

The Role of Academic Environment and Capital Access in Fostering Entrepreneurial Interest through Creativity

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ABSTRACT

Students, as prospective graduates of higher education, play an important role in creating new jobs. This study aims to determine the effect of the academic environment and Capital Access on the entrepreneurial interest of students at the Faculty of Economics and Business, Universitas Negeri Makassar, with creativity as an intervening variable. This quantitative research uses an explanatory descriptive design with a population of all students of the Faculty of Economics and Business, Universitas Negeri Makassar. A sample of 100 people was taken using a proportional random sampling technique. Data were collected using an online questionnaire via Google Form and analyzed using SPSS version 27. The results showed that the academic environment has a positive and significant effect on students' entrepreneurial interest and creativity. Capital Access has a positive and significant effect on student creativity, but has a negative and significant effect on entrepreneurial interest. Creativity has a positive and significant effect on entrepreneurial interest. The academic environment has a positive and significant effect on entrepreneurial interest through creativity. Capital Access has a positive and significant effect on entrepreneurial interest through creativity.

Keywords: *Academic Environment, Capital Access, Entrepreneurial Interest, Creativity*

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1. INTRODUCTION

The importance of entrepreneurship for a country, according to Bangsa (2020), is based on economic growth and unemployment rates. Entrepreneurship can increase a country's per capita income and reduce unemployment. The presence of entrepreneurs leads to an increase in a country's per capita income and a decrease in unemployment rates. According to Syarifuddin et al. (2017), a country can be said to have achieved a level of prosperity when the number of entrepreneurs in that country is 2% of the total population.

Higher education institutions are ideal places to develop entrepreneurial interests. It is hoped that universities can facilitate students to become successful young entrepreneurs. Students are individuals with high enthusiasm and creativity to become entrepreneurs (Syarifuddin et al., 2017). Students' creativity can be honed through entrepreneurship training and seminars organized by universities.

A conducive academic environment is supported not only by physical aspects but also by social aspects. As explained by Curahman (2020), positive and dynamic interactions between lecturers and students, both directly and through various media, can create a conducive learning environment, motivate students, and ultimately enhance the effectiveness of learning.

A supportive academic environment facilitates students' Capital Access easily. Business incubation programs, entrepreneurship training, and collaboration with financial institutions can serve as platforms for students to acquire capital and guidance in developing their businesses (Curahman, 2020). Diana et al. (2022) explain that students need to understand various types of capital and their sources. Fitrah and Prasetyo (2024)

add that improving financial literacy is key for students to access capital. A good understanding of financial products and services, as well as the ability to manage finances, will enhance students' confidence in seeking and utilizing funding sources.

Capital Access is one of the factors that can influence entrepreneurial interest. Capital Access can be interpreted as the ease of obtaining business funding. Easy Capital Access allows students to acquire business funds more quickly, enabling them to realize their business ideas (Siagian et al., 2022). In addition to Capital Access, creativity is also a factor that can affect entrepreneurial interest. Creativity is the ability to create new and different things, such as developing unique products, services, or business models that have added value (Lubis et al., 2024).

This study will examine the influence of the academic environment and Capital Access on the entrepreneurial interest of students at the Faculty of Economics and Business, State University of Makassar, with creativity as an intervening variable. This research is expected to provide insights into the factors that influence students' entrepreneurial interest and offer recommendations for universities to enhance students' entrepreneurial interest.

This environment encompasses two main aspects: physical and social. The physical aspect relates to the availability and quality of infrastructural facilities. Meanwhile, the social aspect includes interactions between students and lecturers, staff, and fellow students, which collectively shape a conducive academic atmosphere and culture (Assa, 2022).

The availability of adequate facilities and infrastructure on campus plays a crucial role in enhancing the effectiveness of learning and motivating students. As outlined in the Minister of National Education Regulation No. 49 of 2014, the minimum standards for higher education facilities include various amenities, ranging from classrooms, libraries, laboratories, to sports facilities and student activity rooms. Curahman (2020) also explains that access to learning resources such as furniture, educational equipment, media, books, and information and communication technology also supports an optimal teaching and learning process.

A conducive academic environment is supported not only by physical aspects but also by social aspects. Positive and dynamic interactions between lecturers and students, both directly and through various media, can foster a conducive learning environment, motivate students, and ultimately improve learning effectiveness (Curahman, 2020). Assa (2022) explains that environments that encourage creativity and innovation, such as business incubators, entrepreneurship training, and access to mentors, can equip students with the knowledge and experience needed to start their own businesses.

