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# The Effect of Education, Training, and Self-Efficacy on Interest in Entrepreneurship Through Motivation in BTN Santri Developer Kebangsaan Training Participants in Java

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#### Abstract

This research aims to analyze the influence of education, training, self-efficacy on entrepreneurial interest with motivation as an intervening variable. The total sample was 131 respondents National Savings Bank National Savings Bank Training Participants Alumni on the island of Java who were taken using a questionnaire. Data analysis was carried out with SEM Smart PLS 4.0.9.9. The results showed that the influence of education and self-efficacy on positive motivation was significant, the influence of training on positive motivation was not significant, the influence of training and motivation on entrepreneurial interest was significantly positive, the influence of education on entrepreneurial interest was negative and not significant. Self-efficacy towards negative entrepreneurial interest. The role of motivation mediates the influence of education and self-efficacy on entrepreneurial interest, whereas motivation does not mediate the influence of training on entrepreneurial interest.

#### Article info

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#### INTRODUCTION

Housing is a basic human need after being able to fulfill basic needs consisting of food, clothing and shelter. According to the Law on Housing and Settlement Areas Number 1 of 2011, housing is defined as a building that functions as a place to live, a place for family development, and to support a decent life. The need for housing is increasing as a result of the growing population, especially in urban areas. Business opportunities in the field of housing developers arise in response to the high demand for decent housing. Housing developers are

parties who plan, build, and market property, especially housing, becoming one of the business fields that have bright prospects in Indonesia.

Diverse market segments, business opportunities in the housing developer sector are not only limited to the upper-class market segment, but also include the lower-middle segment. This segment has a wide market share and is more stable in the face of fluctuating economic conditions ((Kusuma et al., 2021). Despite the opportunities mentioned above, the number of housing entrepreneurs is still very limited. In addition, although the number of workers in Indonesia continues to increase from year to year, the number of jobs does not increase. The problem of unemployment is caused by an imbalance, so fostering an entrepreneurial spirit is one way to reduce the unemployment rate(Mustika et al., 2023).

In 2023, the ratio of the number of entrepreneurs in general, including in the housing sector, was around 3.47% of the total population of Indonesia. This shows that Indonesia needs to increase the number of entrepreneurs to reach the minimum target of 4% set as a prerequisite for developed countries in 2045 (Hasudungan et al., 2023). Of course, fostering this interest in entrepreneurship is a must to improve the economy in Indonesia through entrepreneurship. In general, entrepreneurship is a dynamic process that involves purpose, transformation and creation. To find creative solutions and new ideas, entrepreneurship requires the energy of passion in order for the inspiration to be realized. A person's drive is able to change from low productivity to high productivity with large results so as to create values that are very beneficial to humanity and the universe so that this potential needs to be utilized as much as possible (Sartono & Sutrismi, 2020).

This requires a willingness to risk time, capital, and career; the ability to build effective teams using existing resources. The basic ability to build a solid business plan and a strong vision. It is the basis on which to build a strong foundation for character building and to see opportunity where others see chaos, contradiction and indecision ((Kuratko & Hodgetts, 2020)

Interest is the basis for someone to start entrepreneurship. According to Alifuddin & Razak (2022) To succeed in entrepreneurship, interest is very important. From a mental point of view, interest can change behavior, encourage movement, make a person focus, and set targets. The mental effect of interest in a business venture diverts one's attention in taking care of the business with pleasure because it is beneficial to him.

The BTN Santri Developer Kebangsaan Training Program is a housing developer business training that contains debriefing, brief education and training for alumni and Fakultas Ekonomi dan Bisnis

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students of Islamic boarding schools and the wider community, especially national organizations engaged in religious, social, environmental and economic fields to develop the wings of knowing the business practices of the world of housing or property developers.

The program encourages the growth of entrepreneurs in the developer or housing business among the community so that after the training is able to cooperate with BTN bank in running a housing or property developer business program. This training program is a collaboration between the State Savings Bank, hereinafter referred to as BTN and Nusantara Utama Cita (NU Circle) to jointly realize economically independent santri alumni, especially in the field of housing or property developers.

It is hoped that the BTN Santri Developer program can contribute to improving the quality of housing developers in the country, as well as empowering santri in the fields of economy and entrepreneurship. This program aims to provide education about the world of property business to santri and members of national / cross-religious organizations, with the hope of producing reliable and moral housing developers. Entrepreneurship education is an effort to internalize the brain and soul through education organized by agencies and companies (Arni et al., 2022).

