

Nurturing the Next Generation with the Utilization of Entrepreneurial, Cultural, and Financial Competencies

Rifin Khong¹, Lila Maria Kaban^{1,*}, Erina Alimin¹, Meilani², Ciptawan²

¹Program Studi Manajemen, Universitas Pelita Harapan, Medan, Indonesia

²Program Studi Akuntansi, Universitas Pelita Harapan, Medan, Indonesia

Email: ¹rifin.khong@lecturer.uph.edu, ^{2*}lila.kaban@uph.edu, ³erina.alimin@lecturer.uph.edu,

⁴meilani.fe@lecturer.uph.edu, ⁵ciptawan.mdn@lecturer.uph.edu

(* : corresponding author)

Abstract-This article presents a community service initiative conducted by university lecturers and students aimed at nurturing entrepreneurial, cultural, and financial competencies among children in a local orphanage in Medan, Indonesia. A preliminary interview with the orphanage manager showed that the children required intensive engagement and education outside their schools and community. The one-day onsite program involved children, ranging from primary to high school level, through interactive learning modules that included entrepreneurship education, cultural awareness, and financial literacy. Activities such as simulations, group discussions, and games were used to encourage active participation and improve understanding. The results showed increased entrepreneurial motivation by 28%, cultural appreciation by 27%, and basic financial knowledge by 22% among participants. Student facilitators also gained practical experience in community engagement and leadership. Despite time limitations, the program successfully created a positive learning environment and promoted essential life skills for vulnerable youth. Recommendations are to extend the program duration, create age-specific content, and develop long-term mentorship to enhance impact. This initiative underscores the vital role of higher education in community empowerment and sustainable youth development.

Keywords: Community Engagement; Cultural Heritage; Educational Support; Literacy Development; Skill Development.

1. INTRODUCTION

Children and adolescents represent one of the most vulnerable and often overlooked populations in the pursuit of sustainable development (Kaban, Khong, & Alimin, 2024). Without the consistent presence of family support systems, they face unique challenges in accessing quality education, receiving emotional and social guidance, and preparing for independent living (Schnettler et al., 2018). Their developmental trajectories are often shaped by institutional limitations, insufficient resources, and a lack of structured life-skills education (Barus et al., 2025). These conditions pose significant barriers to achieving self-sufficiency and social mobility, especially in countries like Indonesia where socioeconomic disparities remain prevalent. In this context, higher education institutions have a vital role to play in bridging the gap between underserved communities and access to holistic empowerment programs (Alhaqbani & Abdelwahed, 2024). This article presents a university-led community service initiative aimed at nurturing the next generation with entrepreneurial, cultural, and financial competencies through an interactive, child-centered approach at a local orphanage in Medan, Indonesia.

The program stems from the increasing recognition that education for vulnerable youth must extend beyond traditional academics (Aboramadan et al., 2022). Based on the interview with the one of the local orphanage managers in Medan, Indonesia, today's global and digital economy demands that young individuals, regardless of their backgrounds, develop not only cognitive capabilities but also soft skills, entrepreneurial thinking, and an awareness of financial responsibility. Furthermore, grounding youth in cultural knowledge fosters a strong sense of identity, social belonging, and national pride, critical psychological buffers that support resilience and long-term development (Ratten, 2022). For children in orphanages, these competencies are not just beneficial, they are essential to overcoming structural inequalities and transitioning into independent, empowered adulthood.

From many community services conducted before, entrepreneurship education, in particular, has gained attention as a transformative tool for youth empowerment (Soares, 2021). It fosters creativity, critical thinking, initiative, and problem-solving skills, traits that are vital for navigating uncertain futures (Rykkje et al., 2023). For orphanage youth who may lack access to stable employment networks or family-run businesses, entrepreneurial competencies open alternative pathways to economic participation (Hadžiahmetović et al., 2022). While conventional entrepreneurship training typically targets adults or university students, introducing basic entrepreneurial mindsets to younger children can help shape long-term attitudes toward innovation, self-efficacy, and goal setting (Kaban et al., 2023). Even in its simplest form, learning to recognize opportunities, manage resources, and create value is a powerful form of capacity-building (Kang et al., 2022).

Complementing this entrepreneurial focus is the integration of cultural education, which is often absent in institutionalized care settings (Sihite et al., 2023). In a diverse country like Indonesia, cultural identity is a critical dimension of personal development (Nugroho et al., 2021). When children understand and appreciate their cultural heritage, they develop a sense of rootedness and pride, which supports emotional well-being and

community cohesion (Guo & Chen, 2022). By incorporating elements of Indonesian culture, language, traditional values, arts, and history, this program sought to cultivate civic awareness and national belonging among participants, which in turn nurtures confidence and positive identity formation (Aini & Akmal, 2022).

