

The Influence of Catur Guru on A Person's Intentions: A Literature Review from An Economic Perspective

Bagus Kusuma Wijaya^{1*}, I Putu Hendika Permana¹

¹Insitut Bisnis dan Teknologi Indonesia

Abstract: This study aims to explore the influence of Catur Guru a central ethical and spiritual concept in Balinese Hindu tradition on individual economic intentions. Catur Guru comprises four respected figures: Guru Swadyaya (God), Guru Wisesa (government), Guru Pengajian (teachers/lecturers), and Guru Rupaka (parents). Using an exploratory qualitative literature review approach, this research examines how values passed down by each of these "gurus" shape economic intentions such as the intent to engage in entrepreneurship, saving, investing, purchasing, and working. Findings reveal that religiosity, trust in government, the role of educators, and family support significantly contribute to forming economic intentions, either directly through normative teachings or indirectly through the internalization of values. This study highlights the importance of integrating local cultural values into behavioral economics research and public policy development. By deepening the understanding of Catur Guru's influence, this review aims to support the development of context-sensitive and sustainable strategies that promote ethical and productive economic behaviors within Balinese society.

Keywords: Catur Guru; Intention; Balinese Cultural Values; Economic Behavior; Exploratory Literature Review.

How to cite this article (APA)

Wijaya, B, K., Permana, I, P, H. (2025). The Influence of Catur Guru on A Person's Intentions: A Literature Review from An Economic Perspective. *Journal of Business and Management*, 5(1), 34-46. <https://doi.org/10.52432/justbest.5.1.34-46>

*Corresponding Address to:

Bagus Kusuma Wijaya, Institut Bisnis dan Teknologi Indonesia
bagus.kusuma@instiki.ac.id

Journal of Sustainable Business and Management

Under license CC-BY-SA 4.0 License

Introduction

Bali is one of the provinces in Indonesia that has long been known internationally, not only for its natural beauty, but also for its rich culture and deep spirituality. The island, often dubbed the Island of the Gods, is the most prominent icon of Indonesian tourism and has attracted millions of tourists from all over the world every year. However, Bali's appeal does not lie solely in the physical tourism aspect, but also in the strength of cultural values that are deeply embedded in the lives of its people. In the context of increasingly rapid globalization and modernization that continues to suppress local traditions in various parts of the world, Bali is a real example of a region that is able to consistently maintain its cultural roots. This success cannot be separated from the collective commitment of the Balinese people in preserving and caring for the ancestral heritage that has been passed down from generation to generation. The Balinese people highly uphold the values of local wisdom, and make it an integral part of everyday life. Various traditional ceremonies, social systems, community structures, and spiritual practices are clear evidence that traditions are not only preserved as symbols, but also carried out as a guide to life. One important aspect in the sustainability of Balinese culture is the informal education system rooted in local cultural values, which provides direction and moral guidance for the community. In an environment filled with traditional values, various concepts of local wisdom emerged that became the foundation of the Balinese people's philosophy of life. This local wisdom is not only symbolic, but also influences the mindset, behavior, and important decisions of individuals in various aspects of life, including the economic aspect.

One form of local wisdom that is very central to the life of the Balinese people is the concept of Catur Guru. This concept is not only interpreted as an ethical and spiritual norm, but also as a guide to social life that forms relationships between individuals and various elements of authority in their lives. Etymologically, the word "catur" comes from Sanskrit which means "four", while "guru" comes from the root word "gur" which means to lift, "gu" which means darkness, and "ru" which means illumination. Philosophically, this meaning shows that the teacher is a figure who lifts humans from darkness to the light of knowledge and wisdom. Within the framework of Catur Guru, Balinese Hindus are taught to respect four types of teachers: Guru Swadyaya (God), Guru Wisesa (government or leader), Guru Pengajian (teacher at school or lecturer at university), and Guru Rupaka (parents or people who raise them). These four elements are believed to have a very large role in shaping a person's character, personality, and direction in life. The concept of Catur Guru plays a very important role in the social and spiritual structure of Balinese society, especially in shaping the moral foundation and behavior of individuals. Each element in Catur Guru has moral and social authority in an individual's life, and their existence complements each other in shaping a person's identity and value system. In the context of education and decision-making, this teaching is a very powerful guide, including in decisions related to economic aspects. As global attention to local values in the study of management, economics, and social psychology increases, it is important to further explore how concepts such as Catur Guru can influence individual economic decisions, especially in terms of intention. Conceptually, intention is an important predictor of actual behavior, as explained in various behavioral theories such as the Theory of Planned Behavior (Ajzen, 1991). In the realm of economics, intention reflects a person's cognitive and affective tendencies towards a particular economic action, such as entrepreneurial intention, saving intention, investment intention, purchase intention, and work intention. Previous studies have explored the determinants of economic intention from individual perspectives such as personality, financial literacy, attitude towards risk, and social influence. However, there has not been much research that explicitly examines how cultural and spiritual constructs such as Catur Guru can shape and influence a person's intention in an

economic context. In fact, in a society that highly upholds cultural values such as Bali, the influence of these values on economic decisions is likely to be very significant.

