

Social Media Literacy's Impact on Entrepreneurial Interest Among Secretarial Students with Digital Financial Literacy Moderation

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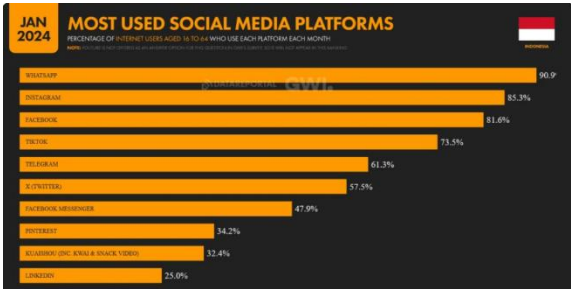
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Abstract – Social media platforms offer numerous benefits to entrepreneurs; however, paradoxically, younger generations, such as university students, often fail to leverage these platforms to foster entrepreneurial interest. Additionally, financial management skills are essential for running a business effectively. This situation necessitates the development of social media literacy and digital financial literacy to enhance entrepreneurial interest among students. The purpose of this study is to analyze the influence of social media literacy on the entrepreneurial interest of secretarial program students and to investigate the moderating role of digital financial literacy in the relationship between social media literacy and entrepreneurial interest. This study employed a quantitative research approach, utilizing online questionnaire distribution as the primary data collection method. The sample was determined through purposive sampling involving 50 secretarial program students at Universitas Budi Luhur. The findings reveal that social media literacy has a positive and significant impact on the entrepreneurial interest of secretarial program students at Universitas Budi Luhur. Furthermore, the results indicate that digital financial literacy plays a role in shaping the effect of social media literacy on entrepreneurial interest among these students.

Keywords: Digital financial literacy; Entrepreneurial interest; Social media literacy

1. Introduction

Realizing digital transformation as one of Indonesia's digital visions for 2045. As of 2024, the number of active internet users in Indonesia exceeds 220 million people, representing more than 70% of the total Indonesia's population (KOMDIGI, 2024). Social media has become a digital intermediary that enables users to interact with one another or share content. Activities on social media can have either positive or negative impacts, depending on an individual's ability to access and interpret the messages received through social media (Carpenter & Harvey, 2019). As reported in a survey by the Indonesian Internet Service Providers Association (APJII), Generation Z and Millennials have different social media preferences. The majority of Generation Z in Indonesia, 51.9%, frequently access the Instagram social media application. Meanwhile, among Millennials, 74.09% frequently access Facebook (Ahdiat, 2024). The Digital Indonesia 2024 Report provides a comprehensive overview of digital technology trends in Indonesia. The most commonly utilized social media platforms in Indonesia in 2024 are WhatsApp, used by 90.9% of the population, Instagram at 85.3%, and Facebook at 81.6% (Riyanto, 2024). The diagram is presented in Figure 1.



Source: Digital Indonesia Data (2024)

Figure 1. Social Media Platforms Used

The digital era phenomenon currently being faced has made social media an inseparable part of teenagers' lives. From morning to night, teenagers are often engaged in using various social media platforms such as WhatsApp, Facebook, Instagram, Twitter, TikTok, and others. However, behind all the controversy and criticism surrounding social media, there is tremendous potential as a platform that can serve as a space for business opportunities and even foster entrepreneurial interest among teenagers, particularly students. Social media has provided a vast global platform for teenagers to promote products or services, interact with customers, and

even build a personal brand (Wang, 2020). In recent years, the fact has proven that a number of teenagers have achieved financial success through businesses built on social media platforms (Hanifah, 2024). There are young entrepreneurs who have achieved success thanks to social media, such as social media influencers and online business owners. Examples include Raffi Ahmad (Influencer, YouTuber, and successful entrepreneur), Atta Halilintar (YouTuber and businessman), Arief Muhammad (Owner of Padang Payukumbuah restaurant), Rachel Vennya (Influencer and fashion brand owner), Tasya Farrasya (Beauty vlogger), and others (Economy, 2024).

