap in the financial literacy variable, namely there are studies that have a positive effect and there are studies that have a negative effect so that these variables are used for this study.

The rapid development of the digital world has spurred the creative economy and new businesses (start-ups) that are involved in creating jobs for themselves or for others. School-

aged children have also begun to explore the business world. With the ability to use digital devices, someone who is able to become an entrepreneur. As business actors are required to be able to understand and understand the information they receive. According to Karpati (2011), digital literacy is the ability to fear a set of basic skills using and producing digital media, including and calculating information, participation in social networks to share knowledge, and various professional computing skills. With good digital literacy, an entrepreneur is able to seize opportunities by using digital media, communication technology and other information (Bayrakdaroglu, 2017).

Based on research from Salsabila (2019), digital literacy has a positive and significant effect on entrepreneur behavior. Pramono (2016) also states that digital literacy affects entrepreneur behavior. Prabawati (2019) states that digital literacy has a significant effect on entrepreneurial behavior. Meanwhile, Islami (2019) states that digital literacy has no effect on entrepreneur behavior. Based on the explanation above, there is a research gap in the digital literacy variable, namely there are studies that have a positive effect and there are studies that have a negative influence so that these variables are used for this study.

The government is also striving to develop entrepreneurship among SMK students. Revitalization of Vocational High Schools in the context of Improving the Quality and Competitiveness of Human Resources in Indonesia is outlined in Presidential Instruction (Inpres) Number 9 of 2016. Entrepreneurship education given in Creative Products and Entrepreneurship is one of the implementations of this regulation. From the entrepreneurial learning process there are student learning outcomes. Development of appropriate learning outcomes and can contribute to the development of entrepreneurial behavior and skills (Buckley, 2014). Learning outcomes obtained from creative products and entrepreneurship subjects are obtained from tests given by the teacher when they have finished the material. And the learning outcomes in this study were obtained from the first semester scores of students for product and creative entrepreneurship subjects.

Based on the results of previous research above which have been described regarding the behavioral variables of financial literacy, digital literacy and entrepreneurial learning outcomes on entrepreneurial behavior, there is a research gap, namely there are studies that have a positive effect and there are studies that have a negative influence. Thus, the authors conducted a study entitled the effect of financial literacy, digital literacy, and entrepreneurial learning outcomes on student entrepreneur behavior at SMK Negeri 1 Surabaya.

The formulation of the problem in this study is as follows:
a. Does financial literacy affect students entrepreneur behavior at SMK Negeri 1 Surabaya?
b. Does digital literacy affect students entrepreneur behavior at SMK Negeri 1 Surabaya?
c. Does entrepreneurial learning outcome affect students entrepreneur behavior at SMK Negeri 1 Surabaya?
d. Do financial literacy, digital literacy and entrepreneurial learning outcomes affect the entrepreneurial behavior of students at SMK Negeri 1 Surabaya

Berdasarkan rumusan masalah di atas, maka tujuan penelitian ini yaitu:
a. Analyzing the effect of financial literacy on student entrepreneurial behavior at SMK Negeri 1 Surabaya
b. Analyzing the effect of digital literacy on student entrepreneurial behavior at SMK Negeri 1 Surabaya
c. Analyzing the effect of entrepreneurial learning outcome on student entrepreneurial behavior at SMK Negeri 1 Surabaya
d. Analyzing the effect of financial literacy, digital literacy and entrepreneurial learning outcomes on student entrepreneurial behavior at SMK Negeri 1 Surabaya

2. Literature review

2.1 Entrepreneur Behaviour

Entrepreneur behavior is one of two alternative behaviors that underlie the desire to innovate and change status (Web.Pedia, 2020). Meanwhile, according to Sachindaksh (2019), entrepreneur behavior means the behavior or way in which business actors deal with the internal and external environment. Aina (2018) states that entrepreneurial behavior is one of the main factors affecting the success of a business run by entrepreneurs. It can be concluded that entrepreneur behavior is an action taken by entrepreneurs for the success of a business with various existing factors. A person who dares to take risks by thinking and acting creatively and innovatively is said to be an entrepreneur.

According to Heinonen (2006) entrepreneur behavior can be achieved through the intention phase, namely the knowledge, experience, and action stages. A person's entrepreneur behavior is a result of a work that rests on concepts and theories not because of a person's personality traits or based on intuition. Thus, behavior is something that can be learned and mastered in a systematic and planned manner (Fadiati & Purwana, 2011). According to Palma et al (2014), traits have been identified as characteristics of entrepreneurs, such as the need for achievement, risk taking, innovation or autonomy. Meanwhile, Kozubikova (2017) states that the characteristics of entrepreneur behavior, such as the need for achievement, risk taking, creativity, self-confidence, proactivity, and adaptability, show the most important for entrepreneurship. There are three indicators of entrepreneur behavior proposed by Oluwaseyi (2017), namely vision, innovation and the courage to take risks.