The literature shows that each element of Catur Guru has the potential to influence an individual's economic intentions. For example, Guru Swadyaya (God) can be associated with spiritual values that guide a person in choosing economic activities that are in accordance with religious teachings and ethics. In many studies, spiritual values have been shown to influence consumption behavior, ethical investment, and ethical business practices. Guru Wisesa (government) has the authority to shape economic policies and provide normative guidance to citizens. Trust in government institutions and perceptions of economic regulations can influence a person's intention to start a business, save, or invest. Guru Pengajian (teachers/lecturers) act as educational agents who can transmit economic values, knowledge, and motivation to students. In this context, the role of lecturers or teachers in motivating students to become entrepreneurs or agents of economic change is very important. Meanwhile, Guru Rupaka (parents) have a long-term influence on children's economic values, including in terms of money management, work preferences, and views on welfare. Although the logical implications of Catur Guru on economic intentions can be imagined theoretically, very few empirical studies have explicitly explained the relationship, especially with an exploratory qualitative approach. Most of the existing studies are still fragmentary and have not integrated the four elements of Catur Guru holistically. In addition, the research approach used is still mostly dominated by a quantitative paradigm that tends to not capture the depth of meaning and local cultural context. Therefore, this study is here to fill the gap with an exploratory qualitative approach that is able to explore the subjective and narrative meaning of the influence of Catur Guru on individual economic intentions, especially in the context of Balinese society which is still very thick with traditional values.

The urgency of this research is even higher considering that in the era of globalization and technological disruption, there has been a rapid change in the economic mindset of the younger generation. On the one hand, the younger generation of Bali is exposed to global information that encourages modern economic rationality; but on the other hand, they still live in a social environment that highly upholds customary values and local wisdom. In conditions like this, it is important to understand how traditional values such as Catur Guru remain alive and relevant in influencing the economic intentions of the younger generation. This understanding is crucial not only for the development of local culturally based economic behavioral theory, but also for the design of contextual and effective policies and programs, both in education, entrepreneurship, and local economic development. Thus, the main objective of this study is to explore in depth how factors in Catur Guru influence individual economic intentions, focusing on intentions to become entrepreneurs, work, save, buy, and other forms of economic intentions. This study will use an exploratory qualitative approach, which allows researchers to comprehensively explore individual perceptions, experiences, and narratives related to the role of Catur Guru in shaping their economic motivations and decisions. With this approach, it is expected to find patterns of meaning that show the interaction between local cultural values and economic behavior in the context of modern Balinese society. This study will not only contribute to the development of literature in the field of behavioral economics and culture-based management, but also have practical implications in designing local value-based economic interventions. Through a deeper understanding of Catur Guru, policy makers, educators, and economic actors can design strategies that are more sensitive to the cultural context in order to encourage productive and ethical economic behavior. In addition, this research is expected to broaden the horizon of thinking in management and economic studies, that the influence of traditional cultural values should not be ignored in formulating sustainable development approaches.

Method

This study was conducted using an exploratory literature review approach that aims to explore and understand in depth how the concept of Catur Guru in the Balinese Hindu tradition can influence a person's intentions in the context of economic behavior. This approach was chosen considering the limitations of empirical studies that directly link local cultural values to economic intentions, as well as the need for extensive conceptual exploration of various related dimensions. As part of an exploratory study, this study emphasizes deepening the meaning, contextual relevance, and theoretical interpretation of the scattered literature, rather than following a systematic structure as in a systematic literature review. Thus, this methodology provides flexibility for researchers to explore various relevant and complementary references in explaining the topics raised.

The main data sources in this study come from literature searches on various academic platforms, with the main focus on Google Scholar as a broad and inclusive scientific search engine. In addition, several supporting articles were also searched from other databases such as ResearchGate, Academia.edu, and national and international accredited journal portals, such as SINTA, DOAJ, and Scopus. The search was conducted using a combination of keywords in Indonesian and English, such as: "Catur Guru," "Hindu Bali," "nilai budaya dan ekonomi," "cultural values and behavioral intention," "economic intention," "intention and decision-making," "intention to entrepreneurship," "intention to save," and "role of teachers in individual intention." This combination of keywords was used to capture relevant cross-disciplinary articles, both from the fields of cultural anthropology, behavioral economics, social psychology, management, and religious and educational studies. The literature collected includes scientific works in the form of journal articles, conference proceedings, theses, dissertations, and academic books that discuss directly or indirectly the influence of cultural values, spirituality, and social relationships on individual intention in the context of economic behavior. The researcher did not strictly limit the year of publication, because in this qualitative exploration, the relevance of content and conceptual depth are prioritized over the recency of the data. However, priority is still given to literature published in the last two decades (2000–2024), considering that during this period there have been significant developments in cross-cultural studies and behavioral economics.

The first step in this process is to identify literature that generally explains the concept of Catur Guru as part of the value system of Balinese Hindu society. This kind of literature is the main foundation in understanding the conceptual structure of the four gurus: Guru Swadyaya (God), Guru Wisesa (government), Guru Pengajian (teacher or lecturer), and Guru Rupaka (parent). After that, the researcher explores various studies that explain the influence of each of these figures on individual attitudes, values, and behavior, especially those related to economic aspects. Although there are not many studies that explicitly examine the influence of Catur Guru in an economic context, there are many findings from cross-disciplinary studies that can be used as a conceptual basis for understanding this relationship. For example, several studies have shown that religiosity and spirituality associated with Guru Swadyaya can shape a person's intentions in terms of consumption, saving ethically, or engaging in value-based economic activities. Meanwhile, trust in the government or institutions (Guru Wisesa) has been shown to influence the intention to comply with economic regulations, pay taxes, or even the intention to become an entrepreneur within a formal framework. The influence of Guru Pengajian appears in many studies of entrepreneurship education that highlight the role of lecturers and teachers in shaping students' economic motivation. Meanwhile, Guru Rupaka which refers to parents is widely studied in literature that links the influence of family values

and parenting to consumption attitudes, financial literacy, and children's economic aspirations.