The third pillar of the program, financial literacy, is equally indispensable. Numerous studies have shown that financial education from an early age leads to better financial behavior in adulthood (Kaban, Khong, Jony, et al., 2024). In the absence of family mentorship, children in orphanages often do not receive practical knowledge about saving, budgeting, or managing resources. As they transition into independent living, often at a younger age than their peers, they face the risk of financial mismanagement, exploitation, or poverty cycles (Almansour et al., 2023). Teaching financial awareness through simple, relatable, and interactive methods empowers these children to make informed decisions, reduce vulnerability, and take control of their economic futures (Weixiang et al., 2022).

Recognizing these multidimensional needs, the community service program was designed and implemented by a team of university lecturers and students from Universitas Pelita Harapan in Medan. The program, titled “Building the Future Through Entrepreneurship, Cultural Education, and Financial Awareness”, was held on-site at Panti Asuhan Pintu Harapan, a local orphanage housing primary to high school-aged children. The initiative was intentionally structured to be interactive, practical, and age-appropriate, ensuring that children could not only absorb but also apply the concepts introduced.

The methodology combined classroom-style mini-seminars with group discussions, role-plays, educational games, and mentoring sessions. The content was structured into four key areas: 1) educational management to improve learning strategies and motivation; 2) cultural identity building through discussions on Indonesian heritage; 3) self-potential development focused on confidence-building and communication; and 4) foundational financial literacy, including needs vs. wants, saving habits, and simple budgeting. While this article emphasizes the three core competencies (entrepreneurial, cultural, and financial), it is important to note that the educational and psychological elements were woven into the delivery model to foster holistic growth.

Initial feedback from both participants and facilitators suggested that the program created a supportive environment for learning and interaction. The children expressed enthusiasm during simulations and games, demonstrated improved understanding in post-session discussions, and reported a greater sense of confidence and self-awareness. In addition, university students involved in the facilitation process gained valuable experience in community engagement, leadership, and the practical application of academic knowledge. The mutual benefit derived from the program, whereby both facilitators and participants experienced meaningful growth, demonstrates the potential of academic-community partnerships as mechanisms for sustainable social impact.

Despite its successes, the program also revealed limitations that need to be addressed in future implementations. The short duration of the one-day event limited the depth of material that could be covered, particularly for complex subjects like financial literacy and entrepreneurship. Some participants requested follow-up sessions or more hands-on practice, which highlights the need for continuity and long-term engagement. Moreover, the diversity in age and cognitive levels among the children posed challenges in delivering uniform content, suggesting that future programs may benefit from stratified groups or differentiated instruction.

In response to these challenges, the article concludes with recommendations for scaling and refining similar community service initiatives. These include the integration of digital learning tools, the establishment of mentorship pipelines, and the alignment of university community service obligations with long-term social development goals. As higher education institutions in Indonesia continue to fulfill their tri-dharma responsibilities (teaching, research, and community service) programs like this serve as living laboratories for social transformation. They enable universities to go beyond the classroom and extend their intellectual, human, and ethical resources to uplift those most in need.

Ultimately, nurturing the next generation with entrepreneurial, cultural, and financial competencies is not only a social imperative but also a strategic investment in Indonesia’s future (Tang, 2022). By equipping orphanage youth with the tools, knowledge, and confidence to shape their own destinies, we build more inclusive, resilient, and empowered communities (Khong et al., 2022).

2. METHOD

The implementation for this community service program is carried out through six stages as shown in Figure 1: determining the needs of the children in the orphanage, initial interview with the orphanage manager, preparation of the activity, onsite seminar and training, follow-up survey for feedback and evaluation, and preparation for final report.

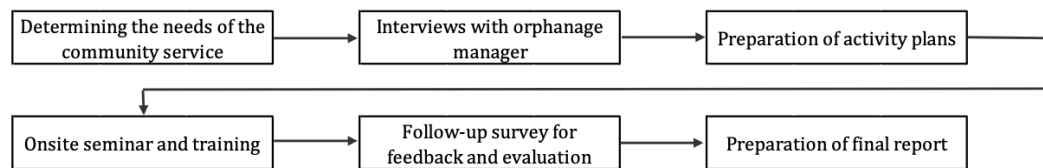


Figure 1. Stages in Implementing the Community Service

This community service program employed a qualitative, participatory, and action-oriented approach to address the developmental needs of children living in an institutionalized care setting. The methodology was structured around direct engagement, interactive instruction, and real-time observation to ensure that the program was responsive to the participants’ age, backgrounds, and learning capabilities. The intervention was implemented through a one-day onsite event, which integrated educational modules, experiential activities, and peer-facilitated mentoring. The following subsections describe the setting, participants, program structure, instructional strategies, and evaluation mechanisms used in the study.

