ABSTRAK

Magdalena Mevy Icha Cahyanti. 2026. *Pengaruh Pendidikan KIK, Disiplin Belajar, dan Lingkungan Keluarga Terhadap Minat Berwirausaha Siswa Dimoderasi Literasi Keuangan.* Skripsi. Program Studi Pendidikan Akuntansi, FKIP, Universitas PGRI Madiun. Pembimbing (I) Dr. Farida Styaningrum S.Pd., M.Pd., (II) Dr. Nur Wahyuning Sulistyowati, S.E., M.Pd.

Penelitian ini dilatarbelakangi oleh masih rendahnya minat berwirausaha siswa Jurusan Akuntansi dan Keuangan Lembaga SMK Negeri 02 Madiun. Penelitian ini bertujuan menganalisis pengaruh Pendidikan KIK, Disiplin Belajar, dan Lingkungan Keluarga terhadap Minat Berwirausaha Siswa, dengan Literasi Keuangan sebagai variabel moderasi. Studi ini menggunakan pendekatan kuantitatif dengan populasi 130 siswa kelas XI Angkatan 2024 yang seluruhnya dijadikan sampel melalui sampling jenuh. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan Moderated Regression Analysis (MRA) dengan bantuan SPSS 25. Hasil penelitian menunjukkan Pendidikan KIK berpengaruh positif dan signifikan terhadap Minat Berwirausaha, sedangkan Disiplin Belajar dan Lingkungan Keluarga tidak berpengaruh signifikan. Literasi Keuangan juga tidak terbukti memoderasi ketiga hubungan tersebut, sehingga lebih berperan sebagai prediktor tambahan. Temuan ini menegaskan bahwa penguatan pembelajaran KIK menjadi faktor kunci dalam menumbuhkan minat berwirausaha siswa, sehingga sekolah disarankan mengoptimalkan pembelajaran KIK melalui praktik nyata serta mengintegrasikan penguatan disiplin, keluarga, dan literasi keuangan secara terarah.

Kata Kunci: Pendidikan KIK, Disiplin Belajar, Lingkungan Keluarga, Literasi Keuangan, Minat Berwirausaha

ABSTRACT

Magdalena Mevy Icha Cahyanti. 2026. The Influence of KIK Education, Study Discipline, and Family Environment on Students Interest in Entrepreneurship, Moderated by Financial Literacy. Thesis. Accounting Education Program, Faculty of Teacher Training and Education, PGRI University of Madiun. Advisors: (I) Dr. Farida Styaningrum, S.Pd., M.Pd., (II) Dr. Nur Wahyuning Sulistyowati, S.E., M.Pd.

This study was motivated by the still-low level of interest in entrepreneurship among students in the Accounting and Institutional Finance Department at SMK Negeri 02 Madiun. This study aims to analyze the influence of KIK Education, Study Discipline, and Family Environment on students' interest in entrepreneurship, with Financial Literacy as a moderating variable. This study uses a quantitative approach with a population of 130 11th-grade students from the Class of 2024, all of whom were included in the sample through saturation sampling. Data were collected via a questionnaire and analyzed using Moderated Regression Analysis (MRA) with the aid of SPSS 25. The results indicate that KIK education has a positive and significant effect on entrepreneurial interest, whereas study discipline and family environment do not have a significant effect. Financial literacy was also not found to moderate these three relationships; thus, it functions more as an additional predictor. These findings confirm that strengthening KIK education is a key factor in fostering students' interest in entrepreneurship; therefore, schools are advised to optimize KIK education through practical applications and to integrate the reinforcement of discipline, family environment, and financial literacy in a targeted manner.

Keywords: KIK Education, Study Discipline, Family Environment, Financial Literacy, Interest in Entrepreneurship