The analysis process in this literature review was carried out through critical reading and thematic review. Relevant articles were analyzed to find consistent patterns of relationships between the elements of Catur Guru and the dimensions of intention in economic behavior. This approach allows researchers to construct an initial framework of thought that explains how the four teachers can be sources of intention formation, both directly through norms and teachings, and indirectly through the process of internalizing values and social experiences. In this process, researchers also consider the background of the Balinese context as a religious and communal society, which of course strengthens the influence of cultural values on the decision-making process. Through this methodology, research is expected to provide an in-depth and holistic conceptual picture of the relationship between Catur Guru and a person's economic intentions. This study does not aim to test the hypothesis quantitatively, but to build a strong theoretical foundation and conceptual framework as a reference for further empirical studies. In addition, this exploratory approach allows for the discovery of new aspects that have not been widely explained in previous literature, especially in the context of integrating local cultural values into modern economic behavior.

Result and Discussion

The concept of Catur Guru in Balinese Hinduism is not just a spiritual value system, but also a foundation for character formation, social ethics, and guidance in making life decisions, including economic decisions. In the context of Balinese society that still highly preserves ancestral heritage and makes cultural values the foundation of life, Catur Guru can be seen as a normative framework that shapes an individual's perspective on the world, including how a person assesses risk, sets goals, and takes economic steps. Therefore, exploring the influence of Catur Guru on economic intentions is important, especially in understanding local value-based economic motivation and behavior. In this section, the discussion will be divided into four major sub-themes according to the structure of Catur Guru, namely: Guru Swadyaya (God), Guru Wisesa (government), Guru Pengajian (teachers/lecturers), and Guru Rupaka (parents).

1. Guru Swadyaya

Religiosity is an important aspect that influences individual intentions and motivations in various dimensions of life. A person's level of religiosity is closely related to the awareness of the importance of sincere intentions and goals that are in line with the values of faith. Religious individuals tend to act based on the belief that every action is judged not only by the results, but also by the intentions behind it. In the context of consumer behavior, religiosity has been shown to have a significant influence on the decision to purchase halal products, because consumers with good religious knowledge and practices tend to be more selective in choosing products that are in accordance with their beliefs (AENI, 2024). In addition, spirituality and faith also shape ethical behavior, where a person is more likely to uphold moral values and avoid actions that conflict with religious teachings such as cheating (Urumsah et al., 2016). Among Generation Z, religious values are even the main driver in forming intentions to do things that are oriented towards sustainability, including choosing environmentally friendly tourist destinations (Putra, 2024). Strong religious norms also have a positive impact on attitudes in making consumption decisions, especially in choosing halal and sharia-compliant products (Rochmanto & Widiyanto, 2015). Thus, religiosity is not only a spiritual foundation, but also acts as a moral and motivational compass in determining the

direction of a person's actions in everyday life.

The interplay between God, religion, spirituality, and various economic intentions such as entrepreneurial, purchasing, saving, and working intentions is complex and reveals significant implications. Several studies have established connections between religious beliefs and economic behaviors, impacting consumer choices and entrepreneurial actions. Religious beliefs often shape economic values and behavior. For example, studies have shown that beliefs in higher powers can significantly influence individual traits that enhance economic performance, as seen in the works of Barro and McCleary, which illustrates that beliefs about morality and the afterlife relate positively to economic growth, although attendance at religious services may not have the same effect (Barro & McCleary, 2003). Similarly, Davis and Rodriguez argue that there is a tangible relationship between robust religious beliefs and economic values, revealing that both beliefs and social practices intersect to influence economic attitudes and behaviors (Davis & Rodriguez, 2024).

Furthermore, Chai and Wu highlight the mechanism where religious belief groups tend to exhibit stronger social interactions and internal cohesion, which can lead to more prudent economic decisions related to health insurance participation in China (Chai & Wu, 2024). This stronger internal group trust can facilitate greater economic collaboration and mutual support, thereby potentially fostering entrepreneurial intentions within religious communities (Miao et al., 2021). Additionally, Miller and Ewest suggest that workplace spirituality allows firms to harness organizational values that align with intrinsic religious beliefs, ultimately influencing employee intentions related to job satisfaction and commitment (Miller & Ewest, 2015). The impact of religion on purchasing intentions and consumer behavior has been thoroughly studied. Agarwala et al. propose that dimensions of religiosity, such as prayer and community involvement, drive significant variations in consumer behavior, especially fruitfulness and ethical purchasing (Agarwala et al., 2019). In contrast, Nassè's research highlights that both materialistic and spiritual dimensions of religious beliefs can lead to diverse consumer choices, reflecting how religiosity influences consumption patterns within different cultural contexts (Nassè, 2021). This suggests that religious frameworks can determine not only what individuals choose to purchase but also how they save or invest their financial resources.

