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The Influence of Literacy and Perceptions of Islamic Economics on Sociopreneurs in Surakarta City

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Abstract

Sharia principles are provisions originating from the Quran and Hadith that regulate worship and human activities in muamalah matters, which are then written in fiqh. This study aims to determine the effect of literacy and perceptions of Islamic economics on sociopreneurs in Surakarta. This type of research is called descriptive research. The data analysis method in this study used multiple linear regression with the SPSS version 25 program. The population of this study was the people of Surakarta, with a sample size of 100 respondents. Collecting data using a questionnaire with a non-probability sampling technique. The results of this study indicate that, partially based on the results of the descriptive analysis of the literacy variable (X_1) , it has a significance value of 0.024 < 0.05 and a t_{count} value of $2.597 > t_{table}$ of 1.989, and the perception variable (X_2) has a significance value of 0.002 < 0.05 and a t_{count} value of $6.232 > t_{table}$ of 1.989. This shows that H_0 is rejected, so it can be concluded that the literacy variable and perceptions of Islamic economics partially have a positive effect on the interest of the people of Surakarta to become sociopreneurs. Thus, the first hypothesis (H_{a1}) states that literacy and perceptions of Islamic economics have a significant positive effect on the interest of the people of Surakarta in becoming sociopreneurs. Furthermore, based on the results of the determination test (R^2) , it is known that the adjusted R square is 0.654. Thus, the literacy variable (X_1) and perception variable (X_2) of Islamic economics have a jointly positive contribution of 65% to the interest variable of the Surakarta city community to become sociopreneurs (Y). While the remaining 35% is influenced by other factors that are not included in this study.

Keywords: sociopreneur, literacy, perception, interest

1. Introduction

The unemployment rate in Indonesia is increasing every year. Unemployment arises due to the country's economic crisis and due to company downsizing policies (Asy'arie, 2016). This unemployment problem hinders the country's progress in the economic field. Currently there are many alternative solutions to overcome the problem of unemployment. One of the best solutions and can be done by everyone now is entrepreneurship. The world of entrepreneurship is the best solution for alleviating poverty and reducing unemployment (Putri, 2017).

Entrepreneurship is a dynamic activity every day. An entrepreneur must have creativity and innovative ideas and be able to understand the culture of the community where his business operates (Makhrus & Cahyani, 2017). Usually an entrepreneur is profit-oriented or results-oriented. If the income is high, the company is successful, but

if the results are below the capital used, the entrepreneur loses out. Entrepreneurship can be a way to reduce poverty and unemployment. In entrepreneurship, some business leaders enjoy the rewards, while others who have no role in the business receive little or nothing or the business is profit-oriented only. Then a new term was born in the business world: sociopreneur.

The concept of sociopreneur was introduced in the 1970s and this concept makes someone think about how they can help others and create a better world (Haryanti, Hati, Wirastuti and Susanto, 2015). A social entrepreneur not only seeks profit, but also considers that the company he runs has such a big role in society. This sociopreneur then becomes the best solution to overcome the problem of poverty and reduce the number of unemployed.

When the sociopreneur concept is explained using the concepts given in the Al-Qur'an, it is revealed that there is actually a relationship between one and another which has a very large influence on the social conditions of society. Allah Subhanahu wa Ta'ala clearly explains the concept of sociopreneurs in Surah Ar-ruum verses 37-38. So it is true that Islamic teachings have provided solutions to all problems in the world. By studying and understanding the instructions (Al-Qur'an), the problem will be easily solved, no matter how difficult it is. Optimizing the role of sociopreneurs in overcoming the problems of poverty and unemployment in Indonesia will create a new and better social environment. For sociopreneurs to learn through engagement with the Qur'an, they can present pioneers or influencers of societal change in Indonesia.

According to Atkinson and Messy (2010), financial literacy is defined as a combination of awareness, knowledge, skills, attitudes, and behaviors needed to make sound financial decisions that ultimately achieve individual financial well-being.