Students need to understand various types of capital and their sources. According to Kartini and Wijaya (2024), sources of capital can consist of investment capital, working capital, personal capital, and loan capital. Investment capital is used to acquire fixed assets, such as equipment and production machinery, while working capital is needed to finance business operations, such as purchasing raw materials and paying employee salaries (Kartini & Wijaya, 2024). Students can obtain capital from personal funds or through loans from financial institutions.

Improving financial literacy becomes key for students to access capital. A good understanding of financial products and services, as well as financial management skills, will enhance students' confidence in seeking and utilizing funding sources (Soebiantoro & Haryanti, 2024). The Financial Services Authority (OJK) explains that financial literacy enables students to comprehend various financial instruments, such as business credit and other financing programs. Additionally, transparent information regarding the procedures and requirements for applying for credit, from both formal and informal financial institutions, also needs to be considered. Students need to be clear about the credit application procedures, required conditions, and interest rates set (Sailendra et al., 2020).

Soebiantoro and Haryanti (2024) explain that a supportive academic environment will facilitate Capital Access for students. Business incubation programs, entrepreneurship training, and collaboration with financial institutions can provide platforms for students to acquire capital and guidance in developing their businesses. Kartini and Wijaya (2024) add that universities can organize training programs providing an understanding of how to write good business proposals, marketing strategies, and financial management. Collaboration with financial institutions, such as banks and venture capital companies, can ease students' access to external funding

sources. Thus, adequate Capital Access will enhance students' entrepreneurial interest and encourage them to become successful young entrepreneurs.

Entrepreneurial interest is an important internal factor in realizing an entrepreneur. This interest can be defined as an inclination and desire of an individual to start and run a business (Novitasyari et al., 2017). Entrepreneurial interest does not emerge on its own; rather, it is influenced by internal and external factors.

Rosmiati et al. (2015) explain that internal factors include attitudes, motivation, and personality. Individuals who have a positive attitude towards entrepreneurship, such as having self-confidence, goal orientation, and a willingness to take risks, tend to have higher entrepreneurial interest. Intrinsic motivation, such as the desire to be their own boss, achieve financial freedom, and realize personal dreams, also serves as a strong driver in cultivating entrepreneurial interest (Afriani et al., 2024). On the other hand, external factors such as family environment, role models in entrepreneurship, and support from the academic environment can also influence an individual's entrepreneurial interest (Rosmiati et al., 2015).

Creativity is the ability to generate new and original ideas, which is key in realizing innovations and creating business opportunities (Lubis et al., 2024). In the context of entrepreneurship, creativity allows students to develop unique products, services, or business models that have added value. This aligns with the opinion of Wardani and Dewi (2021), who state that creativity can encourage individuals to achieve targets, including in the field of entrepreneurship. Creative students are able to see opportunities where others may not and create unique solutions to meet market needs.

Creativity development can be fostered through various means, one of which is by enhancing divergent thinking skills (Halim & Nuringsih, 2021). Divergent thinking is the ability to generate a variety of ideas or solutions for a problem. This differs from convergent thinking, which focuses more on finding one correct answer. Students need to be trained to think "outside the box" and explore various possibilities without being limited to conventional ways of thinking. A supportive academic environment, as explained by Curahman (2020), can also stimulate students' creativity. Positive interactions between lecturers and students, as well as the availability of adequate facilities, can create an atmosphere conducive to creativity development.

Furthermore, according to Halim and Nuringsih (2021), creativity also requires knowledge and intellectual skills. Students need to be equipped with suitable knowledge in areas such as management, marketing, and finance. Intellectual skills, such as analytical and problem-solving abilities, are also essential to develop. By mastering this knowledge and these skills, students will be better prepared to apply their creativity in developing feasible and potentially successful business ideas.

2. RESEARCH METHODS

2.1 Research Model and Hypotheses

This research uses a quantitative approach with several variables to be tested for influence, resulting in numerical data. Quantitative research involves testing objective theories by analyzing the relationships between variables (Creswell, 2013). This type of quantitative research always poses descriptive questions regarding dependent and independent variables, as well as questions about the relationship between dependent and independent variables (Creswell, 2013). The hypotheses are tested using Path Analysis. Below is the research design.