Moreover, in the realm of entrepreneurship, religious beliefs significantly motivate individuals towards entrepreneurial pursuits. Gao et al. assert that religious beliefs positively influence entrepreneurship, particularly within contexts of economic uncertainty where faith may inspire resilience and innovation among farmers in rural China (Miao et al., 2021). This sentiment is echoed by Westhuizen and Adelakun, who present a framework describing how elements of desire and disenchantment, driven by religious paradigms, can catalyze social entrepreneurship in challenging environments (Westhuizen & Adelakun, 2021). Furthermore, the nexus of spirituality and work has garnered considerable attention, particularly its role in shaping employee intentions. Research indicates that spiritual leadership can mediate the relationship between workplace experiences and employee turnover intentions, suggesting that fostering a spiritually enriching work environment leads to greater employee retention (Kachie et al., 2023). This reinforces the importance of aligning personal beliefs with workplace values to promote productive work intentions and a supportive organizational culture.

2. Guru Wisesa

The government has a significant role in shaping individual intentions, especially through policies, regulations, and public programs that are implemented. Through the provision of incentives, educational campaigns, and the establishment of supportive

regulations, the government can encourage people to make certain decisions, such as investing, becoming entrepreneurs, or purchasing domestic products. Government initiatives based on the results of this study have no influence on the intention of consumers in Banjarmasin to buy environmentally friendly products. Government initiatives are external factors that are not as strong as internal factors in influencing consumers. This means that the things the government does for the environment do not foster the intention to buy environmentally friendly products (Alhally, 2020). Government policy regulations during the Covid-19 pandemic have a significant influence on passenger interests. In this situation, business actors in the aviation industry must be able to continue carrying out air transportation and passenger loading activities while still enforcing health protocols (Dedi Dwi Haryadi, 2022).

The relationship between government policies, state leaders, and economic intentions particularly regarding entrepreneurship, purchasing, saving, and working has been the subject of extensive research, emphasizing how governmental actions shape economic behaviors and intentions at both individual and collective levels. Governments play a critical role in influencing entrepreneurial intentions through various policies and educational programs. Duong et al. found that entrepreneurial education combined with effective government programs significantly moderates the relationship between startup attitudes and entrepreneurial behaviors. Their study highlights how supportive governmental frameworks can enhance entrepreneurial intentions by creating a conducive environment for potential entrepreneurs Duong et al. (2022). This provides evidence supporting the idea that government interventions can directly influence individual intentions to engage in entrepreneurship. Moreover, the effectiveness of governmental support extends to vocational education and training programs. Salisu's research emphasizes that government support can indirectly foster entrepreneurial intentions among students by enhancing the effectiveness of training programs. This suggests that governmental backing not only provides financial resources but also helps shape favorable attitudes towards entrepreneurship, which subsequently influences intentions to venture into entrepreneurship (Salisu, 2020). Such connections indicate that government involvement is instrumental in instilling a robust entrepreneurial culture within society.

In addition to fostering entrepreneurship, government policies also impact purchasing and saving behaviors through fiscal and monetary policies. Sari and Sasana discuss how government expenditures and revenues affect economic growth, indicating that a well-planned state budget can stimulate consumer confidence and spending intentions (Sari & Sasana, 2022). This relationship suggests that when governments effectively manage their fiscal policies, they can influence economic behaviors such as purchasing and saving, enabling citizens to exhibit different economic intentions based on perceived economic stability or growth prospects. Furthermore, fiscal and monetary policy frameworks are vital for creating favorable conditions for economic performance. Triansyah et al. illustrates how government policies can directly impact economic outcomes by addressing issues such as unemployment and poverty through tailored fiscal measures (Triansyah et al., 2022). Such policies not only stimulate economic activities but also shape individuals' intentions regarding saving and spending, teaching them to align their finances with governmental incentives. Government leaders' approaches to fiscal responsibility and support can significantly dictate the investment climate, thus affecting working intentions within the labor market. Ajah notes that government support for entrepreneurial initiatives directly influences access to funding and credit, which are essential for starting businesses. An enabling policy environment can thus lead to higher rates of entrepreneurship, enhancing employment opportunities within various sectors of the economy (Ajah, 2022). This indicates that governmental support policies are fundamental in cultivating a proactive workforce and encouraging citizens' active

participation in economic activities. Moreover, public policy discourse can impact individuals' attitudes towards their roles within the economy. Guisinger and Singer assert that government proclamations regarding economic policies can send key signals to market participants, influencing their confidence and, consequently, their economic behaviors (Guisinger & Singer, 2010). A government that actively communicates its commitment to a stable economic policy framework can positively affect entrepreneurial intentions, savings, and consumption behaviors among citizens.

3. Guru Pengajian

The relationship between teachers or lecturers and a person's intentions, especially in the context of education and self-development, is very significant. Teachers not only act as transmitters of knowledge, but also as guides, motivators, and role models who can influence students' attitudes, interests, and intentions in pursuing their life goals. The use of nonverbal language by lecturers is one way that lecturers explain the material. Students' interest in learning can be fostered by maximizing the lecturer's nonverbal communication (Haliq & Nasta, 2017). Lecturers' creativity in learning can increase students' interest in learning by innovating methods, media, learning resources, and evaluation techniques (Yunus, 2025). Lecturers who have good pedagogical competence can arouse students' learning motivation, which ultimately increases their interest in learning Japanese. The higher the lecturer's pedagogical competence, the greater the influence in increasing students' learning motivation (Framesti & Karnawati, 2025). When lecturers and staff have more knowledge, they will be better at making decisions and will be more efficient and more precise in processing information and able to recall information better. Lecturers' knowledge of Islamic banking has an influence on the interest in becoming Islamic bank customers (SAPUTRA, 2017). Lecturers must be able to be role models in behaving in the classroom. The way to increase students' interest in learning, a lecturer must always improve the teaching methods given, always prepare themselves in teaching by mastering the teaching materials, be systematic in delivering the material, make the class an effective place for discussion so that students are able to express all the ideas they have (Esya Alhadi, Rini, 2013). There is a student perception of the law of teachers and lecturers, then there is an interest in students becoming teachers. if there is a student perception of the law of teachers and lecturers, then the interest of students becoming teachers will tend to increase (Suyono, 2014).