Entrepreneur behavior in this study is an action taken by entrepreneurs to develop existing businesses (Wijaya, 2008). The entrepreneur behavior indicators used in this study refer to Oluwaseyi's research (2017) which includes vision, innovation, and the courage to take risks.

2.2 Financial Literacy

Financial literacy is the ability to understand financial conditions and financial concepts and to transform that knowledge appropriately into behavior (Widyawati, 2012). According to Halilovic (2019), defining financial literacy as a combination of awareness, knowledge, skills, attitudes and behaviors needed to make good financial decisions and ultimately achieve individual financial well-being. In general, the definition of financial literacy is a person's ability to finance, process financial information and make financial decisions based on the information obtained (Atkinson and Messy, 2010).

According to Lusardi (2009) financial literacy can be defined as financial knowledge with the aim of achieving prosperity. Meanwhile, according to Tomaskova (2011) financial literacy is a set of knowledge and skills needed for people to secure themselves financially and behave actively in the market for financial products and services. Financially literate citizens are well versed in money and price issues, and are able to manage their personal budgets responsibly. Agree with Rasyid (2012) that financial literacy is one of the basic needs for everyone to avoid financial problems and improve one's welfare, because the financial knowledge they have can be used to make financial decisions they face.Remund (2010) menyatakan empat hal indikator dalam literasi keuangan, diantaranya penganggaran (*budgeting*), pinjaman (*borrowing*), tabungan (*saving*), investasi (*investing*). Capuano & Ramsay (2011) menjelaskan indikator dari literasi keuangan yaitu *money basic, budgeting, saving and planning, borrowing and debt literacy, recourse and self help*. Menurut Lusardi (2019) indikator literasi keuangan mencakup lima konsep keuangan diantaranya, Pengetahuan dasar mengenai keuangan pribadi (*Basic Personal Finance*), Pengetahuan mengenai manajemen uang (*Money Management*),

Pengetahuan mengenai kredit dan utang (*Credit and Debt Management*), Pengetahuan mengenai tabungan dan investasi (*Saving and Investment*), Pengetahuan mengenai risiko (*Risk Management*).

From the above definitions it can be concluded that financial literacy is a person's ability, which includes basic knowledge of how to manage and utilize finances. This ability aims to achieve prosperity in the future. Indicators for measuring financial literacy in this study adapted from Lusardi's research (2019) of five (5) indicators, four (4) indicators were used according to respondents, including: (1) Basic Knowledge of Personal Finance, (2) Knowledge of Credit and Debt Management, (3) Knowledge of Saving and Investment, (4) Knowledge of Risk (Risk Management).

2.3 Digital Literacy

According to Techataweewan (2018), digital literacy is a set of abilities to utilize and be aware of digital information, technology, and media to seek, evaluate, create and communicate as needed. Digital literacy is a person's ability to use digital technology at a level adequate for creation, communication, collaboration, and information retrieval and evaluation in a digital society (Son, 2015). Furthermore, they also understand and are able to think critically and evaluate digital media and be able to design communication content.

According to Karpati (2011), digital literacy is the ability to handle a set of basic skills which include digital media use and production, information processing and retrieval, participation in social networks for knowledge creation and sharing, and various professional computing skills. according to Hague (2017), digital literacy is defined as the ability of individuals to apply functional skills to digital devices so that they can find and select information, think critically, create creativity, collaborate with others, communicate effectively and still ignore electronic security and social contexts. a growing culture. Based on the definition of digital literacy described above. This study explains digital literacy according to (Son, 2015) as a person's ability to use digital technology at a level adequate for creation, communication, collaboration, and information retrieval and evaluation in a digital society. With the existence of digital devices, it can be used to do business online.

According to Wright (2015) there are 10 important benefits of digital literacy including saving time, being faster, saving money, making it safer, always getting the latest information, always being connected, making better decisions, making you work, making you happier and affect the world. An important element of digital literacy is related to what abilities must be mastered in the use of information and communication technology. Wheeler (2012) identifies nine important indicators in the world of digital literacy, such as Social Networking, Transliteracy, Maintaining privacy, Managing Digital identity, Creating content, Organizing and sharing content, Reusing / repurposing content, Filtering and selecting content, Selft. broadcasting.

Belshaw (2012) states that there are eight indicators for developing digital literacy, namely cultural (understanding the various contexts of digital world users), cognitive (thinking power in assessing content), constructive (creating expert and actual things), communicative (understanding network performance. and communication in the digital world), responsible, creative self-confidence (doing new things in new ways), critical in addressing content, and digital literacy as life skills and being socially responsible. Stefany (2017), there are seven indicators of digital literacy, including Information literacy, Digital scholarship, Learning skills, ICT literacy, Career and identity management, Communication and collaboration, Media literacy.