2.1 Program Setting and Target Community

The program was conducted at Panti Asuhan Pintu Harapan, an orphanage located in Medan, North Sumatra, Indonesia. This orphanage provides care and educational support for children and adolescents from various age groups and backgrounds, many of whom come from economically disadvantaged or abandoned circumstances. The setting was selected based on prior needs assessment and consultation with local community leaders, who identified a significant gap in the children's access to life skills education and self-development opportunities. The orphanage comprises children from primary school to high school age, allowing for a broad developmental range in terms of cognitive, emotional, and social capacities. Given the diversity of participants, the program was intentionally designed to be flexible, inclusive, and responsive to the needs of younger and older children alike.

2.2 Participants

The program was attended by thirty five orphanage residents, one staff member of the orphanage, and a team of nine facilitators, consisting of five university lecturers and four undergraduate students from the Management and Accounting Study Program, Faculty of Economics and Business, Universitas Pelita Harapan, Medan Campus. The lecturers acted as subject matter experts and lead facilitators, while the students served as co-facilitators, logistical coordinators, and mentors. Participants from the orphanage were grouped by approximate age and school level to ensure more targeted instruction. Each group was accompanied by at least one student facilitator to provide support, clarify content, and encourage participation throughout the sessions. Table 1 provides the demographic characteristics of the participants.

Table 1. Demographic Characteristics of Participants

	Respondent	Total
Gender	Male	20
	Female	15
Total		35
Age (years old)	7 – 12	10
	13 – 15	17
	16 – 18	8
Total		35

2.3 Program Design and Content Structure

The intervention was designed around three core thematic areas, each corresponding to one of the life competencies targeted in this initiative:

- a. **Entrepreneurial Skills**
Participants were introduced to the idea of entrepreneurship as problem-solving and value creation. Simple simulations such as identifying needs, imagining products, and role-playing business transactions helped children internalize the basic concepts of initiative, creativity, and teamwork.
- b. **Cultural Awareness**
This segment focused on Indonesian cultural identity, values, and traditions. Through storytelling, interactive discussions, and a cultural quiz, children explored the richness of national diversity and were encouraged to express pride in their heritage.
- c. **Financial Literacy**

This module emphasizes distinguishing between needs and wants, the importance of saving, and basic budgeting. Using games and illustrated scenarios, participants learned about the value of money and how to make wise financial decisions, even in daily life.

Each module was conducted in 30–45-minute sessions, ensuring sufficient time for explanation, activity, and reflection. Materials were age-appropriate and delivered in simple language supported by visuals and real-life analogies.

2.4 Instructional Methods and Delivery

To ensure high engagement and comprehension, the program adopted the following instructional techniques:

- a. **Interactive Lectures**
Facilitators delivered short conceptual overviews supported by PowerPoint presentations, illustrations, and real-life examples.
- b. **Group Discussions**
Small group discussions allowed children to share experiences, ask questions, and apply concepts in conversation with peers and facilitators.
- c. **Simulations and Role-Play**
These were used especially in the entrepreneurial and financial literacy sessions to encourage active learning through scenario-based exercises.
- d. **Games and Quizzes**
Gamification elements, such as cultural trivia and budgeting challenges, were incorporated to increase motivation and retention of knowledge.
- e. **Mentoring and Facilitation**
Student volunteers played an important role in mentoring participants throughout the day, offering individual support and encouragement.

The instructional approach was designed to create a warm, non-intimidating atmosphere, promoting psychological safety and openness among the children.

2.5 Implementation Process

The program was conducted on Sunday, March 2, 2025, and included the following stages:

- a. Opening session – introduction of facilitators, program overview, and a short motivational talk.
- b. Social outreach activity – distribution of basic needs and educational supplies as a gesture of solidarity and support.
- c. Learning sessions – delivery of the four thematic modules in sequential rotations.
- d. Group reflection and sharing – participants were encouraged to share what they learned, what they enjoyed, and how they plan to apply the skills.
- e. Closing session – final remarks, certificate distribution, and group photo.

2.6 Evaluation and Feedback Mechanism

To evaluate the effectiveness of the program, a Likert-scale survey was administered to participants at the end of the event. The questionnaire included ten statements designed to assess:

- a. Perceived usefulness of the content.
- b. Clarity and accessibility of the delivery.
- c. Participant engagement and enjoyment.
- d. Self-reported changes in motivation, confidence, and understanding.
- e. Suggestions for improvement and follow-up activities.