The relationship between teachers in schools, lecturers at state universities, and various economic intentions such as entrepreneurial intentions, purchasing intentions, saving intentions, and working intentions is established through educational dynamics. The influence educators have on students' perceptions and behaviors regarding economic activities is substantial, directly shaping future societal outcomes. A critical area of influence lies within entrepreneurial intentions. Research by Fatoki indicates that entrepreneurship education significantly influences the entrepreneurial intentions of undergraduate students in South Africa, where the integration of practical work experience alongside academic learning cultivates a mindset conducive to entrepreneurship Fatoki (2014). This assertion is further supported by Lv et al., who found that guidance from entrepreneurship educators and participation in practical activities like business plan competitions can enhance students' entrepreneurial intentions (Lv et al., 2021). These findings highlight the pivotal role educators play as facilitators of entrepreneurial mindsets, encouraging students to consider entrepreneurship as a viable career path. Moreover, the impact of academic settings on purchasing and saving intentions is notable. Setiawan et al. illustrates that an understanding of economic literacy fostered through appropriate educational frameworks positively impacts students' purchasing behaviors and saving patterns (Setiawan et al., 2020). When educators impart economic concepts effectively, they equip students with the financial skills necessary

for informed decision-making, thereby enhancing their economic behaviors in the marketplace.

In addition to entrepreneurial intentions, the influences of educational institutional policies are crucial for fostering working intentions. Kolvereid's work emphasizes that students with exposure to entrepreneurial training often exhibit higher levels of preparedness and confidence in pursuing various career paths, including traditional employment and self-employment opportunities (Ilieş et al., 2023). This connection suggests that not only does entrepreneurial training promote business intentions, but it also nurtures a stronger work ethic and engagement in the labor market. Furthermore, the role of peer influence, as investigated by Lingappa et al., reveals how the academic environment can dictate students' aspirations and behaviors regarding entrepreneurship. Peer dynamics, alongside institutional support, can drive students' entrepreneurial intentions, influencing their decisions concerning purchasing and saving based on collective norms and values related to financial responsibility (Lingappa et al., 2020). This indicates that educational ecosystems, including interactions with peers and mentors, shape both financial literacy and entrepreneurial aspirations.

Moreover, Liu et al. emphasize the moderating effects of family economic status on the relationship between entrepreneurship education and entrepreneurial intentions. This suggests that the socio-economic background of students, coupled with educational influences, can significantly shape their future economic behaviors, including spending and saving attitudes (Liu et al., 2022). Therefore, both familial and educational contexts must be considered to fully understand the dynamics influencing students' economic intentions. Lastly, the importance of a well-rounded entrepreneurial education is reinforced by Dey et al., who demonstrate that the perceived relevance of entrepreneurship education and the competency of teaching staff significantly correlates with students' entrepreneurial intentions. This underscores the argument for educators to be well equipped to instill not just business skills but also a robust understanding of economic literacy to prepare students for future economic challenges (Dey et al., 2023). In summation, educators in schools and universities profoundly influence students' entrepreneurial intentions, purchasing behaviors, saving patterns, and working aspirations through structured programs and educational practices. The synergy between educational provision and individual socio-economic background constructs a foundation for students to engage effectively within the economic landscape.

4. Guru Rupaka

Family support plays an important role in shaping a person's intentions and interests in various aspects of life, including education, career, and entrepreneurship. A supportive family environment not only creates a sense of security but also fosters motivation, self-confidence, and resilience in facing challenges. In the context of entrepreneurship, the family has a significant influence through encouragement, advice, role models, and financial stability which are the initial foundations for someone to start a business (Amadea & Riana, 2020). In addition, the family environment also contributes to the growth of interest in learning and reading, where a supportive home atmosphere and attention from parents can increase students' interest in the learning process (Shafira Kurnia Nurmaliza, 2022). The influence of the family is also evident in the career decision-making process, where parental involvement through guidance, support, and trust is a key factor in determining the direction of a child's future (Esya Alhadi, Rini, 2013). In fact, in choosing certain professions such as public accounting, strong encouragement from parents can give rise to high desires in students (Rahmi & Putra, 2023). Therefore, the family is not only a place of shelter, but also a center for the formation of a person's character, ideals, and direction in life.

The relationship between parents and various economic intentions including

entrepreneurial intentions, purchasing intentions, saving intentions, and working intentions plays a critical role in shaping children's future financial behaviors. Parenting styles and parental involvement significantly influence children's attitudes toward entrepreneurship, consumption, and financial literacy. Entrepreneurial Intentions: Research indicates that parental role modeling is a fundamental factor influencing children's entrepreneurial intentions. For example, Friedline et al. demonstrated that adolescents are more likely to develop saving habits and a propensity for entrepreneurial ventures when their parents exhibit positive financial behaviors, including saving and investing (Friedline et al., 2011; . The concept of family financial socialization, discussed by Zhao and Zhang, highlights how discussions about money at home shape children's understanding of economic principles and behaviors, encouraging entrepreneurial aspirations Zhao & Zhang, 2020). When parents share their entrepreneurial experiences or challenges, they inspire a mindset that sees entrepreneurship as a viable path.