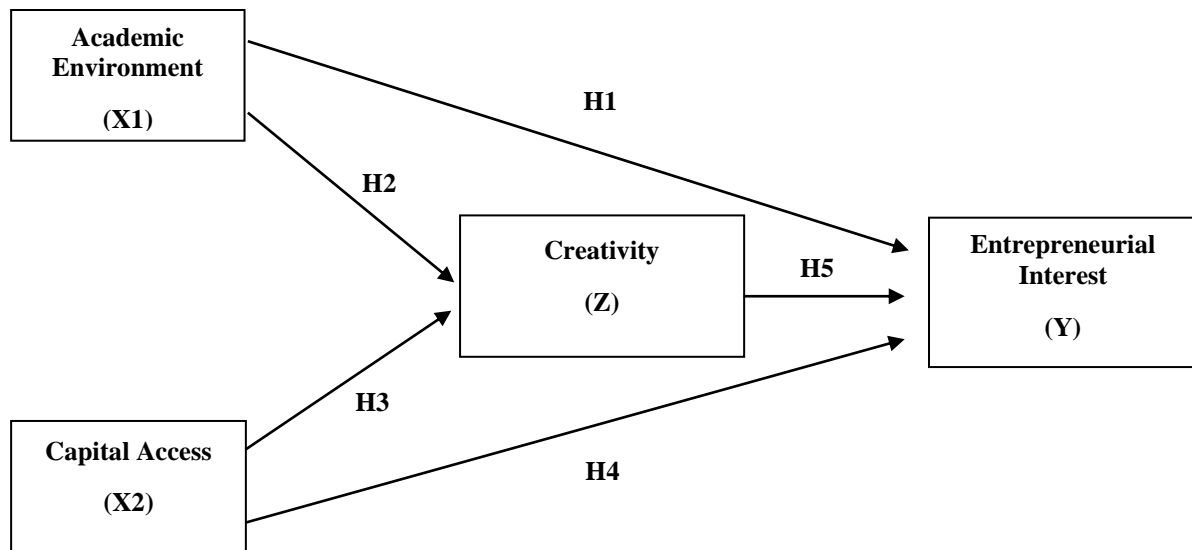


Figure 1. Research Design

Based on Figure 1 above, this study is explanatory descriptive research, which means it describes the influence among the variables being studied. Descriptive implies explaining and analyzing the research variables, namely the academic environment (X1), Capital Access (X2), creativity (Z), and entrepreneurial interest (Y). Meanwhile, explanation involves seeking causal effects among the research variables through hypotheses. The causal effects are the direct influences of the academic environment (X1) and Capital Access (X2) on creativity (Z), as well as the indirect effects of the academic environment (X1) and Capital Access (X2) on entrepreneurial interest (Y) through creativity (Z) of the students from the Faculty of Economics and Business, State University of Makassar.

This research design is also based on the COR theory and the JD-R theory, along with relevant prior studies. This allows the researcher to formulate hypotheses regarding both direct and indirect effects in this study. More clearly, this can be seen through the following summary hypothesis table.

Table 1. Summary of Hypotheses

Hypothesis	Information
H1	The academic environment has a positive direct effect on entrepreneurial interest.
H2	The academic environment has a positive direct effect on creativity.
H3	Capital Access has a positive direct effect on creativity.
H4	Capital Access has a positive direct effect on entrepreneurial interest.
H5	Creativity has a positive direct effect on entrepreneurial interest.
H6	The academic environment has a positive indirect effect on entrepreneurial interest through creativity.
H7	Capital Access has a positive indirect effect on entrepreneurial interest through creativity.

Source: Researcher data processing, 2024

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

2.2 Population and Sample

The population in this study consists of all students from the Faculty of Economics and Business at the State University of Makassar (UNM). The sampling technique used is Proportional Random Sampling,

calculated using Slovin's formula, resulting in a sample size of 100 respondents from each study program available at the Faculty of Economics at UNM.

2.3 Data Collection

The data collection process in this study was conducted using a questionnaire distributed online. The questionnaire was created and distributed via Google Form to all students at the Faculty of Economics and Business, State University of Makassar. The instrument used in the questionnaire consisted of closed-ended questions with a Likert scale. The Likert scale used has 5 alternative answers: 5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree, and 1 = Strongly Disagree. This scale is used to measure the research variables, namely the academic environment, Capital Access, creativity, and entrepreneurial interest. Subsequently, the data obtained from the questionnaire will be processed and analyzed using SPSS version 27 to obtain the required variable results for this study.