The development of social media, which facilitates the public in receiving and sharing information, needs to be accompanied by caution, the ability to filter and select, and social media literacy. The practice of developing social media literacy must be comprehensively applied to society (Nagle, 2018). Business opportunities can easily be accessed by teenagers when using social media wisely. The ability to think, analyze, and interpret messages from social media is crucial. Teenagers, especially Millennials and Generation Z, are potential targets in the spread of news on social media due to their affinity with advanced technology (Mubarak, 2024). The messages conveyed on social media are often misused. This misuse appears in the form of the spread of hoaxes, hate speech, and issues concerning to ethnicity, religion, race, and inter-group relations (Rahmadhany, 2021).

The increasing spread of hoaxes requires the youth to develop the ability to apply media literacy. With media literacy skills that leverage digital advancements, they can create a wiser mindset in using social media platforms (Hadiyati, 2023). One of the ways is to foster entrepreneurial interest among students. Literacy is one approach that can be taken to minimize the spread of hoaxes, especially in today's digital era. This allows students to focus on receiving and filtering information about business ideas or business products that present potential opportunities.

Social media literacy functions as a safeguard or filter for information when teenagers, especially students, use social media to start a business. Each individual needs to build a strong foundation and character to keep up with technological developments. Character building is one of the foundational assets for becoming a successful and accomplished entrepreneur. The research gap lies in the focus of previous studies on entrepreneurial interest from external factors that influence an individual's passion for running a business. In contrast, this study emphasizes internal competencies, particularly the knowledge acquired through the reinforcement of entrepreneurship-related coursework.

It is undeniable that technology will continue to evolve, as will social media among

students. Social media literacy can safeguard the Indonesian public, particularly teenagers and students, in the use of social media and the development of technology (Aulia, 2024). Before starting a business, the first step is to have an entrepreneurial interest. With entrepreneurial interest, an individual can dedicate themselves fully to becoming a successful entrepreneur. When a person has this interest, they are more likely to make optimal business plans when starting their venture (Cania, N., & Heryani, 2020). Entrepreneurial interest is the desire, attraction, and willingness to have a strong determination to be self-reliant or to strive in meeting one's needs without fear of the risks that may arise, as well as being ready to learn from failure (Utomo, 2023).

Previous research indicates that the low entrepreneurial interest among students is due to limited student involvement in training, a lack of seminars on the business world for students, and a small number of business proposals submitted for national competitions (Hadiyati, 2023). Entrepreneurial interest arises from motivation, attraction, and a sense of excitement in starting a business by recognizing business opportunities. The awareness within students themselves determines their desire to pursue entrepreneurship (Barba-Sánchez et al., 2022). The presence of social media is believed to support the emergence of business ideas or products and foster motivation due to the influence of successful and wealthy influencers and content creators. Previous research related to social media literacy and entrepreneurial interest among the youth has shown that social media has a strong influence on the entrepreneurial interest of teenagers in Pasuruan Regency (Masudha, 2024). To foster entrepreneurial interest among students, proper social media literacy is required. This means that the ability to receive information through social media must be carefully filtered by the younger generation to avoid being influenced by unhelpful news. One valuable piece of information on social media is related to creative and innovative ideas that can spark the interest to become a successful and accomplished entrepreneur.

The social media literacy possessed by students is expected to add value to the goods or products being offered (Hanifah, 2024). Because it will be widely viewed by Instagram and Facebook followers, social media accounts with many followers have more opportunities to attract consumers to purchase the products or goods promoted on social media. Over time, the younger generation, particularly students, is increasingly realizing that social media has become a tool that can be maximized to help market products and can be beneficial in discovering new business opportunities through social media (Setiawan, 2023). The ability to manage financial resources in business or entrepreneurship cannot be separated from the advancement of technology. Digital payment tools,