Purchasing Intentions: Parenting behaviors are critical in shaping children's purchasing intentions. Children raised in environments where financial literacy is prioritized tend to display more responsible purchasing habits. Lučić et al. found that parental norms significantly affect children's saving intentions, which correlates with responsible purchasing behaviors and financial self-efficacy (Lučić et al., 2024). Family discussions about consumer choices help children understand the implications of spending, contributing to their ability to make informed purchasing decisions as they grow older. Furthermore, modeling prudent financial behavior, such as budgeting and deliberate purchasing choices, fosters similar behaviors in children, setting the stage for responsible consumer behavior in adulthood (Friedline et al., 2011; .

Saving Intentions: Parental influence extends explicitly to saving behaviors. Vafaenejad et al. discuss how positive family dynamics can create a nurturing environment for children to adopt beneficial financial behaviors (Vafaenejad et al., 2019). Parental encouragement about the importance of saving money teaches children valuable lessons about delayed gratification and financial planning. specifically, directly discussing saving and showcasing their own savings habits are linked to increased saving intentions among children and adolescents (Friedline et al., 2011; Zhao & Zhang, 2020). This influence can be affected by the family's socio-economic status, as children from families with strong financial literacy and practices are more inclined to replicate these behaviors, leading to notable differences in saving intentions (Lučić et al., 2024).

Working Intentions: The socio-economic environment created by parents also significantly impacts children's working intentions. Research from Akben-Selçuk indicates that financial education provided at home influences college students' financial behaviors and decisions, including their career choices (Akben-Selçuk, 2015). Additionally, Newland et al. emphasize that families experiencing economic hardship may struggle to convey positive work ethics to their children, negatively affecting their willingness to engage in work and pursue career paths requiring entrepreneurial skills (Newland et al., 2013). Parents who exhibit a strong work ethic and demonstrate resilience during economic challenges still have similar values in their children, fostering a sense of responsibility and ambition toward gaining employment or starting their ventures.

The impacts of parents on children's entrepreneurial intentions, purchasing, saving, and working behaviors are profound and multifaceted. Parental involvement and the educational context they create play pivotal roles in shaping children's financial and entrepreneurial mindsets. Children learn by observing and interacting with their parents, and the values instilled during formative years can dictate long-term economic behaviors and intentions.

Conclusion

This literature review has explored the significant role of Catur Guru comprising Guru Swadyaya, Guru Wisesa, Guru Pengajian, and Guru Rupaka in shaping individuals' economic intentions within the cultural context of Balinese society. The findings indicate that spiritual, governmental, educational, and familial influences serve not only as ethical and social guides but also as cognitive and emotional motivators for economic behavior. These cultural values help determine intentions related to entrepreneurship, saving, investment, purchasing, and work, suggesting that economic decisions are deeply embedded within the sociocultural and spiritual fabric of Bali. Despite the theoretical clarity of Catur Guru's potential influence, empirical investigations remain limited and fragmented. Therefore, future research is encouraged to empirically test and contextualize these cultural dimensions through in-depth qualitative or mixed-methods approaches. Understanding the interplay between traditional values and economic behavior offers a valuable contribution to culturally grounded behavioral economics and development policy. In conclusion, integrating local wisdom such as Catur Guru into economic discourse is not only relevant but essential for crafting culturally responsive strategies in education, entrepreneurship, and policy-making particularly in societies where tradition continues to serve as a vital compass for everyday decision-making.

Directions for Future Research

While this review provides a conceptual foundation for understanding the influence of Catur Guru on economic intentions, several avenues remain open for further exploration. First, future studies should empirically examine the specific mechanisms through which each component of Catur Guru influences various types of economic intentions (e.g., saving, investing, working, or entrepreneurship). Mixed-methods or longitudinal designs could offer deeper insights into how these influences evolve over time and across different social strata. Second, comparative research across cultural contexts such as between Balinese Hindu society and other traditional communities in Asia could enrich the understanding of how local wisdom interacts with economic behavior in varying socio-religious environments. This could also help identify universal versus culturally specific drivers of economic intention. Third, more focused studies are needed on the younger generation, particularly in the face of globalization and digital transformation. Investigating how Balinese youth reconcile traditional values with modern economic aspirations could provide valuable input for education, youth policy, and entrepreneurial development programs. Lastly, interdisciplinary approaches that bridge economics, anthropology, psychology, and religious studies would be beneficial in developing a holistic theoretical framework that captures the depth and complexity of culturally embedded economic behaviors.

References

- AENI, A. N. (2024). Pengaruh pengetahuan produk dan norma religius terhadap niat mengonsumsi produk halal di desa maliwowo kecamatan angkona kabupaten luwu timur.
- Agarwala, R., Mishra, P., & Singh, R. (2019). Religiosity and consumer behavior: a summarizing review. *Journal of Management Spirituality & Religion*, 16(1), 32-54. <https://doi.org/10.1080/14766086.2018.1495098>
- Ajah, S. (2022). Investigating the motivating factors of youths-students interest to become entrepreneurs: a case of anambra state, nigeria. *Asian Business Research Journal*, 7(1), 1-13. <https://doi.org/10.55220/25766759.v7i1.116>
- Akben-Selçuk, E. (2015). Factors influencing college students' financial behaviors in turkey: evidence from a national survey. *International Journal of Economics and Finance*, 7(6). <https://doi.org/10.5539/ijef.v7n6p87>
- Alhally, A. (2020). Pengaruh Kepedulian, Pengetahuan, Sikap, Inisiatif Pemerintah, Tekanan Teman