Article 3 of Law No. 20 of 2003 on the National Education System states that: "National education functions to develop abilities and form the character and civilization of a nation that is useful in order to educate the nation's life, aims to develop the potential of students to become students who are faithful, devoted to God, have noble character, healthy, knowledgeable, creative, independent and become democratic and responsible citizens."

This is supported by research conducted by Putra (2017), Rembulan & Fensi (2018) and Tyra & Sarjono (2020) who found that entrepreneurship education affects entrepreneurial interest. In contrast, research by Yanti (2019) and Jassin & Dewi (2023) found that entrepreneurship education does not affect entrepreneurial interest.

Entrepreneurship training as a provision in entrepreneurship because entrepreneurship training is an important factor in creating and increasing a person's interest in entrepreneurship, training in general training theory states that training has an influence in fostering business ideas, overcoming problems faced in running a business through direct practice, increasing fighting power and a sense of optimism in starting a business

(Kusuma et al., 2021).

In previous research Marwati et al., (2022) training has a positive and significant effect on entrepreneurial interest. In line with research conducted by Ibrahim & Fadli (2020) training is very influential on entrepreneurial interest. There are differences in the results of research conducted by Rahmi & Hidayati (2019) and Aryanto (2018) entrepreneurship training does not affect entrepreneurial interest.

Self-efficacy according to Putry et al., (2020) is considered as a person's belief in their ability to perform an action in a particular situation. The results of previous studies show that there are differences in findings about the relationship between the variables of the Effect of Training Education and Self-Efficacy on Entrepreneurial Interest. Therefore, researchers will conduct additional research on the relationship between variables, namely the motivation variable.

According to Judge & Robbins (2019)Motivation is a process that explains the intensity, direction, and persistence of individuals in achieving a goal, encouraging them to take action to reach specific objectives. In the context of entrepreneurship, motivation is essential because it relates to the extent to which individuals are encouraged to start and develop a business.

The importance of motivation in encouraging entrepreneurial interest related to researchers to add motivation variables as mediating variables to provide answers and resolve whether education, training, self-efficacy, and motivation are able to influence entrepreneurial interest.

#### **METHOD**

The research method used by quantitative research is research based on the collection and analysis of numerical data to explain, predict, and control phenomena of interest (Ferdinand, 2014). In this study, researchers will examine the relationship between independent variables (education, training, and self-efficacy), mediating variables (motivation), and the dependent variable (entrepreneurial interest). The data generated will be tested with the product-moment formula to determine the correlation coefficient and significance of the variables.

The research time was conducted in November 2024 for one month, conducted at the NU Circle office using a survey distributed to BTN Santri Developer Kebangsaan participants in Java including Pondok Pesantren Tebuireng, Pondok Pesantren Kempek Cirebon and Pondok Sampling using the Slovin formula (1960) resulted in a sample of 131 participants. After that Fakultas Ekonomi dan Bisnis

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the data will be processed using the Structural Equation Model (SEM) with the Partial Least Square (PLS) analysis approach. The hypotheses that will be used in this study are:

H<sub>1</sub>: Education has a positive and significant effect on entrepreneurial motivation.

H<sub>2</sub>: Training has a positive and significant effect on motivation.

H<sub>3</sub>: Self-efficacy has a positive and significant effect on motivation.

H<sub>4</sub>: Education has a positive and significant effect on entrepreneurial interest.

H<sub>5</sub>: Training has a positive and significant effect on entrepreneurial interest.

H<sub>6</sub>: Self-efficacy has a positive and significant effect on entrepreneurial interest.

H<sub>7</sub>: Motivation has a positive and significant effect on entrepreneurial interest.

H<sub>8</sub>: Education has a positive and significant effect mediated by motivation

H<sub>9</sub>: Training has a positive and significant effect mediated by motivation

H<sub>10</sub>: Self-efficacy has a positive and significant effect mediated by motivation

The hypothesis can be said to pass if it can meet the test standards:

# 1. Validity Test

With a minimally acceptable AVE of more than 0.50, the structure explains half of the variance of the form indicator. If all these criteria are met, then the research instrument has good validity. That is, the instrument measures what it is supposed to measure and the latent constructs identified in the PLS-SEM model are indeed conceptually distinct (Sarstedt et al., 2021).

#### 2. Reliability Test

If the outer load value for each indicator is greater than 0.70, then the indicator is considered to have good reliability (Musyaffi et al., 2022).