From some of the explanations above, that digital literacy is not just the ability to find, use and disseminate information, but it requires the ability to make information and critical evaluation, the accuracy of the application used and a deep understanding of the information content contained in the digital content. And the benefits of digital literacy in the world of the digital economy can increase income for both individuals and society as a whole. Digital literacy measurement indicators used in this study refer to Stefany's (2017) research, namely Information Literacy, ICT Literacy, Career and Identy Management, Communication and Collaboration, only 5 of the 7 indicators used Media Literacy because they adjust to the condition of the respondent.

2.4 Entrepreneurial Learning Outcome

According to Yulianto (2013), learning outcomes in entrepreneurship subjects are the abilities students have after receiving their learning experiences so that students have character, understanding and skills as entrepreneurs and have organizational abilities that can create and carry out business activities. Meanwhile, Azizi (2018) classified the learning outcomes of entrepreneurship education for the first time into four educational pillars (knowing, doing, being, living together). Buckley (2014) identifies 8 materials to achieve entrepreneurial learning outcomes, including the following:

a. Entrepreneur behavior, attitudes and skills development
b. Creating empathy with the world of entrepreneurial life
c. Entrepreneurial values
d. Entrepreneurial motivation and career
e. Understand business entry processes and assignments
f. General entrepreneurial competence
g. The minimum key of business
h. Manage relationships with various groups

From three opinions related to entrepreneurship learning outcomes, it is explained that the abilities possessed by students after receiving entrepreneurship subject matter. According to Oluwaseyi (2017), classifies entrepreneurship education in several parts, including knowledge related to entrepreneurship and entrepreneurship, analyzing business opportunities, developing ideas, entrepreneurial financing, business marketing, business management, and social entrepreneurship. Meanwhile, according to Azizi (2018) entrepreneurial learning outcomes have four dimensions, including choosing entrepreneurial and entrepreneurial knowledge, career paths, business opportunities, and starting a business.

The learning outcomes of entrepreneurship in this study are classified as creative and entrepreneurial products in class XI and XII, mastery of student competencies both in terms of cognitive, affective and psychomotor. Learning outcomes of creative and entrepreneurial products can be interpreted as results that have been achieved by students in studying creative products and entrepreneurship subjects obtained from test results. Researchers give tests to students who have made efforts to get the value of entrepreneurial learning outcomes. The material used in this study refers to Azizi's (2018) research and the indicators taken are adjusted to the syllabus, namely understanding entrepreneurship and entrepreneurship and analyzing business opportunities.

3. Method

This research is a type of explanatory research with a quantitative approach. Design in research is all processes involved in planning and implementing research. So this research design consists of independent variables and dependent variables. The independent variable

consists of financial literacy (X1), digital literacy (X2), entrepreneurial learning outcomes (X3) and the dependent variable is entrepreneur behavior (Y). Furthermore, in this study an analysis will be carried out to determine the influence of the X1 variable on Y, the influence of the X2 variable on Y, the influence of the X3 variable on Y, and the effect of the variables X1, X2, X3 simultaneously which can affect Y.The research design is based on study of theory and previous research so that research can describe the variables clearly so that they are not biased. To solve the problems in this study, the following research design was used
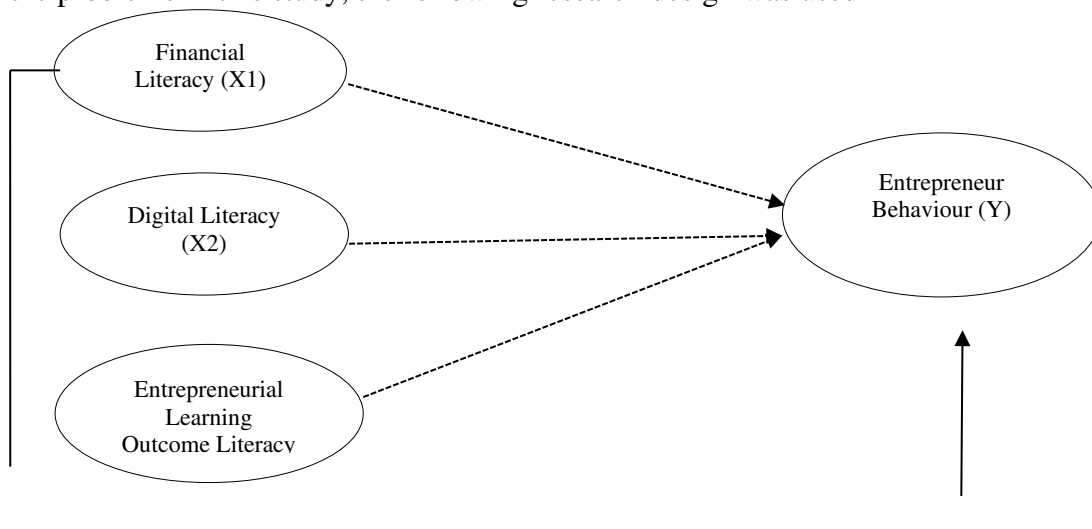
Keterangan :