3. RESULTS AND DISCUSSION

3.1 Testing Hypotheses

Testing hypotheses is used to test the direct and indirect effects of exogenous variables on endogenous variables. Hypotheses are accepted or rejected based on the criterion that if the p-value < 0.05, H₀ is accepted, or it is stated that the regression coefficient obtained is significant. The results of testing the direct and indirect hypotheses can be seen through the following table:

Table 2. Results of Testing Indirect Hypotheses

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

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

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

a. Dependent Variable: Entrepreneurial Interest

The error term (e₁) is used in the formula.

$$e_1 = 1 - R^2 = \sqrt{1 - 0,862} = 0,371$$

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

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

The coefficient of determination of 0.371 shows that the direct effect of the academic environment, Capital Access, and creativity on the variable Y, entrepreneurial interest, is 37.1%, while 62.9% is influenced by variables outside the model or this research.

Table 3. Results of Testing Direct Hypotheses

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

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

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

a. Dependent Variable: Creativity

The error term (e_2) is used in the formula.

$$e_2 = 1 - R^2 = \sqrt{1 - 0,837} = 0,403$$

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

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

The coefficient of determination of 0.403 shows that the direct effect of the academic environment and Capital Access on the variable creativity is 40.3%, while 59.7% is influenced by variables outside the model or this research.

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

$$\begin{aligned} \text{Indirect Effect} &= X_1 \rightarrow Z \rightarrow Y \\ &= \beta_3 \times \beta_5 \\ &= 0,464 \times 1,051 \\ &= 0,487 \end{aligned}$$

Capital Access has a positive and significant effect on entrepreneurial interest through creativity.

$$\begin{aligned} \text{The indirect effect is} &= X_2 \rightarrow Z \rightarrow Y \\ &= \beta_4 \times \beta_5 \\ &= 0,471 \times 1,051 \\ &= 0,495 \end{aligned}$$

- H1: The effect of the academic environment on entrepreneurial interest has a significance value of $0.002 < 0.05$ and a Beta value of 0.333. Based on these results, it can be concluded that H1 is accepted.
- H2: The effect of the academic environment on creativity has a significance value of $0.000 < 0.05$ and a Beta value of 0.464. Based on these results, it can be concluded that H2 is accepted.
- H3: The effect of Capital Access on creativity has a significance value of $0.000 < 0.05$ and a Beta value of 0.471. Based on these results, it can be concluded that H3 is accepted.
- H4: The effect of Capital Access on entrepreneurial interest has a significance value of $0.000 < 0.05$ and a Beta value of -0.491. Based on these results, it can be concluded that H4 is accepted.
- H5: The effect of creativity on entrepreneurial interest has a significance value of $0.000 < 0.05$ and a Beta value of 1.051. Based on these results, it can be concluded that H5 is accepted.
- H6: The effect of the academic environment on entrepreneurial interest through creativity has a Beta value of 0.82. Based on these results, it can be concluded that H6 is accepted.
- H7: The effect of Capital Access on entrepreneurial interest through creativity has a Beta value of 0.004. Based on these results, it can be concluded that H7 is accepted.

3.2 Path Analysis

The following is the interpretation of the path analysis results, which can be seen in Table 4 below.

Table 4. Path Analysis Results

Influence Between Variables	Influence		Total
	Direct	Indirect	
Influence of $X_1 \rightarrow Y$	0,333	-	0,333
Influence of $X_1 \rightarrow Z$	0,464	-	0,464
Influence of $X_2 \rightarrow Z$	0,471	-	0,471
Influence of $X_2 \rightarrow Y$	-0,491	-	-0,491
Influence of $Z \rightarrow Y$	1,051	-	1,051
Influence of $X_1 \rightarrow Z \rightarrow Y$	0,333	0,487	0,82
Influence of $X_2 \rightarrow Z \rightarrow Y$	-0,491	0,495	0,004

Source: Researcher data processing, 2024

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

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

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

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

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

Here is the result of the path analysis in diagram form:

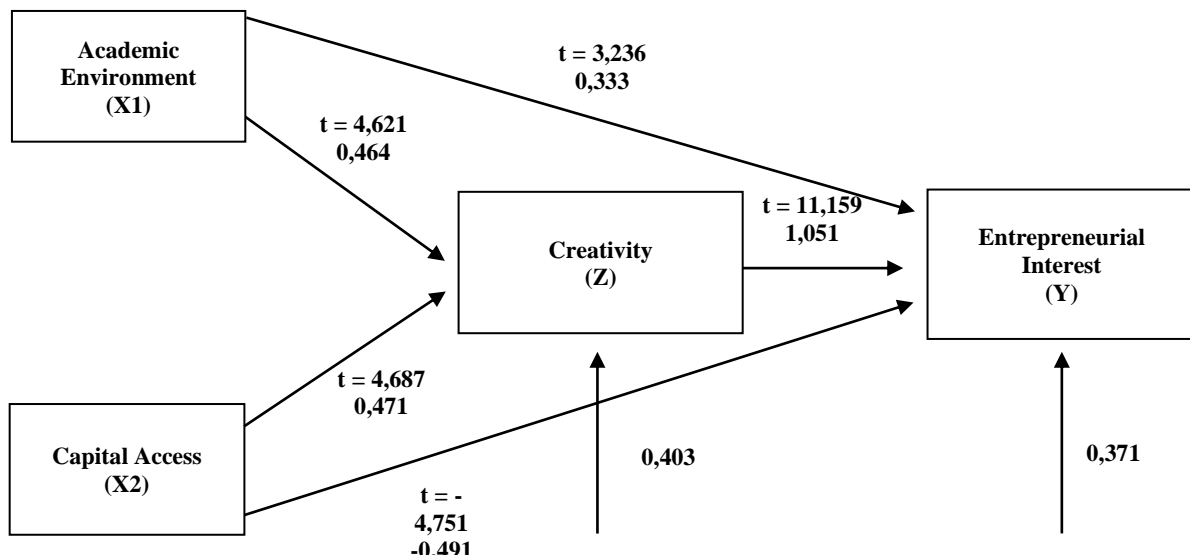


Figure 2. Path Analysis Model

The diagram above explains the standardized beta values and the size of the indirect and direct effects of each variable.

Coefficient of Determination: $R^2 = 1 - P e^2 * P e^2 \dots \dots \dots P e^2$.

Interpretation (R^2): $R^2 = 1 - (0,371^2) (0,403^2) = 1 - 0,023 = 0,977$

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

3.3 Discussion

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

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

A good academic environment, such as the presence of entrepreneurship courses, business incubation programs, and support from lecturers, can increase students' interest in entrepreneurship. Support from lecturers and other students will build confidence and provide motivation to start a business. The existence of business incubation programs can help students develop ideas and gain Capital Access. Bangsa (2020) explains that academic variables such as entrepreneurship education, entrepreneurship training, and industrial work practice activities (PKL) in schools play an important role in fostering entrepreneurial intentions. This shows that the academic environment is an important factor in fostering entrepreneurial interest.

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

The analysis results indicate that the academic environment has a positive and significant influence on the creativity of students from the Faculty of Economics and Business UNM. The significance value is $0.000 < 0.05$ and the beta value is 0.464. This aligns with the research of Yudha (2024), which shows that the academic environment, especially the campus, significantly influences students' creativity with a significance value of $0.000 < 0.05$.

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

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

The Influence of Capital Access on Creativity Among Students of the Faculty of Economics and Business UNM

The analysis results show that Capital Access has a positive and significant influence on the creativity of students from the Faculty of Economics and Business UNM. The significance value is $0.000 < 0.05$ and the original sample value is 0.471. This is in line with the research of Diana et al. (2022), which shows that Capital Access positively and significantly influences the creativity of marketing strategies in micro, small, and medium enterprises (MSMEs).

Diana et al. (2022: 72) state that Capital Access is one of the important factors that can influence the creativity of marketing strategies. If MSMEs have ease in accessing capital, it will certainly lead to an increase in the creativity of marketing strategies. Easy and sufficient Capital Access can provide students with the freedom to develop creative and innovative ideas.

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

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

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

Easy Capital Access should encourage entrepreneurial interest. The ease of Capital Access allows students to obtain business capital more easily and quickly, enabling them to realize their business ideas promptly. However, the results of this study indicate that the perception of students from the Faculty of Economics and Business UNM regarding Capital Access has a negative influence on their interest in entrepreneurship.