# 3. Multicollinearity Test

According to Sarstedt et al., (2021) a VIF value of less < 5 Multicollinearity is considered low to moderate; this is usually acceptable, if the VIF value is greater  $\ge 5$  Multicollinearity is high; this indicates that variables may be closely correlated with other variables, and may cause problems in coefficient estimation.koefisien.

## 4. Hypothesis Test

Direct effects are sequences of relationships that connect two constructs with a single arrow. Indirect effects are a sequence of relationships with at least one intervening construct involved in the structural model.

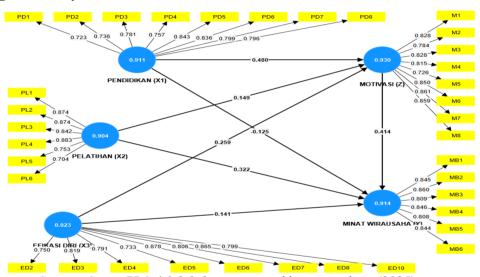
#### RESULTS AND DISCUSSION

# **Data Analysis Results**

#### 1. Measurement Model/Outer Model

This data processing shows the shape of the model, the addition factor, significant in each latent variable. Convergent, Discriminant, and Composite Validity are three measurement criteria used to assess the outer model.

## 1) Convergent validity



Source: Smart PLS 4.0.9.9 data processed by researchers (2025).

Figure 1: data in Smart PLS

From the results of SEM-PLS data processing, the loading factor value of all indicators is greater than> 0.70, so the indicator is considered to have good reliability. which means that the research instrument is said to be discriminantly valid.

# a. Validity Test

Validity Test can be used to evaluate the validity of the construction in addition to evaluating the load factor value using the minimum acceptable AVE formula which is more than 0.50, the structure explains half of the variance of the form indicator.

AVE can be calculated by the following formula:

$$AVE = \frac{\sum (\text{loading}^2)}{n}$$

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- Σ (loading²): The sum of the squares of the standard loadings of the indicators on the latent construct.
- **n**: Number of indicators on the construct.

The results of the AVE value of this study are as follows

Table 1: Results of Average Extracted Variance Value

VARIABEL	Average Variance Extracted (AVE)	Cut off	Ket
Training (X2)	0,680	>0,5	Valid
Education (X1)	0,616	>0,5	Valid
Self-efficacy (X3)	0,651	>0,5	Valid
Motivation (Z)	0,672	>0,5	Valid
Entrepreneurial Interest (Y)	0,698	>0,5	Valid

Source: Smart PLS 4.0.9.9 data processed by researchers (2025)

All indicators and constructs in the model have met the Convergent Validity test criteria, as shown in table 1, because SEM-PLS data processing testing produces AVE values for each variable that are greater than 0.50 or meet the requirements that are considered valid.

## b. Reliability Test

One way to measure reliability is by testing the Composite Reliability rhoc value, which is a test used to measure the higher level of reliability of an indicator. The CR value should be above 0.7 to indicate adequate reliability (Sarstedt et al., 2021). The formula is as follows:

$$CR = \frac{\left(\sum \mathrm{loading}\right)^2}{\left(\sum \mathrm{loading}\right)^2 + \sum (1 - \mathrm{loading}^2)}$$

- $\bullet$  **\Sigma loading**: The number of standardized loadings of each indicator on the latent construct.
- (1 loading<sup>2</sup>): Measurement error of each indicator.

**Composite VARIABLE** reliability Cut off Ket (rho\_c) Training (X2) 0,912 >0.70 Reliabel Education (X1) 0,915 >0,70 Reliabel Self-efficacy (X3) 0,926 >0,70Reliabel Motivation (Z) 0,936 >0.70 Reliabel Entrepreneurial Interest (Y) 0,916 >0.70Reliabel

Table 2: Results of Composite reliability value (rho c)

Source: Smart PLS 4.0.9.9 data processed by researchers (2025).

From the SEM-PLS data processing on testing, the Cronbach's Alpha value of each variable can be declared good because it has met the requirements with a value of more than> 0.70 or and is said to be reliable. So it can be concluded that all indicators and constructs in the model have met the Convergent Validity test criteria.