financial applications, and profit management systems have undergone digital transformation. The broad scope of digital inclusive finance, when effectively implemented, can drive sustainable economic growth (Sun & Tang, 2022). The adoption of digital payment platforms correlates with enhanced digital literacy in all areas of financial literacy (Prete, 2022). The society must be able to quickly adapt to financial technology. One aspect of this is the role of digital financial literacy. Financial literacy refers to an individual's capability to manage finances and make informed financial decisions (Ani, 2024). Quick Response Code Indonesian Standard (QRIS) has become increasingly common in everyday life in Indonesia as a practical and secure method of digital payment. According to data from the Indonesian Payment System Association (ASPI), the number of QRIS users reached 55 million as of December 2024.

Digital financial literacy encompasses knowledge about financial planning, budgeting, and utilizing technology to support a business (Nurlela, N., Fuad, M., Brastoro, B., Arfa, F. F., Hamama, F., & Widiyanto, 2023). Previous research has shown that the role of digital financial literacy is closely related to the development of entrepreneurship among the younger generation, particularly students of Vocational High Schools (Husain Nurisman, Albertus Maria Setyastanto, Dony Oktarisman, Dellia Mila Vernia, 2024). Business activities in running a venture cannot be separated from the sophistication of financial technology. One such capability is digital financial management, which allows profits to be managed optimally. Digitalization influences financial literacy in a region, and adaptation by each individual is necessary to fully understand it (Tiina Koskelainen, Panu Kalmi, Eusebio Scornavacca, 2023). The research gap is identified in the digital literacy variable, as previous studies have not yet incorporated digital payment instruments such as QRIS and e-wallets.

The importance of digital financial literacy is one of the drivers for students to develop an interest in entrepreneurship. This is indirectly related to the ability to use social media to identify business opportunities and having digital financial literacy skills to manage business earnings, which in turn fosters entrepreneurial interest among students. Digital financial literacy brings greater benefits for financial well-being (Choung, Youngjoo & Pak, 2023). Previous research shows that a lack of financial literacy can impact personal finances and the financial management of businesses run by the younger generation (Salle, 2024). This occurs because young entrepreneurs lack the ability to separate or allocate personal finances from their business finances. Understanding financial literacy is crucial for an entrepreneur, particularly regarding the advanced technology that can simplify financial management, such as digital financial literacy.

The data shows that 100% of students in the Secretarial program actively use Instagram and Facebook. They use these social media platforms primarily to express themselves and build personal identities through posts, photos, and videos. However, only about 5% of students in the Secretarial program aspire to become entrepreneurs. This highlights the lack of entrepreneurial interest among students in the Secretarial program at Universitas Budi Luhur, which is the main issue that this study aims to explore. This situation underscores the need to understand the factors that influence entrepreneurial interest among these students. Therefore, the research questions in this study focus on how social media literacy affects the entrepreneurial interest of students in the Secretarial program, as well as the moderating role of digital financial literacy in this relationship, so that, the main objective of this study is to explore these factors in depth and provide insights on how to increase entrepreneurial interest through the use of social media and digital financial tools. Meanwhile, the novelty of this research compared to previous studies lies in: 1) Social media literacy focusing on digital platforms such as WhatsApp, Instagram, and Facebook; 2) Entrepreneurial interest focusing on internal factors within students of the Secretarial program who have taken entrepreneurship and business introduction courses; 3) Digital financial literacy focusing on digital payment tools, namely QRIS and E-wallets.

2. Research Methods

A quantitative method was employed by the authors to assess the degree of impact of social media literacy on the entrepreneurial interest of students in the Secretarial program, moderated by digital financial literacy. This study utilized a combination of primary and secondary data, with primary data obtained through online questionnaires distributed via Google Forms, while secondary data were obtained from literature reviews of scientific journals, books, and supporting website references. The research applied a Likert scale for data analysis and used SPSS version 26 for Windows as the analytical tool. The analysis began with validity and reliability tests, followed by regression testing without the moderating variable and then with the inclusion of the moderating variable. A Likert scale ranging from 1 to 5 was used as the response format for the questionnaire, where a score of 1 indicated 'Strongly Disagree,' 2 indicated 'Disagree,' 3 indicated 'Neutral,' 4 indicated 'Agree,' and 5 indicated 'Strongly Agree'. The sample was chosen through purposive sampling according to the following criteria: 1) respondents are active students of the Secretarial Program in the Faculty of Economics and Business at Universitas Budi Luhur; 2) respondents have completed the entrepreneurship course; and 3) respondents have completed the introduction to business course. The total sample size for this study was 50 respondents. The population in this study consisted of 60