The level of financial literacy in Indonesia is showing quite good progress, as can be seen in the National Financial Literacy Survey (SNLK) showing the results of the financial literacy index reaching 38.08%, and the financial inclusion index of 76.19%, an increase in 2019, compared to the survey results in 2016 namely 29.7% financial literacy and a financial inclusion index of 67.8%

Perception is defined as a direct response (acceptance) of a person's process of knowing several things through his senses, seen from the cognitive processes experienced by everyone in understanding information about their environment, both through sight, hearing, appreciation, feeling, and smell. However, even so according to research (Susanti, 2018).

Someone who is interested in becoming a sociopreneur will of course always be active in seeking information and will learn about matters related to sociopreneurs in order to avoid the risks that may exist. Based on these reasons, the researchers wanted to see how the influence of literacy and perceptions of Islamic economics on sociopreneurs in Surakarta and the linkages of Islamic economics in this study are oriented towards halal objects, free from elements of usury, maisir, and gharar, with the specificity of sharia, namely reflecting justice and equity. profit distribution to sociopreneur actors (Soemitra, 2014).

2. Research Methods

This study will analyze the influence of literacy levels and perceptions of Islamic economics on sociopreneurs in Surakarta, using multiple linear regression tests. This research was conducted in Central Java province, Surakarta city which has five sub-districts including Laweyan sub-district, Serengan sub-district, Pasar Kliwon sub-district, Jebres sub-district and Banjarsari sub-district, and the time of this research starts from early June 2023 to the end of June 2021.

The population in this study were Micro, Small and Medium Enterprises (UMKM) actors in the city of Surakarta. The determination of the sample in this study uses a non-probability sampling technique, namely a sampling technique that provides equal opportunities or opportunities for each element or member of the population to be selected as a sample (Machali, 2017). The sample criteria in this study are as follows:

- 1. The sample has a business that has been running for at least 6 months
- 2. The sample has a business vision and mission
- 3. The sample has a maximum total asset of IDR 50,000,000

The number of samples in this study was determined by the Slovin formula. The sampling technique according to (Ridwan, 2005) in (Machali, 2017) can use the Slovin formula, namely:

$$n = \frac{N}{1 + N(e)^{2}}$$

$$n = \frac{11.157}{1 + 11.157 \times (0,10)^{2}}$$

$$n = \frac{11.157}{1 + (11.157 \times 0,01)}$$

$$n = \frac{11.157}{112,57}$$

$$n = 99,11$$

Based on the results of the calculation above, the result is 99.11.

The link between literacy variables and perceptions of Islamic economics on the interest of Islamic sociopreneurs in the city of Surakarta is formulated in the following hypothesis:

- H1: Sharia Economic Literacy Has a Positive Effect on the Interests of Sharia Sociopreneurs
- H2: Perceptions of Islamic Economics Have a Positive Influence on Sharia Sociopreneur Interests
- H3: Literacy and Perception of Islamic Economics Has a Positive Effect on the Interests of Islamic Sociopreneurs

3. Results and Discussion

Collecting data in this study used a questionnaire provided by the researcher, which was then forwarded to respondents via the Google form. The questionnaires that were filled in by respondents were then collected back into Microsoft Office Excel 2019, then processed using the SPSS application version 25. The data was processed according to predetermined data analysis methods.

3.1 Presentation of Literacy Variable Questionnaire Data

Descriptive analysis of respondents' answers about literacy variables is based on respondents' answers to questions such as those contained in the questionnaire distributed to respondents. Variations in respondents' answers for the literacy variable can be seen in table 1.1 below:

KS STS Ques Total tions F F F % **P**1 P2 0 00 P3 0 00 P4 0 00 P5 P6

Table 1.1 Presentation of Questionnaire Data on Literacy Variables

Source: 2023 Research Questionnaire

From table 1.1 above it can be explained:

- For statement 1, the majority of respondents stated that they strongly agreed as many as 63 respondents, while they agreed as many as 30 respondents, then for statements that did not agree as many as 5 respondents, then disagreed as many as 1 respondent, as well as statements that strongly disagreed as many as 1 respondent.
- For statement 2, the majority of respondents stated that they strongly agreed as many as 66 respondents, while they agreed as many as 28 respondents, then for statements that did not agree as many as 5 respondents, then disagreed as many as 1 respondent, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 3, the majority of respondents stated that they strongly agreed as many as 46 respondents, while they agreed as many as 44 respondents, then for statements that did not agree as many as 9 respondents, then disagreed as many as 1 respondent, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 4, the majority of respondents stated that they strongly agreed as many as 71 respondents, while they agreed as many as 27 respondents, then for statements that did not agree as many as 2 respondents, then they did not agree as many as 0 respondents, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 5, the majority of respondents stated that they strongly agreed as many as 64 respondents, while they agreed as many as 33 respondents, then for statements that did not agree as many as 3 respondents, then disagreed as many as 0 respondents, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 6, the majority of respondents stated that they strongly agreed as many as 70 respondents, while they agreed as many as 25 respondents, then for statements that did not agree as many as 4 respondents, then they did not agree as many as 0 respondents, as well as statements that strongly disagreed as many as 1 respondent.
- For statement 7, the majority of respondents stated that they strongly agreed as many as 52 respondents, while they agreed as many as 33 respondents, then for statements that did not agree as many as 13 respondents, then they did not agree as many as 2 respondents, as well as statements that strongly disagreed as many as 0 respondents.

3.2 Presentation of Perception Variable Questionnaire Data

Descriptive analysis of respondents' answers about perception variables is based on respondents' answers to questions such as those contained in the questionnaire distributed to respondents. Variations in respondents' answers for the perception variable can be seen in table 1.2 below:

KS Ques Total tions F F % F % 0/ P1 P2 P3 P4 P5 P6

Table 1.2 Presentation of Questionnaire Data on Perception Variables

Source: 2023 Research Questionnaire

From table 1.2 above it can be explained:

- For statement 1, the majority of respondents stated that they strongly agreed as many as 67 respondents, while they agreed as many as 24 respondents, then for statements that did not agree as many as 5 respondents, then they did not agree as many as 2 respondents, as well as statements that strongly disagreed as many as 2 respondents.
- For statement 2, the majority of respondents stated that they strongly agreed as many as 55 respondents, while they agreed as many as 41 respondents, then for statements that did not agree as many as 2 respondents,

then they did not agree as many as 2 respondents, as well as statements that strongly disagreed as many as 0 respondents.

- For statement 3, the majority of respondents stated that they strongly agreed as many as 64 respondents, while they agreed as many as 29 respondents, then for statements that did not agree as many as 7 respondents, then disagreed as many as 0 respondents, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 4, the majority of respondents stated that they strongly agreed as many as 52 respondents, while they agreed as many as 32 respondents, then for statements that did not agree as many as 11 respondents, then they did not agree as many as 5 respondents, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 5, the majority of respondents stated that they strongly agreed as many as 64 respondents, while they agreed as many as 24 respondents, then for statements that did not agree as many as 11 respondents, then they did not agree as many as 0 respondents, as well as statements that strongly disagreed as many as 1 respondent.
- For statement 6, the majority of respondents stated that they strongly agreed as many as 70 respondents, while they agreed as many as 25 respondents, then for statements that did not agree as many as 4 respondents, then they did not agree as many as 0 respondents, as well as statements that strongly disagreed as many as 1 respondent.
- For statement 7, the majority of respondents stated that they strongly agreed as many as 80 respondents, while they agreed as many as 13 respondents, then for statements that did not agree as many as 4 respondents, then they did not agree as many as 2 respondents, as well as statements that strongly disagreed as many as 1 respondent.