               : Partial effect

⟶ : Simultaneous influence

Figure 3.1 Research Design

    The population in this study were students of class XI and XII majoring in Accounting and financial institutions at SMK Negeri 1 Surabaya who have been doing business. The population characteristics in this study are:

a. The sample is limited to respondents who have taken basic accounting, banking accounting, financial accounting, tax accounting, spreadsheets, computer accounting, digital simulations, and creative products and entrepreneurship.
b. The sample is limited to respondents who have or are currently running a business (entrepreneurship)
c. The sample is limited to online-based businesses.

    Researchers have made preliminary observations in the form of distributing questionnaires containing the entrepreneur behavior of students who have made business. Where the number of students who have done business in class XI and XII at SMK Negeri 1 Surabaya is 102 students. With detailed population data as follows:

Tabel 3.1

The Number of the Study Population

School	Class	Total
SMK Negeri 1 Surabaya	XI AKL	50
	XII AKL	52
Total		102

Source: data processed by researchers

The sampling technique used was nonprobabability sampling. According to Sugiyono (2017), nonprobabability sampling is a sampling technique that does not provide equal opportunities / opportunities for every element or member of the population to be selected as samples. In this study the sampling technique used was purposive sampling. According to Arikunto (2013), purposive sampling technique is a technique of taking samples not based on random, regional or strata, but based on considerations that focus on certain objectives

According to Riduwan (2019) the sampling technique can be done with the Slovin formula as follows:

$$n = \frac{N}{N.d^2 + 1}$$

Information:

n   = numbers of sampels
N   = numbers of population
d^2 = applied precision

Based on the Slovin formula above, the number of samples for all respondents in this study are as follows:

$$n = \frac{102}{102.(0,05^2)+1} = \frac{102}{1,255} = 81$$

Based on the table of Issac and Michael, for a population of 102 with an error rate of 5%, the sample size is 81.

According to Sugiyono (2017) the size of the sample distribution for each class can be found using the following:

$$n_h = \frac{N_h}{N} \text{ X } n$$

Keterangan:

n_h = numbers of stratum sample
 n = numbers of sample size
N_h = numbers of sub-stratum sample
 N = numbers of population

Adapun distribusi sampel dalam penelitian ini dapat dilihat pada tabel dibawah ini:

Table 3.2
Distribution of Research Samples

School	Class	The numbers of entrepreneur students	Sample calculation of the number of students by class	Sampel
SMK Negeri 1 Surabaya	XI	50	(50/102) x 81	40
	XII	52	(52/102) x 81	41
		102	Total sample size	81

Source: data processed by researchers (2020)

Based on the sample calculations above, the total sample size is 81 respondents. In this study, the sample size of 81 respondents will be divided into two parts, namely class XI AKL as many as 40 students, and class XII AKL as many as 41 students at SMK Negeri 1 Surabaya.

Data collection techniques used in this study were tests and questionnaires. The test in this study was used to obtain data on financial literacy and entrepreneurial learning outcomes. Meanwhile, the questionnaire in this study was used to obtain data on variables of digital literacy and entrepreneurial behavior. Both questionnaires use a four-point Likert scale. The score statement for the questionnaire is as follows:

Table 3.3
determining the scale value of the questionnaire

Criteria	Score
Sangat Setuju (SS)	4
Setuju (S)	3
Tidak Setuju (TS)	2
Sangat tidak setuju (STS)	1

Source: Hertanto dan Sugiyono (2017)

Before distributing the questionnaire, researchers are required to test the instrument. This research instrument test using validity test and reliability test. The validity test in this study used the Product Moment Pearson Correlation (rcount) formula and was tested on 30 respondents following Sugiyono's opinion (2017). The validity test was carried out with the help of SPSS 26. Reliability in this study used the Cronbach's Alpha formula and was tested on 30 respondents following the opinion of Sugiyono (2017). The reliability test was carried out with the help of SPSS 26. The criteria for reliability testing according to Hamdi (2014) is that if the Cronbach's Alpha value is> 0.60 then the question or questionnaire statement is declared reliable.