respondents. The sample size was deemed appropriate for the research objectives, as it adequately represented the study population through purposive sampling justification.

The study variables include social media literacy, students' entrepreneurial interest, and digital financial literacy as a moderating factor. The indicators for the social media literacy variable are: 1) understanding of WhatsApp, Instagram, and Facebook platforms; 2) understanding of business content; 3) understanding of privacy and security; and 4) understanding of online ethics (Hadiyati, 2023). For the entrepreneurial interest variable, the indicators are: 1) interest; 2) motivation; 3) challenges; and 4) confidence (Masudha, 2024). Meanwhile, the indicators for the digital financial literacy variable are: 1) understanding digital payment tools; 2) financial management; and 3) digital business transactions (Husain Nurisman, Albertus Maria Setyastanto, Dony Oktarisan, Dellia Mila Vernia, 2024).

The hypotheses formulated by the researcher in this study are as follows:

1. H1: Social media literacy has a positive and significant effect on the entrepreneurial interest of students in the Secretarial Program at Universitas Budi Luhur.
2. H2: Digital financial literacy moderates the relationship between social media literacy and the entrepreneurial interest of Secretarial Program students at Universitas Budi Luhur.

3. Result and Discussion

This section presents the result analysis, findings and discussion of the research, focusing on the validity and reliability of the variables, as well as the regression analysis that explores the relationships between social media literacy, entrepreneurial interest, and digital financial literacy.

3.1 Result Analysis

This subsection discusses the results of various tests conducted to evaluate the reliability and validity of the variables used in the study. These results provide insight into the strength and significance of the relationships explored in the research. The research instrument was a questionnaire developed based on eleven indicators across all variables, including: (1) understanding of platforms such as WhatsApp, Instagram, and Facebook; (2) understanding of business content; (3) understanding of privacy and security; (4) understanding of online ethics; (5) interest; (6) motivation; (7) challenges; (8) confidence; (9) understanding of digital payment tools; (10) financial management; and (11) digital business transactions. These indicators were further elaborated into 23 questionnaire items. The content validity of the questionnaire was tested using Statistical Product and Service Solutions (SPSS) software. The relevance of each item was measured using a Likert scale ranging from 1 to 5.

3.1.1 Validity Test Results

The validity test was conducted for the

variables: social media literacy, entrepreneurial interest among students of the Secretarial Program, and the moderating variable of digital financial literacy. A total of 50 data points were analyzed, yielding an r-table value of 0.281. The validity test results for each variable are presented in the Table 1:

Table 1. Social Media Literacy Validity Results

Item	r-calculated	r-table	Decision
1	0,359	0,281	Valid
2	0,591	0,281	Valid
3	0,362	0,281	Valid
4	0,673	0,281	Valid
5	0,604	0,281	Valid
6	0,590	0,281	Valid
7	0,661	0,281	Valid
8	0,638	0,281	Valid

Source: SPSS Data Processing, 2024

Based on Table 1, for the eight statement items, it was found that r-calculated > r-table. Therefore, the decision regarding the validity test indicates that all items of the social media literacy variable are declared valid.