3.3 Presentation of Interest Variable Questionnaire Data

Descriptive analysis of respondents' answers about perception variables is based on respondents' answers to questions such as those contained in the questionnaire distributed to respondents. Variations in respondents' answers to the variable of interest can be seen in table 1.3 below:

SS KS TS Pertan Total yaan F F % % % **P**1 P2 P3 n P4 P5 P6

Table 1.3 Presentation of Questionnaire Data on Variables of Interest

Source: 2023 Research Questionnaire

From table 1.3 above it can be explained:

- For statement 1, the majority of respondents stated that they strongly agreed as many as 67 respondents, while they agreed as many as 27 respondents, then for statements that did not agree as many as 5 respondents, then disagreed as many as 0 respondents, as well as statements that strongly disagreed as many as 1 respondent.
- For statement 2, the majority of respondents stated that they strongly agreed as many as 63 respondents, while they agreed as many as 33 respondents, then for statements that did not agree as many as 3 respondents, then disagreed as many as 1 respondent, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 3, the majority of respondents stated that they strongly agreed as many as 60 respondents, while they agreed as many as 32 respondents, then for statements that did not agree as many as 7 respondents, then disagreed as many as 1 respondent, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 4, the majority of respondents stated that they strongly agreed as many as 65 respondents, while they agreed as many as 30 respondents, then for statements that did not agree as many as 5 respondents,

then they did not agree as many as 0 respondents, as well as statements that strongly disagreed as many as 0 respondents.

- For statement 5, the majority of respondents stated that they strongly agreed as many as 55 respondents, while they agreed as many as 41 respondents, then for statements that did not agree as many as 3 respondents, then disagreed as many as 0 respondents, as well as statements that strongly disagreed as many as 1 respondent.
- For statement 6, the majority of respondents stated that they strongly agreed as many as 62 respondents, while they agreed as many as 28 respondents, then for statements that did not agree as many as 7 respondents, then they did not agree as many as 3 respondents, as well as statements that strongly disagreed as many as 0 respondents.
- For statement 7, the majority of respondents stated that they strongly agreed as many as 68 respondents, while they agreed as many as 24 respondents, then for statements that did not agree as many as 8 respondents, then disagreed as many as 0 respondents, as well as statements that strongly disagreed as many as 0 respondents.

3.4 Data Quality Test Results

A type of primary data has quality and can be analyzed further if the question instruments used to measure the variables studied are declared valid and reliable. So, before further analysis is carried out, validity and reliability tests are carried out first.

3.4.1 Validity Test

Table 1.4 below is the result of testing the validity of the data on the questionnaire question instrument which was distributed to 30 respondents as a test material.

Table 1.4 Validity Test Results

	Question	Correlation	r	
Variable	Item	Coefficient	table	Description
	Question 1	0,865	0,361	Valid
	Question 2	0,766	0,361	Valid
	Question 3	0,681	0,361	Valid
Literacy	Question 4	0,763	0,361	Valid
	Question 5	0,772	0,361	Valid
	Question 6	0,622	0,361	Valid
	Question 7	0,854	0,361	Valid
	Question 1	0,768	0,361	Valid
	Question 2	0,837	0,361	Valid
	Question 3	0,642	0,361	Valid
Perception	Question 4	0,714	0,361	Valid
	Question 5	0,671	0,361	Valid
	Question 6	0,898	0,361	Valid
	Question 7	0,628	0,361	Valid
	Question 1	0,686	0,361	Valid
	Question 2	0,768	0,361	Valid
	Question 3	0,716	0,361	Valid
Interest	Question 4	0,386	0,361	Valid
	Question 5	0,836	0,361	Valid
	Question 6	0,647	0,361	Valid
	Question 7	0,702	0,361	Valid

Source: SPSS version 25

This validity test was carried out statistically using the Pearson Product-Moment Coefficient of Correlation test. The significant test was carried out by comparing the value of rount with rtable for degree of freedom (df) = n-2, in this case n is the number of samples. The number of samples (n) in the quality test of this instrument and data is 30. Furthermore, the amount of df can be calculated as 30-2 = and a significant 0.05 with a two-tailed test on rtable, then the rtable is 0.361.

Next, compare the value of rount with rtable. If the value of rount is greater than rtable, then the question item is said to be valid. Table 1.4 shows the results of the validity test that all question items meet the requirements for rount > 0.361, it can be concluded that all question items are valid and can be used for further analysis.

3.4.2 Reliability Test

Table 1.5 below is the results of the data reliability test on the questionnaire question instrument distributed to 30 respondents d = as test material.