The data analysis technique used descriptive analysis techniques, classical assumption test, multiple linear analysis and significant test. Descriptive analysis in this study is used to describe the values of the respondent's answers to each variable X1, X2, X3 and Y. While the classical assumption test includes normality test, multicollinearity test, heteroscedasticity test, and linearity test. The data normality test used the Kolmogrov-Smirnov (KS) nonparametric statistical test. Based on the results of data processing, the data is said to be normal if the logrov-Smirnov column value shows a number> 0.05. Multicollinearity states a linear relationship in some or all of the independent variables of the regression model using variance inflation factor (VIF). One method used in research to test heteroscedasticity is the Spearman Rank correlation test if the sig t value is> 5%, then there is no heteroscedasticity between standardized residuals and each of the independent variables. To detect the presence or absence of heteroscedasticity is done by looking at the Scatterplot graph generated from the regression analysis. The linearity test aims to determine whether the distribution of research data has a distribution that is in accordance with the linear line or not by looking at the anova table on deviation from linearity.

Multiple linear analysis includes multiple linear regression equations and correlation test. The following is the equation of the multiple linear regression model in this study as follows:

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$

Information:
Y   = Entrepreneur behaviour
α = Constant coefficient
β_1 = multiple linear regression coefficient
X_1 = Financial literacy
β_2 = digital literacy regression coefficient
X_2 = Digital literacy
β_3 = The regression coefficient of entrepreneurial learning outcomes
X_3 = Entrepreneurial learning outcomes
e   = Error

According to Priyatno (2009) the correlation coefficient (R) is the correlation between two or more independent variables on the dependent variable. The value of R ranges from 0 to 1. The

following is an interpretation table of the correlation coefficient (R) to show the relationship between the independent variable and the dependent variable.:

Table 3.4
interpretation of the correlation coefficient (R)

Coefficient Interval	Level
0,00 – 0,19	Very Low
0,20 – 0,399	Low
0,40 – 0,599	Strong Enough
0,60 – 0,799	Strong
0,80 – 1,000	Very Strong

Source: Sugiyono (2017)

Significant tests in this research are t test (significant partial effect test), F test (simultaneous test), determination coefficient test (R2). This test is conducted to determine the level of significance of the effect of each independent variable on the dependent variable. The formula used is.

$$t = \frac{b - B}{Sb}$$

Information:

t : the value to be compared to the table

b : Regression coefficient

B : Represents a specific value of B, according to the hypothesis

S_b : standard deviation of regression efficiency b

This test is conducted to determine the level of significance of the influence of the independent variables simultaneously (simultaneously) on the dependent variable using the F test.

The formula used is as follows.

$$F_{tihung} = \frac{R^2(n - m - 1)}{m.(1 - R^2)}$$

(Riduwan, 2010)

Information: .

R^2 : multiple correlation coefficient

n : numbers of members

m : multiple correlation coefficient

To measure the degree of relationship between the 4 variables used in this study, namely financial literacy, digital literacy, and entrepreneurial learning outcomes, the coefficient of determination was tested. The calculation of the coefficient of determination is calculated as follows.

$$R^2 = \frac{JK\ (Reg)}{JK\ (T)} = \frac{JK\ (Reg)}{\Sigma y^2}$$

(Basuki, 2015)

Information::

R^2 = the coefficient of determination

$JK_{(Reg)}$ = the sum of the squares of the regression = $b_1X_1Y + b_2X_2Y + b_3X_3Y$

$JK_{(T)}$ = Sum of total squares = Y^2

4. Results and discussions
4.1 Research Result
4.1.1 Descriptive Analysis

Financial literacy variable description analysis This financial literacy variable is measured using multiple choice test questions, with 20 question items with the calculation of the number of correct answers divided by the number of questions multiplied by one hundred. The maximum score for measuring the financial literacy variable is 100. The correct answer scores are grouped into five categories, namely very low, low, moderate, high and very high. The percentage of respondents' answers based on the five categories is as follows:

Table 4.1
Breakdown of Score Financial Literacy

Interval Score	Category	Frequency (F)	Prosentase (100%)
1-20	Very low	-	-
21-40	Low	-	-
41-60	Moderate	23	28,4%
61-80	Hight	58	71,6%
81-100	Very hight	-	-
	Total	81	100%
	Mean	68,4 (Tinggi)	

Source: data processed by researchers (2020)

Based on table 4.2, it can be concluded that the majority of students of SMK Negeri 1 Surabaya have a high level of financial literacy, as many as 58 students or 71.6% get a score of 61 to 80 while as many as 28.4% or as many as 23 students have a moderate level of financial literacy. with a score of 41 s / d 60. The average result of the level of financial literacy is 68.4 in the high category. Thus the average level of financial literacy of students of SMK Negeri 1 Surabaya as a whole has high financial literacy. While the digital literacy variable, all indicators in the questionnaire for respondents' answers, have an average of 3.3 and are in the very high category. The conclusion means that most respondents are able to use digital media to sell their products and attract consumers when content related to their products is uploaded to social media. The variables of entrepreneurial learning outcomes The percentage of respondents' answers based on the five categories are as follows:

Table 4.2
Breakdown of Score Entrepreneurial Learning Outcome

Skor Interval	Kategori	Frekuensi (F)	Persentase (100%)
1-20	Very low	-	-
21-40	Low	-	-
41-60	Moderate	15	18,5%

61-80	Hight	63	77,8%
81-100	Very hight	3	3,7%
	Jumlah	**81**	**100%**
	Mean	**70,7 (Tinggi)**	

Source: data processed by researchers (2020)

Based on the data table 4.2, it can be concluded that most of the students of SMK Negeri 1 Surabaya have proven entrepreneurial learning outcomes as many as 15 students or 18.5% got a score of 41 to 60 while as many as 77.8% or as many as 63 students had a Entrepreneurship learning outcomes are high with a score of 61 to 80 while as many as 3 students get a score of 81/100 in the very high category. The average result of entrepreneurship learning outcomes is 70.7 with high category. Thus the average student entrepreneurship learning outcomes of SMK Negeri 1 Surabaya as a whole have had high entrepreneurship learning outcomes

The variable of entrepreneur behavior based on the data on the results of respondents' answers, on average, from all indicators, there is a value of 3.4 which is classified as a very high category, it can be concluded that most respondents dare to take risks, are not afraid of failure, like challenges, and learn from mistakes for the business that has been run.

4.1.2 Classic Assumption Test

The normality test carried out in this study resulted in an asymp.sig (2-tailed) value, it is known that the significant value is 0.200 which means more than Sig> 0.05, it can be concluded that the variables of financial literacy, digital literacy, entrepreneurial learning outcomes and entrepreneur behavior normally distributed test. The multicollinearity test can be seen that each variance inflation factor (VIF) value is more than 0.10 and the VIF value is less than 10, so this shows that there is no multicollinearity in the regression model, so that the model does not have multicollinearity problems or there is a correlation relationship between variables. -the independent variable. Likewise, the variables of financial literacy, digital literacy, and entrepreneurial learning outcomes each have a significant value> 0.05. It can be concluded that there is no heterokesdaticity in the regression model. Regression model is good if there is no heterokesdaticity.

In the linearity test of the financial literacy variable on entrepreneur behavior, a significant value of Deviation From Linearity was obtained of 0.277, which means that it is greater than 0.05 (0.277 <0.05), it can be concluded that there is a linear relationship between financial literacy variables. The digital literacy variable on entrepreneur behavior has a significant value in Deviation From Linearity of 0.526, which means it is greater than 0.05 (0.526> 0.05), it can be concluded that there is a linear relationship between digital literacy variables. The variable of entrepreneurial learning outcomes for entrepreneur behavior obtained a significance value at the Deviation From Linearity of 0.050, which means it is greater than 0.05 (0.050> 0.05), it can be concluded that there is a linear relationship between digital literacy variables.

4.1.3 Multiple Linear Regression Test

Based on the results of the data test, the regression equation is obtained, namely Y = 11.594 + 0.052X1 + 0.401X2 + 0.081X3 + e. The constant value (α) is 11.594, meaning that if there is no change in the variables of financial literacy, digital literacy, and entrepreneurial learning outcomes (values X1, X2, X3 are 0) then entrepreneur behavior is 11.594. The value of the financial literacy coefficient (β1) is 0.052, meaning that if the financial literacy variable (X1) increases by 1% assuming the digital literacy variable (X2), the entrepreneurial learning outcome variable (X3) and the constant (α) is 0 (zero), then entrepreneur behavior increased by

0.052. The value of the digital literacy coefficient ($\beta2$) is 0.401, meaning that if the digital literacy variable (X2) increases by 1% assuming the financial literacy variable (X1), the entrepreneurial learning outcome variable (X3) and the constant (α) is 0 (zero), then entrepreneur behavior increased by 0.401. The coefficient value of entrepreneurship learning outcomes ($\beta3$), meaning that if the entrepreneurial learning outcome variable (X3) increases by 1% assuming the financial literacy variable (X1), the digital literacy variable (X2) and the constant (α) is 0 (zero), then the behavior entrepreneurship increased by 0.081

The correlation coefficient (R) of 0.594 can be concluded that the relationship between financial literacy, digital literacy and entrepreneurial learning outcomes on entrepreneur behavior is in the strong enough category.