Table 2. Validity Results of Entrepreneurial Interest Among Secretarial Study Program Students

Item	r-calculated	r-table	Decision
1	0,607	0,281	Valid
2	0,727	0,281	Valid
3	0,758	0,281	Valid
4	0,360	0,281	Valid
5	0,661	0,281	Valid
6	0,610	0,281	Valid
7	0,481	0,281	Valid
8	0,446	0,281	Valid

Source: SPSS Data Processing, 2024

Based on Table 2, for the eight statement items, it was found that r-calculated > r-table. Therefore, the decision regarding the validity test indicates that all items of the entrepreneurial interest variable among secretarial study program students are declared valid.

Table 3. Digital Financial Literacy Validity Result

Item	r-calculated	r-table	Decision
1	0,780	0,281	Valid
2	0,735	0,281	Valid
3	0,668	0,281	Valid
4	0,599	0,281	Valid
5	0,725	0,281	Valid
6	0,622	0,281	Valid
7	0,604	0,281	Valid

Source: SPSS Data Processing, 2024

Based on Table 3, for the seven statement items, it was found that r-calculated > r-table. Therefore, the decision regarding the validity test indicates that all items of the digital financial literacy variable are declared valid.

3.1.2 Reliability Testing Results

The reliability testing stage aims to measure whether the questionnaire in this study is dependable or reliable. The results of the testing are presented in Table 4.

Table 4. Reliability Testing Results

Variable	Cronbach's Alpha	Reference	Decision
Social Media Literacy	0,829	0,60	Reliable
Entrepreneurial Interest of Students	0,828	0,60	Reliable
Digital Financial Literacy	0,881	0,60	Reliable

Source: SPSS Data Processing, 2024

As shown in Table 4, all variables in this study are considered reliable, with Cronbach's Alpha values exceeding 0.60. This shows that the variables of social media literacy, entrepreneurial interest among secretarial study program students, and digital financial literacy as a moderating variable are acceptable with good Cronbach's Alpha values.

3.1.3 Regression Testing

This stage of the research seeks to assess the influence of the social media literacy variable on entrepreneurial interest among secretarial study program students, with digital financial literacy as the moderating variable. Table 5 shows the result of regression testing.

Table 5. Result of Regression Significance Testing

Model	Sig.
1 Regression Residual Total	.000 ^b

Source: SPSS Data Processing, 2024

Based on Table 5, the regression testing results show a significance value of 0.000, which means Sig < 0.005. This indicates that the social media literacy variable has a significant effect on the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur.

Table 6. Result of Regression Coefficient Testing

Model	Unstandardized Coefficients B
1 (Constant)	390.6
Social_Media_Literacy	.023

Source: SPSS Data Processing, 2024

Referring to Table 6, it is evident that the regression coefficient in this study shows a positive sign on the coefficient value. This indicates that social media literacy has a notable and beneficial impact on the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur.

The regression coefficient for the social media literacy variable is positive, with a value of 0.023.

Based on the results presented in Table 6, the regression equation can be formulated as follows:

$$Y = 390.6 + 0.023X + e$$

Y = Entrepreneurial interest of students

X = Social media literacy

e = Error term

This finding supports Hypothesis 1, which states that social media literacy has a positive and significant effect on the entrepreneurial interest of students in the Secretarial Program at Universitas Budi Luhur.

Table 7. Result of R Square Value Without Moderating Variable

Model	R	R Square	Adjusted R Square
1	.499	.249	.234

Source: SPSS Data Processing, 2024

Based on Table 7, the R Square value before moderation is 0.249 or 24.9%. This means that the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur is influenced by social media literacy by 24.9%.

Table 8. Result of R Square Value with Moderating Variable

Model	R	R Square	Adjusted R Square
1	.604	.365	.323

Source: SPSS Data Processing, 2024

Based on Table 8, the R Square value after moderation is 0.365 or 36.5%. This indicates that digital financial literacy moderates the effect of social media literacy on the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur by 36.5%. There is an increase in the R Square value from before the involvement of the digital financial literacy moderating variable to after moderation, showing an increase of 11.6%, calculated as 36.5% - 24.9%. This finding supports Hypothesis 2, which states that digital financial literacy moderates the relationship between social media literacy and the entrepreneurial interest of students in the Secretarial Program at Universitas Budi Luhur.