Student facilitators assisted younger children in understanding and completing the survey to ensure accuracy. Informal feedback was also collected through open dialogue during the reflection session, allowing facilitators to capture spontaneous insights from the children.

3. RESULTS AND DISCUSSION

The community engagement program successfully involved 35 children from Panti Asuhan Pintu Harapan, supported by a team of university lecturers and students. The participants ranged from elementary to high school age, bringing diversity in learning styles and developmental stages. The interactive modules focused on entrepreneurial thinking, cultural identity, and financial awareness were well-received by the children, who actively participated in discussions, games, and simulations.

3.1 Observed Participant Engagement and Learning Outcomes

Throughout the day, facilitators noted a high level of enthusiasm among the thirty five participants. Despite the diverse age range, children were engaged in each thematic session, as shown in Figure 2.



Figure 2. Students and Children Engagement

The following outlines key outcomes for each area of focus:

a. **Entrepreneurial Skills**

The entrepreneurship module introduced basic concepts such as initiative, creativity, and identifying needs. Many children responded positively to the activities where they were asked to imagine simple business ideas, such as selling handmade bracelets or offering cleaning services. Some older participants even shared real experiences of helping in small trading activities around their neighborhood. This engagement suggests that entrepreneurial thinking, when introduced through accessible and relatable scenarios, can resonate even with young children in institutional settings. The session's impact aligned with existing literature that emphasizes the value of early exposure to entrepreneurial concepts in fostering life skills such as critical thinking, resilience, and initiative (Xia & Liu, 2021). Though still basic, the exposure planted foundational ideas that can be nurtured further through sustained support.

b. **Cultural Awareness**

The cultural module invited participants to engage with elements of Indonesian culture, including traditional values, local heroes, and national symbols. Children demonstrated curiosity and pride when discussing regional languages, foods, and festivals. The cultural quiz generated excitement and camaraderie, and participants often helped one another recall facts and share stories. This module reinforced cultural literacy while encouraging dialogue, teamwork, and expression. In the context of orphanage environments where identity formation can be fragmented, cultural education serves a protective and empowering role. Strong cultural identity is associated with higher self-esteem and lower psychological distress among youth (Agoraki et al., 2024). The positive reception of this module implies that reinforcing national identity can contribute to participants' emotional well-being and belonging.

c. **Financial Literacy**

The financial literacy session introduced concepts such as distinguishing between needs and wants, basic saving strategies, and understanding simple budgets. Children participated in a "money simulation game" in which they were asked to allocate a small fictional allowance to school needs, food, toys, and savings. Many were intrigued by the game, and several participants expressed surprise upon realizing how quickly money could run out if not managed wisely. Post-session discussions revealed that while the concept of saving was understood, some participants, especially the younger ones, still required further reinforcement to apply these ideas consistently. This confirms findings that financial literacy education for children must be ongoing and supported with practical applications to be effective (Weixiang et al., 2022). Nonetheless, the module successfully initiated a foundational awareness of money management, an essential life skill for children transitioning to independent living in the future.

3.2 Survey Feedback and Participant Reflections

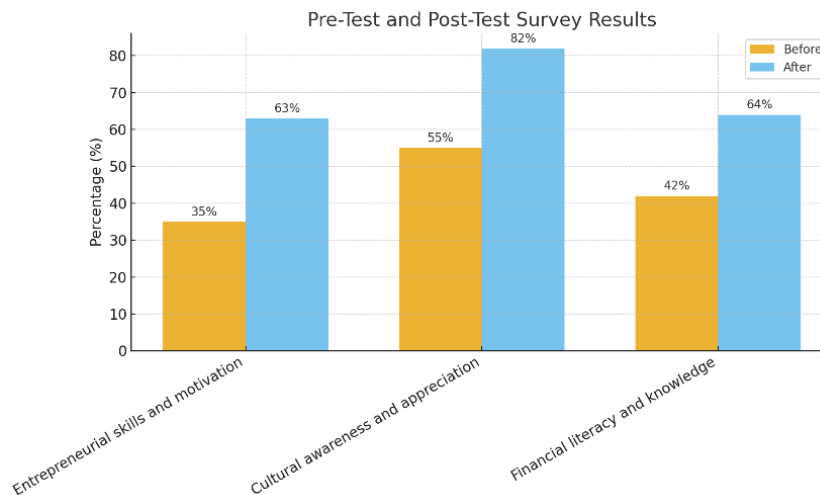
A post-program Likert-scale survey was administered to gather participant feedback. The results revealed overwhelmingly positive responses:

- a. Almost all of participants agreed or strongly agreed that the program was beneficial and enjoyable.
- b. Most of the children felt more motivated to study after the educational management session.
- c. Many of them reported better understanding of Indonesian culture.
- d. More than half of the respondents expressed increased confidence in interacting with others after the personal development session.
- e. Some of the children stated that they now understand the importance of saving money, though many noted a desire for more time and examples.