## c. Multicollinearity Test

Variable inflation factor (VIF) is used to determine whether there is multicollinearity between independent variables Based on data processing, the value of each VIF (Multicollinearity Test) is smaller or less <5 in the sense that there is no multicollinearity or Multicollinearity is considered low. The results of the VIF value can be explained in the following table:

Table 3: Variance Inflation Factor (VIF) Value Results

VARIABEL	(X1)	(X2)	(X3)	<b>(Z)</b>	(Y)
Education (X1)				1,189	1,669
Training (X2)				2,131	2,177
Self-efficacy (X3)				2,204	2,344
Motivation (Z)					2,089
Entrepreneurial Interest (Y)					

Source: SEM-PLS data analysis (2025)

# d. Hypothesis Test

# 1. Direct effects Test

Table 4: Direct Effect Test Results

No.	Mean, STDEV, T values, p values	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
1	Education (X1) -> Motivation (Z)	0,480	0,480	0,076	6,307	0,000
2	Training (X2) -> Motivation (Z)	0,149	0,146	0,095	1,578	0,115
3	Self-efficacy (X3) -> Motivation (Z)	0,259	0,266	0,094	2,764	0,006
4	Education (X1) -> Entrepreneurial Interest (Y)	-0,125	-0,127	0,085	1,463	0,143
5	Training (X2) -> Entrepreneurial Interest (Y)	0,322	0,320	0,112	2,862	0,004
6	Self-efficacy (X3) -> Entrepreneurial Interest (Y)	0,141	0,144	0,113	1,250	0,211
7	Motivation (Z) -> Entrepreneurial Interest (Y)	0,414	0,414	0,099	4,192	0,000

Source: SEM-PLS data analysis (2025)

The results of the direct effect hypothesis test from data processing in this study are as follows:

## **Effect of Education on Motivation**

The test result of the Education variable (X1) on Motivation (Z) is positive (0.480), with a T-Statistic value of 6.307 (>1.964) and a P value of 0.000 (<.0.05) or significant. Thus, it can be concluded that Education (X1) on Motivation (Z) has a significant positive effect. That is, the higher a person's level of education, the

greater his motivation. This shows that education plays an important role in skills, knowledge, or ways of thinking.

This education not only provides practical knowledge, but also encourages individuals to have a strong drive to start a business. The BTN Santri Developer Kebangsaan program successfully provides individuals with a good understanding of entrepreneurial motivation. As a study by Maritz et al. (2023) that experiential education can increase entrepreneurial motivation up to 30% higher than conventional learning methods.

#### **Effect of Training on Motivation**

The test results of the training variable (X2) on motivation (Z) show a positive initial sample value (0.149), a T-statistical value of 1.578 (less than 1.964), and a P value of 0.115 (more than 0.05) or insignificant. Thus, it can be concluded that training (X1) on Motivation (Z) has an insignificant positive impact.

This means that the training has an influence towards increasing motivation, although the effect is weak. so that the relationship is not statistically significant in BTN Santri Developer Nationality in Java trainees. This is certainly a concern for the program that has been running for almost 3 years from 2021-2023 in 3 Islamic Boarding Schools so that it becomes a joint evaluation for program improvement and effectiveness to make the BTN Santri Developer Nationality training program in Java more optimal.

From a practical perspective, these findings indicate the importance of governance and development of entrepreneurship training programs that are more relevant, interactive, and contextual. Training programs that involve experiential approaches, such as mentoring and realistic business simulations, can increase the effectiveness of training in building entrepreneurial motivation (Maritz et al., 2023)

#### **Motivasi The Effect of Self-Efficacy on Motivation**

The test results of the Self-Efficacy variable (X3) on Motivation (Z) show that the initial sample value is positive (0.259), the T-Statistic value is 2.764 (<1.964), and the P value is 0.006 (<.0.05) or significant. Thus, it can be concluded that Self-Efficacy (X3) on Motivation (Z) has a significant positive effect. This means that a

person's motivation for entrepreneurship is proportional to his level of self-efficacy. shows that the influence of self-efficacy on the desire for entrepreneurship in BTN Santri Developer Kebangsaan trainees in Java.

Studies have shown that self-efficacy has a significant influence on the desire for entrepreneurship. A study conducted by Luthans et al., (2021) found that entrepreneurs with high levels of self-efficacy have a greater tendency to continue to grow their business, even when faced with failure or challenges, because they believe that they can overcome these obstacles.

# **Effect of Education on Entrepreneurial Interest**

The test results of the education variable (X1) on entrepreneurial interest (Y) show that the initial sample value is negative (-0.125), the T statistical value is 1.463 (less than 1.964), and the P value is 0.143 (more than 0.05) or insignificant. The effect of education on entrepreneurial interest is not always positive or significant, depending on various factors. According to Becker (2023) in Human Capital theory, education improves both the knowledge and skills required in the world of work. In the context of entrepreneurship, relevant education can provide a better understanding of business opportunities, risk management, and business management (Khaykin et al., 2020).