There are several possibilities that can explain the differences in the results of this study. First, the differences in respondent characteristics. The respondents in this study are students, whereas the respondents in previous studies were rural community members who already had entrepreneurial experience. Second, the differences in research variables. This study uses the intervening variable of creativity, while previous studies did not.

Additionally, there are other factors that can influence students' entrepreneurial interest, such as internal factors (motivation, self-efficacy, and entrepreneurial spirit) and external factors (family environment,

social environment, and opportunities). These factors can interact with Capital Access in influencing students' entrepreneurial interest (Aryanti & Muhsin, 2020).

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

The analysis results show that creativity has a positive and significant influence on the entrepreneurial interest of students from the Faculty of Economics and Business UNM. The significance value is $0.000 < 0.05$ and the Beta value is 1.051. This aligns with several previous studies. Anjarwati and Kamalia (2024) show that creativity positively and significantly affects the entrepreneurial interest of students. Junus et al. (2023) also demonstrate that creativity positively and significantly impacts the entrepreneurial interest of students.

Anjarwati and Kamalia (2024) state that creative individuals form innovative start-ups and affect the type and level of novelty of the ideas they launch. Individuals with high creativity tend to have a stronger entrepreneurial interest because creative people are more responsive to existing business opportunities. Harsono and Karlina (2023) also assert that creativity is a competency to create ideas to solve everyday problems in new and effective ways, and these ideas are always able to meet future challenges, so the creativity possessed by students can increase entrepreneurial interest, which is the attitude of being interested in starting a business for economic input so that students can earn money by developing their own businesses.

Creative students tend to have a higher interest in entrepreneurship. They are capable of creating new things, developing innovations, and discovering business opportunities that others have not thought of. Creativity enables students to produce unique, appealing, and distinct products or services, thus attracting consumer interest.

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

The analysis results show that the academic environment has a positive and significant influence on entrepreneurial interest through creativity among students of the Faculty of Economics and Business UNM. This means that creativity mediates the influence of the academic environment on students' entrepreneurial interest. This result supports the initial hypothesis (H6) which states that the academic environment positively and indirectly influences entrepreneurial interest through students' creativity.

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

Enhancing students' creativity will encourage their entrepreneurial interest. Anjarwati and Kamalia (2024) state that creative individuals form innovative start-ups and influence the type and level of novelty of the ideas they launch. This aligns with the path analysis results indicating that creativity positively and significantly influences students' entrepreneurial interest, as discussed in H5.

Thus, it can be concluded that a conducive academic environment can increase students' entrepreneurial interest through creativity enhancement. Creative students tend to have a higher interest in entrepreneurship because they are capable of creating new things, developing innovations, and discovering business opportunities that others have not thought of.

The Influence of Capital Access on Entrepreneurial Interest Through Creativity Among Students of the Faculty of Economics and Business UNM

The analysis results show that Capital Access positively and significantly influences entrepreneurial interest through creativity. This means that creativity mediates the influence of Capital Access on students' entrepreneurial interest. This finding supports the initial hypothesis (H7), which states that Capital Access positively and indirectly influences entrepreneurial interest through students' creativity.

Although the analysis in H4 shows that Capital Access has a negative direct influence on entrepreneurial interest, it turns out that Capital Access also has a positive indirect influence through creativity. Diana et al. (2022) state that Capital Access is one of the important factors influencing creativity. Easy and sufficient Capital Access can provide students with the freedom to develop creative and innovative ideas, which will subsequently enhance their entrepreneurial interest.

Anjarwati and Kamalia (2024) assert that creative individuals form innovative start-ups and influence the type and level of novelty of the ideas they launch. This aligns with the path analysis results indicating that creativity positively and significantly influences students' entrepreneurial interest, as discussed in H5. Thus, it can be concluded that Capital Access can enhance students' entrepreneurial interest indirectly through creativity enhancement. Although directly, Capital Access negatively affects entrepreneurial interest, the mediation of creativity allows Capital Access to encourage students' entrepreneurial interest.

4. CONCLUSIONS AND SUGGESTION

Based on the research findings and data analysis, it can be concluded that the academic environment has a positive and significant direct influence on entrepreneurial interest and a positive and significant influence on creativity. Capital Access has a positive and significant influence on creativity, but a negative and significant influence on entrepreneurial interest. Creativity has a positive and significant influence on entrepreneurial interest. The academic environment has a positive and significant influence on entrepreneurial interest through creativity. Capital Access has a positive and significant influence on entrepreneurial interest through creativity.

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

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