Open-ended reflections from participants also indicated satisfaction and a desire for continuation. Comments such as "I liked the money game, I want to do it again," and "I want to learn more about how to make money and save it," showed enthusiasm for real-life applicable knowledge. One older participant shared, "Now I know that I can start planning my dreams step by step," highlighting the impact of goal-setting discussions from the educational management module. Table 2 and Figure 3 show a summary of the survey data before and after the community service activities based on the pre-test and post-test data.

Table 2. Summary of Pre-Test and Post-Test Survey

	Before	After
Entrepreneurial skills and motivation	35%	63%
Cultural awareness and appreciation	55%	82%
Financial literacy and knowledge	42%	64%

**Figure 3.** Pre-Test and Post-Test Survey Results

3.3 Impact on Student Facilitators

The involvement of undergraduate students as facilitators also resulted in positive educational experiences. In follow-up reflection sessions, student volunteers shared that they had gained greater empathy, communication skills, and appreciation for applying their coursework in real-world social settings. One student commented, "I realized how meaningful it is to teach something simple like saving money to someone who has never learned it before". This mutual learning dynamic supports the concept of "reciprocal engagement" in service-learning, where students grow professionally while communities receive tangible benefits. It also aligns with Indonesia's higher education mandate for community service as a pillar of civic responsibility and nation-building.

3.4 Program Challenges and Areas for Improvement

While the program met its core objectives, some limitations were observed:

- Time Constraints.** The one-day format limited the depth of material covered. Participants and facilitators alike expressed interest in follow-up sessions or more time to practice concepts, especially in financial management and entrepreneurship.
- Age Diversity.** The wide age range (elementary to high school) presented instructional challenges, particularly in designing content that was equally relevant and comprehensible to all. In future iterations, grouping participants by age or ability level may enhance learning effectiveness.
- Continuity of Impact.** Without structured follow-up, there is a risk that the competencies introduced may not be retained or practiced consistently. To address this, the program team is exploring ways to establish ongoing mentorship or a digital resource hub for the children and their caregivers.

3.5 Implications for Social and Community Development

This initiative demonstrates that targeted life-skills training when delivered in a culturally sensitive, interactive, and supportive manner, can have a measurable impact on the personal growth of orphaned children. Empowering youth with entrepreneurial, cultural, and financial competencies supports not only individual development but also long-term community resilience (Weinberg et al., 2021). As these children grow into adults, their ability to manage resources, pursue goals, and maintain strong cultural values will contribute to more inclusive, empowered societies (Sudibjo et al., 2019).

Furthermore, the program reinforces the importance of university-community collaboration in driving meaningful social change as shown in Figure 4. Higher education institutions possess intellectual capital, human resources, and strategic frameworks that can be mobilized to address grassroots challenges (Aypay & Ertem, 2022). When students and faculty step beyond the classroom to engage directly with underserved populations, they help bridge the gap between academic knowledge and practical social development.



Figure 4. University and Community Collaboration

4. CONCLUSION

The community service initiative carried out at Panti Asuhan Pintu Harapan highlights the significance of equipping vulnerable children with life skills that combine entrepreneurial thinking, cultural grounding, and financial awareness. By engaging participants in interactive sessions tailored to their developmental levels, the program fostered enthusiasm, practical understanding, and self-confidence that can serve as a foundation for future independence. The involvement of university students and lecturers not only enriched the children's learning but also provided facilitators with valuable experience in leadership and social responsibility, underscoring the reciprocal nature of academic-community partnerships. While the program successfully demonstrated measurable improvements in motivation, cultural pride, and financial knowledge, challenges such as limited duration, variation in age groups, and the absence of follow-up mechanisms were identified as areas requiring further refinement. These limitations suggest that future initiatives should prioritize sustained engagement, differentiated instruction, and stronger mentoring support to ensure long-term impact. More broadly, the experience affirms the strategic role of higher education in addressing social inequality through community empowerment. By aligning educational expertise with grassroots needs, universities can contribute to shaping resilient, self-reliant, and culturally rooted individuals, thereby strengthening pathways toward inclusive and sustainable development in Indonesia and beyond.

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