Table 1.5 Reliability Test Results

Variable	Cronbach's	Variable	Items
	Alpha	Number of	
		Questions	
Literacy	0,737	7 Butir	Reliable
Perception	0,827	7 Butir	Reliable
Interest	0,815	7 Butir	Reliable

Source: SPSS version 25

Based on the results of the reliability test in table 1.5 above, it can be concluded that all of the question instruments used to measure the variables analyzed in this study were declared reliable. It can be seen that the Cronbach's Alpha value for each research variable is greater than 0.60.

3.4.3 Classical Assumption Test

The classical assumption test was carried out to ensure that in this study there was linearity and no heteroscedasticity, and the resulting data had a normal distribution. If there is no heteroscedasticity found, and the relationship between variables is linear then the classical assumption has been fulfilled.

3.4.4 Multiple Linear Regression Analysis

The analysis used in this research is multiple linear regression analysis to determine the effect of the 2 independent variables, namely literacy (X1), perception (X2) on people's interest in becoming sharia sociopreneurs (Y).

The results of data processing using the SPSS 25 program can be seen as follows:

Table 1.6 Multiple Linear Regression Test Results

Coefficients^a

Model	Unstandardized		Standar	t	S
	Coefficients		dized		ig.
			Coefficients		
	В	Std.	Beta		
		Error			
(Consta	2,	2,032		1	,
1 nt)	353			,158	250
literasi	,0	,137	,074	,	,
(X1)	82			597	552
persepsi	,8	,134	,768	6	,
(X2)	37			,232	000

a. Dependent Variable: minat (Y)

Source: SPSS version 25

 $Y=2,353 + (0,082)X_1 + 0,837X_2 + e$

From the following equation it can be explained:

- a. A constant of 2.353 indicates that the Literacy (X1), Perception (X2) variables are able to contribute to influencing people's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta by a multiple of 2.353.
- b. The regression coefficient of the literacy variable (X1) is 0.082; meaning that if the other independent variables have a fixed value and literacy increases by 1%, then the community's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta has increased by 0.082 or 8.2%. The coefficient is positive, which means that there is a positive relationship between the literacy variable and the community's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta.

c. The regression coefficient of the perception variable (X2) is 0.837; meaning that if the other independent variables have a fixed value and perceptions increase by 1%, then the community's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta has increased by 0.837 or 83.7%. The coefficient is positive, which means that there is a positive relationship between the literacy variable and the community's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta.

3.4.5 Hypothesis Testing Results

a. Partial Test Results (Statistical Test t)

The Partial Test (t test) shows how much the relationship and influence of each Literacy (X1) and Perception (X2) variables partially on the variable Community interest in becoming a sharia sociopreneur (Y) in the city of Surakarta. The results of the t test can be seen in table 1.7 below:

Table 1.7 Partial Test Results (t test)

Coefficients ^a									
Model	Unstandardized		Stand	1		Collinearit			
	Coefficie	ents	ardized Coefficient		ig.	y Statistics			
			S						
	В	Std.	Beta			Tol			
		Error				erance	IF		
(Const	2,	2,032							
ant)	353			,158	250				
Literas	,0	,137	.074		,	,206	4		
i (X1)	82			,597	024		,855		
Persep	,8	,134	,768			,218	4		
si (X2)	37			,232	002		,862		

a. Dependent Variable: minat (Y)

Source: SPSS version 25

Based on the T Test table above, it can be seen that:

- 1. Literacy variable statistically shows significant results at values greater than α (0.024 <0.05). While the value of t_{count} X1 = 2.597 and t_{table} 1.989 (α /2; n-k-1 = 0.025; 92) so that $t_{count} > t_{table}$ (2.597 > 1.989). Then H0 is accepted so that it can be concluded that the Literacy variable partially influences the community's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta.
- 2. Perception variable statistically shows significant results at values greater than α (0.002 <0.05). While the value of t_{count} X2 = 6.232 and t_{table} 1.989 (α /2; n-k-1 = 0.025; 92) so that t_{count} > t_{table} (6.232 > 1.989). Then H0 is accepted so that it can be concluded that the Perception variable partially influences the community's interest in becoming a sharia sociopreneur (Y) in the city of Surakarta.
- b. Simultaneous Test Results (Test F)