- Sebaya Dan Spiritualitas Terhadap Niat Beli Produk Ramah Lingkungan Di Banjarmasin. *At-Tadbir : Jurnal Ilmiah Manajemen*, 4(2), 130. <https://doi.org/10.31602/atd.v4i2.3032>
- Amadea, P. T., & Riana, I. G. (2020). Pengaruh Motivasi Berwirausaha, Pengendalian Diri, Dan Lingkungan Keluarga Terhadap Niat Berwirausaha. *E-Jurnal Manajemen Universitas Udayana*, 9(4), 1594. <https://doi.org/10.24843/ejmunud.2020.v09.i04.p18>
- Barro, R. and McCleary, R. (2003). Religion and economic growth.. <https://doi.org/10.3386/w9682>
- Chai, M. and Wu, L. (2024). Belief in religion or participation in insurance? the impact of religious beliefs on the decision to participate in social health insurance in china. *Religions*, 15(5), 621. <https://doi.org/10.3390/rel15050621>
- Davis, L. and Rodriguez, Z. (2024). Do religious beliefs matter for economic values?. *Journal of Institutional Economics*, 20. <https://doi.org/10.1017/s1744137424000262>
- Dedi Dwi Haryadi, A. (2022). PENGARUH KEBIJAKAN PEMERINTAH SELAMA MASA PANDEMI COVID-19 TERHADAP MINAT PENUMPANG DI BANDAR UDARA INTERNASIONAL SUPADIO PONTIANAK. 20(1), 124–129.
- Dey, S., Sharma, D., & Dash, S. (2023). Impact of entrepreneurship education on entrepreneurial intention among female students of odisha. *Sedme (Small Enterprises Development Management & Extension Journal) a Worldwide Window on Msme Studies*, 51(1), 63-72. <https://doi.org/10.1177/09708464231209456>
- Duong, C., Wach, K., Xuan, V., Ha, S., & Nguyễn, B. (2022). Entrepreneurial education, government policies and programmes, and entrepreneurial behaviour: a serial moderated mediation model. *Entrepreneurial Business and Economics Review*, 10(4), 37-54. <https://doi.org/10.15678/eber.2022.100403>
- Esya Alhadi, Rini, Y. H. (2013). PENGARUH PERILAKU DOSEN DALAM MENGAJAR TERHADAP MINAT BELAJAR MAHASISWA JURUSAN ADMINISTRASI BISNIS. November, 27–36.
- Fatoki, O. (2014). The entrepreneurial intention of undergraduate students in south africa: the influences of entrepreneurship education and previous work experience. *Mediterranean Journal of Social Sciences*. <https://doi.org/10.5901/mjss.2014.v5n7p294>
- Framesti, A. J., & Karnawati, R. A. (2025). Persepsi Mahasiswa Tentang Pengaruh Kompetensi Pedagogik Dosen Terhadap Motivasi Serta Minat Belajar Bahasa Jepang. 1, 228–237.
- Friedline, T., Elliott, W., & Nam, I. (2011). Predicting savings from adolescence to young adulthood: a propensity score approach. *Journal of the Society for Social Work and Research*, 2(1), 1-21. <https://doi.org/10.5243/jsswr.2010.13>
- Guisinger, A. and Singer, D. (2010). Exchange rate proclamations and inflation-fighting credibility. *International Organization*, 64(2), 313-337. <https://doi.org/10.1017/s0020818310000056>
- Haliq, A., & Nasta, M. (2017). Pengaruh Komunikasi Nonverbal Dosen Terhadap Minat Belajar Mahasiswa. *RETORIKA: Jurnal Bahasa, Sastra, Dan Pengajarannya*, 9(2), 91–95. <https://doi.org/10.26858/retorika.v9i2.3797>
- Ilieş, G., Mureşan, I., Arion, I., & Arion, F. (2023). The influence of economic and entrepreneurial education on perception and attitudes towards entrepreneurship. *Administrative Sciences*, 13(10), 212. <https://doi.org/10.3390/admsci13100212>
- Kachie, A., Zhou, L., Quansah, P., Xu, X., Epalle, T., & Ngajie, B. (2023). Role demands and turnover intention among covid-19 frontline nurses: the mediating and moderating roles of compassion fatigue and spiritual leadership. *Plos One*, 18(8), e0289888. <https://doi.org/10.1371/journal.pone.0289888>
- Lingappa, A., Shah, A., & Mathew, A. (2020). Academic, family, and peer influence on entrepreneurial intention of engineering students. *Sage Open*, 10(3). <https://doi.org/10.1177/2158244020933877>
- Liu, Y., Li, M., Li, X., & Zeng, J. (2022). Entrepreneurship education on entrepreneurial intention: the moderating role of the personality and family economic status. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.978480>
- Lučić, A., Erceg, N., & Barbić, D. (2024). Determinants of tweens' saving intentions: a cross-sectional study. *The International Journal of Bank Marketing*, 43(2), 239-261. <https://doi.org/10.1108/ijbm-08-2023-0468>
- Lv, Y., Chen, Y., Sha, Y., Wang, J., An, L., Chen, T., ... & Huang, L. (2021). How entrepreneurship education at universities influences entrepreneurial intention: mediating effect based on entrepreneurial competence. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.655868>