4.1.4 Significant Test

The t test was used to determine the effect of financial literacy, digital literacy, and entrepreneurial learning outcomes on students' entrepreneurial behavior partially. The results of calculations with the help of SPSS 26 show:

Tabel 4.3
Uji t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.594	4.164		2.784	.007
	Literasi Keuangan	.052	.023	.214	2.215	.030
	Literasi Digital	.401	.123	.306	3.259	.002
	Hasil Belajar Kewirausahaan	.081	.024	.338	3.429	.001

a. Dependent Variable: Perilaku Berwirausaha

Source: data processed by researchers (2020)

The results of the t test calculation show that If t_{hitung} each variable is:
1) Financial literacy variable has t_{hitung} of 2,215 > t_{tabel} of 1,99125 then H_0 is rejected and H_a is accepted meaning that there is an effect of financial literacy on entrepreneur behavior.
2) Digital literacy variable has t_{hitung} sebesar 3,259 > t_{tabel} of 1,99125 then H_0 is rejected and H_a is accepted meaning that there is an effect of digital literacy on entrepreneur behavior.
3) Entrepreneurial learning outcome variable has t_{hitung} sebesar 3,429 > of 1,99125 then H_0 is rejected and H_a is accepted meaning that there is an effect of entrepreneur learning outcome on entrepreneur behavior.

The result of the F test calculation is adalah F_{hitung} sebesar 13,9645 > F_{tabel} of 2,72 then H_0 is rejected and H_a is accepted here is the influence of financial literacy, digital literacy, and entrepreneurial learning outcomes simultaneously on entrepreneur behavior. The coefficient of determination ($R2$) is the correlation coefficient (R-Square) of 0.327 or 32.7%. It can be concluded that the relationship between entrepreneur behavior is influenced by financial literacy, digital literacy, and entrepreneurial learning outcomes by 32.7% while 67.3% is influenced by other factors. Based on the results of data analysis, it can be seen that the answer to the hypothesis proposed in this study is:
1) There is an effect of financial literacy on the entrepreneur behavior of students of SMK Negeri 1 Surabaya as evidenced by the t_{count} of 2.215> t_{table} of 1.99125 so that it can be argued that the increase in financial literacy is followed by an increase in entrepreneur behavior.

2) There is an effect of digital literacy on the entrepreneur behavior of students of SMK Negeri 1 Surabaya as evidenced by the t$_{count}$ of 3.259> t $_{table}$ of 1.99125 so that it can be argued that the increase in digital literacy is followed by an increase in entrepreneur behavior.

3) There is an effect of entrepreneurial learning outcomes on the entrepreneur behavior of students of SMK Negeri 1 Surabaya, it is proven that the tcount is 3,429> 1.99125 so it can be argued that the increase in entrepreneurial learning outcomes is followed by an increase in entrepreneur behavior.

4) There is an effect of financial literacy, digital literacy and entrepreneurial learning outcomes simultaneously on the entrepreneur behavior of students of SMK Negeri 1 Surabaya as evidenced by the Fcount of 13.9645> Ftable of 2.72. So it can be argued that the simultaneous increase in financial literacy, digital literacy and entrepreneurial learning outcomes is followed by an increase in entrepreneur behavior.

4.2 Discussion
4.2.1 The Influence of Financial Literacy on Entrepreneur Behavior

Based on the results of testing and data analysis, it is proven that the significant value of the financial literacy variable is 0.030 <0.05. The influence of the financial literacy variable on entrepreneur behavior partially can be seen from the tcount of 2.215> t table of 1.99125. From the data shows that financial literacy has an effect on the entrepreneur behavior of students at SMK Negeri 1 Surabaya. The regression coefficient is positive, meaning that the effect will be unidirectional, where if the level of financial literacy increases, the student's entrepreneur behavior will also increase and vice versa. Individuals must have the knowledge and skills to manage their personal financial resources effectively for the welfare of Halilovic (2019). So the need for financial literacy in students in doing entrepreneur behavior or making decisions to manage their business finances so as to avoid mistakes when making decisions (Widyawati, 2012). The results of this study are supported by research conducted by Suparno (2018), which states that financial literacy directly and positively affects entrepreneur behavior.

4.2.2 The Effect of Digital Literacy on Entrepreneur Behavior

Based on the results of data analysis, it shows that digital literacy has a significant effect of 0.002 <0.05. And the influence of digital literacy variables on entrepreneurial behavior is partially visible from the tcount of 3.259> t table of 1.99125. From the calculation, it can be concluded that digital literacy affects the entrepreneur behavior of students at SMK Negeri 1 Surabaya

According to the results of previous research by Salsabila (2019), digital literacy can have a positive effect on entrepreneur behavior. Research from Winarsih (2018) also states that digital literacy can have a positive impact in increasing the ability of entrepreneur behavior. The results of Son Joeng Bae's (2017) research show that the development of digital technology is considered to make it easier for someone to learn or find information about something, for example in a career. So it can be concluded that digital literacy can influence students' entrepreneur behavior. Students can sell products through online media, such as sales through applications on smartphones and can do other activities. Digital literacy is proven to be a predictor that influences entrepreneur behavior in students with limited capital.