The results of the Simultaneous Test (F Test) show how much the relationship and influence of the Literacy Variable (X1), and the Literacy Variable (X2) together on the Community's Interest Variable to become sharia sociopreneurs (Y) in the city of Surakarta (Y). The results of the F test can be seen in table 1.8 below:

Table 1.8 Simultaneous Test Results (Test F)

ANOVA ^a						
Model	Sum of		d	Mean	F	Sig.
	Squares	f		Square		
Regressi	701,506		2	350,753	111,	,000b
on					210	
Residual	305,934		9	3,154		
		7				
Total	1007,440		9			
		9				

a. Dependent Variable: minat (Y)

b. Predictors: (Constant), persepsi (X2), literasi (X1)

Source: SPSS version 25

Based on the results of the F test in the table above, it can be seen that the F_{count} value is 111,210 with a significance level of 0.000 <0.05, so Ha is accepted with the $F_{count} > F_{table}$ (111.210 > 2.70) Ftable obtained from df = k-1; n-k or (2-1); (100-3) = 3.94 thus simultaneously the Literacy (X1) and Perception (X2) variables have a positive and significant effect on the variable Community interest in becoming a sharia sociopreneur (Y) in the city of Surakarta (Y).

c. R2 Test (Coefficient of Determination)

The coefficient of determination is used to determine how much the independent variable (X) has an influence on the dependent variable (Y) from the regression equation obtained. The coefficient of determination (R2) is between zero and one. The value (R2) that is getting closer to 1 means that the indicators used show the stronger the influence of the independent variables on changes in the dependent variable. Conversely, if (R2) is smaller or closer to 0 (zero), the smaller the effect of the independent variables on the dependent variable. Through the coefficient of determination (R2) using the SPSS 25 program the value of the coefficient of determination for independent variables more than 2 (two) is used Adjusted R Square, as follows:

Table 1.9 R2 Test Results (Coefficient of Determination) **Summary models**

ſ		Mo	R	R	Adjusted	Std. Error
	del			Square	R Square	of the Estimate
Ī		1	,8	,661	,654	1,877
			13 ^a			

a. Predictors: (Constant), Perception, Literacy

Source: SPSS version 25

Based on the results of the Determination Test (R2) above, it is known that the Adjusted R Square is 0.654. Thus the Literacy (X1) and Perception (X2) variables have a jointly positive contribution of 65% to the variable Public interest in becoming a sharia sociopreneur (Y) in the city of Surakarta (Y). While the remaining 35% is influenced by other factors that are not included in this study.

4. Conclusion

Researchers discuss the results of research regarding the influence of literacy variables and perceptions of Islamic economics on interest in Islamic sociopreneurs in the city of Surakarta which will be discussed as follows:

- 1. The Effect of Islamic Economic Literacy (X1) on the Interests of Sharia Sociopreneurs in Surakarta City. Based on the results of a descriptive analysis of the literacy variable (X1), the literacy variable has a significant value of 0.024 < 0.05 and a t_{count} of $2.597 > t_{table}$ of 1.989. This shows that H0 is rejected so that it can be concluded that the literacy variable partially has a positive effect on the interest of sharia sociopreneurs in the city of Surakarta. Thus the first hypothesis (Ha1) states that "literacy has a significant positive effect on the interest of Islamic sociopreneurs in the city of Surakarta" is proven.
 - 2. The Effect of Islamic Economic Perceptions (X2) on the Interests of Sharia Sociopreneurs in Surakarta City.

Based on the results of a descriptive analysis of the perception variable (X2), the perception variable has a significant value of 0.002 < 0.05 and a t_{count} of $6.232 > t_{table}$ of 1.989. This shows that H0 is rejected so that it can be concluded that the perception variable partially has a positive effect on the interest of Islamic sociopreneurs in the city of Surakarta. Thus the first hypothesis (Ha2) states that "perception has a significant positive effect on the interest of Islamic sociopreneurs in the city of Surakarta." Proven.

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