This suggests that although education in the BTN Santri Developer Kebangsaan program provides a basic knowledge of entrepreneurship in the developer or property business, other factors such as practical experience, perception of risk, and social support play a greater role in increasing interest in entrepreneurship. Therefore, a more practical and experiential mentor-based BTN Santri Developer Kebangsaan entrepreneurship program provided to individuals may be more effective in increasing interest in entrepreneurship in the developer or property business.

# **Effect of Training on Entrepreneurial Interest**

The test results of the training variable (X2) on entrepreneurial interest (Y) show a positive initial sample value (0.322), a T-statistical value of 2.862 (more than 1.964), and a P value of 0.004 (less than 0.05) or significant. Thus, it can be concluded that

Training (X2) has a significant positive impact on Entrepreneurial Interest (Y).

Entrepreneurial Orientation Theory by Lumpkin & Dess (2015) states that entrepreneurial education and training can strengthen a person's entrepreneurial orientation, which in turn increases interest in entrepreneurship. Training that develops entrepreneurial competencies encourages individuals to feel more prepared and more interested in pursuing business opportunities.

BTN Santri Developer Kebangsaan entrepreneurship training has a positive and significant influence on entrepreneurial interest. With the increased skills and knowledge gained through training, participants are more confident in starting a business and tend to have a greater interest in entrepreneurship in each participant.

#### The Effect of Self-Efficacy on Entrepreneurial Interest

The test results of the Self-Efficacy variable (X3) on Entrepreneurial Interest (Y) show that the initial sample value is positive (0.141), the T statistical value is 1.250 (less than 1.964), and the P value is 0.211 (more than 0.05) or insignificant. Thus, it can be concluded that Self-Efficacy (X3) on Entrepreneurial Interest (Y) does not have a significant positive effect.

According to Bandura (2023) Self-Efficacy Theory, people who strongly believe in their abilities are more likely to take the necessary actions to achieve their goals. However, self-efficacy cannot work effectively without the support of external factors that strengthen entrepreneurial decisions. In addition, according to Ajzen (2020) Theory of Planned Behavior, attitudes, subjective norms, and perceived behavioral control influence entrepreneurial intention.

This shows that self-efficacy alone is not enough to encourage BTN Santri Developer Kebangsaan participants to be interested in entrepreneurship in the developer or property business, but there needs to be other factors such as social support and more in-depth experience in the world of entrepreneurship.

# **Effect of Motivation on Entrepreneurial Interest**

The test results of the Motivation variable (Z) on Entrepreneurial Interest (Y) show a positive initial sample value (0.414), a T-Statistic value of 4.192 (greater than 1.964), and a P value of 0.000 (less than 0.05) or significant.

The effect of motivation on entrepreneurial interest is very significant for BTN Santri Developer Nationality in Java trainees. Motivational Theory by Maslow (2012) explains that individuals who have high motivation to meet basic needs and self-actualization needs are more likely to pursue challenging goals, such as starting and developing a business.

This motivation plays an important role in increasing entrepreneurial interest, as motivated individuals tend to be more active in seeking business opportunities. Therefore, it is important for agencies in entrepreneurship training programs, such as the one conducted by Bank Tabungan Negara in the BTN Santri Developer Kebangsaan program, to prioritize the motivational aspect in a consistently sustainable manner so that participants are interested in entrepreneurship.

#### 2. Indirect Effects Test

Table 5: Results of Indirect Influence

No.	Indirect Effect	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
8	Education (X1) -> Motivation (Z) -> Entrepreneurial Interest (Y)	0,199	0,199	0,058	3,437	0,001
9	Training (X2) -> Motivation (Z) -> Entrepreneurial Interest (Y)	0,062	0,060	0,042	1,471	0,141
10	Self-efficacy (X3) -> Motivation (Z) -> Entrepreneurial Interest (Y)	0,107	0,110	0,048	2,248	0,025

Source: SEM-PLS data analysis (2025)

## Effect of Education on Entrepreneurial Interest mediated by Motivation

The test results of the Education variable (X1) on Entrepreneurial Interest (Y) are mediated by Motivation (Z) by referring to the original sample value which

is positive (0.199), the T-Statistic value is 3.437 (> 1.964) with a P Value of 0.001 (< 0.05) or significant.

The Human Capital theory proposed by Becker reveals that education is an investment that can increase the ability of individuals to face economic challenges, including in terms of entrepreneurship (Khaykin et al., 2020).