4.2.3 The Influence of Entrepreneurial Learning Outcomes on Entrepreneur Behavior

Based on the results of data analysis regarding the effect of entrepreneurial learning outcomes on student entrepreneur behavior at SMK Negeri 1 Surabaya, it is known that entrepreneurial learning outcomes have a significant effect of 0.001 <0.05. And the effect of

the digital literacy variable partially can be seen from the tcount of 3,429> 1,99125. From the calculation results it can be concluded that entrepreneurial learning outcomes have an effect on entrepreneur behavior. And the regression coefficient is positive for entrepreneur behavior. The positive effect shows a unidirectional influence, meaning that if the entrepreneurial learning outcome variable increases, it will affect the increase in the entrepreneur behavior variable. Conversely, if the entrepreneurial learning outcome variable decreases, it will result in a decrease in the entrepreneur behavior variable. This indicates that the higher the entrepreneurial learning outcomes, the better the entrepreneur behavior. Supported by research conducted by Oluwaseyi (2017) shows that entrepreneurial learning outcomes have a positive relationship with entrepreneur behavior and has a significant positive effect. Kirkley's research (2017) also states that in entrepreneurship education learning outcomes can provide significant positive changes to entrepreneur behavior. And according to Othman (2019), in entrepreneurship education learning outcomes can influence entrepreneur behavior.

4.2.4 The Influence of Financial Literacy, Digital Literacy, and Entrepreneurial Learning Outcomes on Entrepreneur Behavior

Based on the results of this study, data analysis (F test) obtained significant results of 0.000 <0.05 and F_{count} of 13.9645> F_{table} of 2.72, indicating that together (simultaneously) financial literacy, digital literacy and entrepreneurial learning outcomes has a significant effect on the entrepreneur behavior of students at SMK Negeri 1 Surabaya. This means that the variables of financial literacy, digital literacy and entrepreneurial learning outcomes can simultaneously explain the changes in the entrepreneur behavior of students at SMK Negeri 1 Surabaya. The results of this hypothesis testing are also explained by the value of the coefficient of determination from the research results, where in the multiple linear analysis in this study it is indicated by the value of R Square, which is equal to 0.327, which means that 32.7% of entrepreneurial behavior can be explained by the variable financial literacy, digital literacy. and entrepreneurial learning outcomes and the remaining 67.3% explained by other variables outside of these variables.

Supported by Suparno's research (2018), states that financial literacy is 9.3% influencing entrepreneur behavior. The digital literacy variable has the greatest or most dominant influence in supporting the entrepreneur behavior of students at SMK Negeri 1 Surabaya, from the results of the analysis of respondents' responses, the digital literacy variable has an average value of 3.3. So, it can be concluded that digital literacy has the most dominant influence on student entrepreneur behavior at SMK Negeri 1 Surabaya. Supported by Salsabila's research (2019) that digital literacy has a high influence on entrepreneurial behavior. While the entrepreneurial learning outcome variable has an average value of 57.2 including the medium category, supported by Oluwaseyi's (2017) research that entrepreneurial learning outcomes have a positive effect on entrepreneur behavior. Thus the results of the above discussion, it can be concluded that in this study each variable financial literacy, digital literacy, and entrepreneurial learning outcomes simultaneously affect the entrepreneur behavior of students at SMK Negeri 1 Surabaya.

5. Conclusions

Based on the results of research and discussion which has been described that 1) financial literacy affects the entrepreneur behavior of students at SMK Negeri 1 Surabaya, meaning that the increase in financial literacy is followed by an increase in entrepreneur behavior. The increasing financial literacy of entrepreneur behavior, the better. Which means that the financial literacy variable (X1) has a significant effect on entrepreneur behavior (Y). 2) digital literacy

affects students' entrepreneur behavior at SMK Negeri 1 Surabaya, meaning that digital literacy is increasing followed by an increase in good entrepreneur behavior. Which means that the digital literacy variable (X2) has a significant effect on entrepreneur behavior (Y). 3) entrepreneurial learning outcomes affect the entrepreneurial behavior of students at SMK Negeri 1 Surabaya. This shows that entrepreneurial learning outcomes can improve entrepreneur behavior of students of SMK Negeri 1 Surabaya. 4) Financial literacy, digital literacy, and entrepreneurial learning outcomes together have a significant effect on the entrepreneur behavior of students at SMK Negeri 1 Surabaya. This shows that the higher the financial literacy, digital literacy, and learning outcomes of entrepreneurship, the higher the entrepreneur behavior of students at SMK Negeri 1 Surabaya..

To have high financial literacy, students should improve their understanding of accounting learning, so that they can make the right decisions for the smooth running of the business they are running. In digital literacy, it is necessary for students to always update content related to products being sold to attract consumer interest. The content can be related to reviews of purchases, making product-related tutorials, holding small pieces when there is a big day. For further researchers, from the results of this study there are still many other factors that influence entrepreneur behavior so that further research is needed with other variables to find out other factors that will influence entrepreneur behavior.

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