3.2 Discussion

The impact of social media literacy on the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur is proven to be significant and positive. This means that Hypothesis 1 in this study is accepted. This finding aligns consistently with the previous research by Masudha in 2024. The study results support the acceptance of Hypothesis 1, as evidenced by the positive regression coefficient for the social media literacy variable shown in Table 6. The positive direction of the coefficient indicates that an increase in social media literacy corresponds to an increase in students' entrepreneurial interest, and vice versa. Therefore, changes in social media literacy are positively aligned with changes in entrepreneurial interest among students. The ability of students to use social media

influences their entrepreneurial interest. The higher the social media literacy possessed, the greater the entrepreneurial interest of secretarial study program students. This condition needs to be supported by Universitas Budi Luhur through the implementation of business plan training programs and by providing support for students to participate in national grant competitions related to entrepreneurship. Additionally, secretarial study program students must be more selective and capable of filtering the information they obtain from social media. They should focus more on seeking information about business opportunities and be increasingly motivated to become successful entrepreneurs by observing influencers or content creators. Furthermore, entrepreneurial interest must be pursued through a process, as there are no shortcuts to achieving success in business. The implications of this research suggest that the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur can be enhanced by maximizing their social media literacy. This, in turn, will indirectly contribute positively to the utilization of social media for becoming digital entrepreneurs—entrepreneurs who can leverage advanced technology in business.

Digital financial literacy moderates the effect of social media literacy on the entrepreneurial interest of secretarial study program students at Universitas Budi Luhur. This indicates that hypothesis 2 in this study is accepted, aligning with the findings of previous research by Nurisman in 2024. Digital payment tools serve as a moderating factor influencing the relationship between social media literacy and entrepreneurial interest among secretarial study program students. This condition proves that knowledge of managing business finances, including the use of digital payment tools, can moderate the effect of social media literacy on entrepreneurial interest. Digital financial literacy strengthens the relationship between social media literacy and entrepreneurial interest among secretarial study program students at Universitas Budi Luhur. The implication of this research is that entrepreneurial interest among secretarial study program students can be influenced by the moderation of digital financial literacy.

4. Conclusion

The sophistication of the digital era has a significant impact on the fields of economics and business. One such impact is the use of social media among students. The ability to wisely utilize digital platforms such as WhatsApp, Instagram, and Facebook for beneficial purposes can be accessed. However, this condition cannot fully be expected from the younger generation, who still seek validation and self-identity from others. The ability to use social media as a means of finding product ideas, business opportunities, and a platform for marketing products to the target market becomes an advantage for the young population today.

The importance of social media literacy in fostering entrepreneurial interest among students of

the secretarial program at Universitas Budi Luhur is the issue addressed in this research. By the moderation of digital financial literacy, every student can manage business finances effectively. As a result, entrepreneurial interest can increase due to the ability to use digital payment tools and manage the profits gained from their businesses. The research results prove that social media literacy has a positive and significant effect on entrepreneurial interest among students of the secretarial study program at Universitas Budi Luhur. Moreover, the research also confirms that digital financial literacy moderates the effect of social media literacy on entrepreneurial interest among students of the secretarial study program at Universitas Budi Luhur.

Therefore, Universitas Budi Luhur should focus on the urgency of social media literacy and digital financial literacy during the students' time in university to foster entrepreneurial interest, transforming them into successful digital entrepreneurs. This study is limited by its use of a sample drawn solely from students enrolled in the Secretarial Studies program at a single higher education institution, Universitas Budi Luhur. As a recommendation for higher education policy, it is advisable to provide a variety of entrepreneurship-related competitions for students. Such initiatives can serve as strong stimuli for both students and universities to enhance entrepreneurial interest and foster the development of future entrepreneurs. Based on this, the recommendation for future research is to use a larger sample size and introduce additional variables such as family environment, innovation, and entrepreneurship knowledge.

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