In addition, Ryan & Deci (2020) Self-Determination theory explains that high motivation plays an important role in encouraging individuals to make entrepreneurial decisions. Entrepreneurship education can increase participants' intrinsic motivation by providing relevant knowledge and skills needed to start a business, which then strengthens their entrepreneurial interest.

Based on the results of statistical tests and existing theories in this study, it can be concluded that entrepreneurship education has a significant positive effect on entrepreneurial interest through motivation. Entrepreneurial motivation serves as a mediating factor that strengthens the effect of education on entrepreneurial interest.

Therefore, the entrepreneurship training program offered by Bank Tabungan Negara through the BTN Santri Developer Kebangsaan program in order to improve entrepreneurship education, the motivation of participants also increases, which in turn increases their interest in entrepreneurship in the developer or property business and is able to cooperate with Bank BTN in the business process of developing developer or property business conducted by participants.

#### Effect of Training on Entrepreneurial Interest mediated by Motivation

The test results of the training variable (X2) on Entrepreneurial Interest (Y) are mediated by Motivation (Z). The initial value of the sample is positive (0.062), the T-Statistic value is 1.471 (less than 1.964), and the P value is 0.141 (more than 0.05) or insignificant.

Indicating that entrepreneurship training mediated by motivation does not have a significant effect on entrepreneurial interest in BTN Santri Developer Kebangsaan trainees in Java.Ryan & Deci (2020) Self-Determination Theory explains that entrepreneurial motivation that arises from within the individual

will increase the likelihood of a person to utilize the training received in entrepreneurial practice.

However, it is important to note that although entrepreneurship training makes an impact, its effect on entrepreneurial interest is highly dependent on the individual's level of motivation. Based on the statistical test results and existing theory, it can be concluded that entrepreneurship training has a positive influence on entrepreneurial interest mediated by motivation.

However, the effect is not statistically significant, which means that although training may increase motivation, other factors such as experience, social support, and business opportunities may have more influence on entrepreneurial interest among BTN Santri Developer Kebangsaan trainees in Java.

# The Effect of Self-Efficacy on Entrepreneurial Interest mediated by Motivation

The test results of the Self-Efficacy variable (X3) on Entrepreneurial Interest (Y) are mediated by Motivation (Z). The initial value of the sample is positive (0.107), the T-Statistic value is 2.248 (more than 1.964), and the P value is 0.025 (less than 0.05) or significant. indicates that the effect of self-efficacy on entrepreneurial interest mediated by motivation is positive.

Self-efficacy in the context of entrepreneurship is based on Bandura's theory (2023) which explains that individuals who have high self-confidence in facing entrepreneurial challenges are more likely to innovate and persist in the face of failure. Motivation, as explained by Ryan & Deci (2020) Self-Determination theory, serves as a motivating factor and can link self-efficacy with interest in entrepreneurship. When individuals feel that they are capable of succeeding, their motivation to start a business increases, which in turn strengthens their entrepreneurial interest.

#### **CONCLUSION**

The study shows a complex relationship between education, training, self-efficacy, and entrepreneurial interest with motivation as a mediating variable. Here are the important results of the study:

Effect of Education and Self-Efficacy: Education and self-efficacy have a significant positive influence on motivation. This suggests that a person's level of education and their belief in their own abilities can increase their desire for entrepreneurship.

Effect of Training: Although training did not show a significant effect on motivation, it had a significant positive effect on interest in entrepreneurship. This suggests that training can increase interest in entrepreneurship, although it does not directly affect motivation. Role of Motivation: Motivation serves as a mediating factor that strengthens the effect of education and self-efficacy on entrepreneurial interest. Although training does not significantly mediate this relationship, motivation still plays an important role in promoting higher entrepreneurial interest.

Implications for Entrepreneurship Programs: These results suggest that entrepreneurship programs, such as those conducted by Bank Tabungan Negara through BTN Santri Developer Kebangsaan, should influence training. Although training did not show a significant effect on motivation, it had a significant positive effect on interest in entrepreneurship. This suggests that training can increase interest in entrepreneurship, although it does not directly affect motivation.

Overall, this study shows that, although each of the education and training variables has a different role, both are important for increasing entrepreneurial interest, especially when supported by strong motivation.

Therefore, further research should include supporting variables that can help increase entrepreneurship in santri so that they can become more financially independent and more empowered. Thus, we can jointly, with various potentials, both through programs launched by the government and institutional initiatives to prepare the golden generation of 2045 by training young people to have skills that are able to compete in the future.

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