- Miao, S., Chi, J., Liao, J., & Qian, L. (2021). How does religious belief promote farmer entrepreneurship in rural china?. *Economic Modelling*, 97, 95-104. <https://doi.org/10.1016/j.econmod.2021.01.015>
- Miller, D. and Ewest, T. (2015). A new framework for analyzing organizational workplace religion and spirituality. *Journal of Management Spirituality & Religion*, 12(4), 305-328. <https://doi.org/10.1080/14766086.2015.1054864>
- Nassè, T. (2021). How religious beliefs shape consumer behavior: an exploratory and purely qualitative study on christian, muslim, and traditional consumers in burkina faso. *International Journal of Management & Entrepreneurship Research*, 3(3), 134-143. <https://doi.org/10.51594/ijmer.v3i3.215>
- Newland, R., Crnic, K., Cox, M., & Mills-Koonce, W. (2013). The family model stress and maternal psychological symptoms: mediated pathways from economic hardship to parenting.. *Journal of Family Psychology*, 27(1), 96-105. <https://doi.org/10.1037/a0031112>
- Putra, M. A. (2024). Pengaruh Nilai-Nilai Agama dan Nilai-Nilai Budaya Lokal Terhadap Niat Berkunjung Generasi Z ke Destinasi Wisata Ramah Lingkungan. 7(2). <https://doi.org/10.32877/eb.v7i2.1807>
- Rahmi, M., & Putra, Y. E. (2023). Pengaruh penghargaan finansial, lingkungan keluarga, dan pertimbangan pasar kerja terhadap minat mahasiswa berkarir menjadi akuntan. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 5(9), 717-726. <https://journal.ikopin.ac.id/index.php/fairvalue>
- Rochmanto, B. Al, & Widiyanto, I. (2015). Pengaruh Pengetahuan Produk dan Norma Religius terhadap Sikap Konsumen dalam Niat Mengkonsumsi Produk Makanan dan Minuman Halal (Studi Kasus di Kota Semarang). *Diponegoro Journal of Management*, 4(1), 1-12. <http://ejournal-si.undip.ac.id/index.php/dbr>
- Salisu, J. (2020). Entrepreneurial training effectiveness, government entrepreneurial supports and venturing of tvet students into it related entrepreneurship – an indirect-path effects analysis. *Heliyon*, 6(11), e05504. <https://doi.org/10.1016/j.heliyon.2020.e05504>
- SAPUTRA, Z. D. (2017). PENGARUH PENGETAHUAN DOSEN DAN STAFF IAIN PADANGSIDIMPUAN MENGENAI PERBANKAN SYARIAH TERHADAP MINAT MENJADI NASABAH BANK SYARIAH.
- Sari, M. and Sasana, H. (2022). The effect of government revenue and expenditure on economic growth. *Marginal Journal of Management Accounting General Finance and International Economic Issues*, 2(1), 109-116. <https://doi.org/10.55047/marginal.v2i1.361>
- Setiawan, A., Soetjipto, B., & Rudijanto, E. (2020). The impact of understanding economic literacy and lifestyle on entrepreneurial intention of students in higher education. *Mec-J (Management and Economics Journal)*, 4(3), 215-222. <https://doi.org/10.18860/mec-j.v4i3.9565>
- Shafira Kurnia Nurmaliza, S. (2022). PENGARUH KONDISI LINGKUNGAN KELUARGA TERHADAP MINAT BELAJAR SISWA KELAS V SEKOLAH DASAR. 9(3), 356-363.
- Suyono, A. (2014). PENGARUH PERSEPSI MAHASISWA TENTANG UNDANG-UNDANG GURU DAN DOSEN TERHADAP MINAT MAHASISWA MENJADI GURU (STUDY PADA MAHASISWA PENDIDIKAN EKONOMI AKUNTANSI) (FKIP UNIVERSITAS ISLAM RIAU). *Journal of Accounting and Business Education*.
- Triansyah, F., Gunawan, A., & Ramadhaniyati, R. (2022). The impact of fiscal and monetary policy on economic performance. *Jurnal Ekonomika Dan Bisnis (Jebs)*, 2(3), 916-920. <https://doi.org/10.47233/jebs.v2i3.350>
- Urumsah, D., Wicaksono, A. P., & Pratama, A. J. P. (2016). Melihat jauh ke dalam: Dampak kecerdasan spiritual terhadap niat melakukan kecurangan. *Jurnal Akuntansi & Auditing Indonesia*, 20(1), 48-54. <https://doi.org/10.20885/jaai.vol20.iss1.art5>
- Vafaenejad, Z., Elyasi, F., Moosazadeh, M., & Shahhosseini, Z. (2019). Psychological factors contributing to parenting styles: a systematic review. *Froooresearch*, 7, 906. <https://doi.org/10.12688/froooresearch.14978.2>
- Westhuizen, T. and Adelakun, Y. (2021). Social entrepreneurship in nigeria through drivers of religion and work-desire. *Journal of Entrepreneurship in Emerging Economies*, 15(4), 727-745. <https://doi.org/10.1108/jeee-04-2021-0166>
- Yunus, A. K. I. (2025). Analisis Dampak Metode Pembelajaran dan Karakteristik Dosen Terhadap Minat Belajar Mahasiswa Melalui Kreativitas Dosen. 11, 157-168.
- Zhao, H. and Zhang, L. (2020). Talking money at home: the value of family financial socialization. *The International Journal of Bank Marketing*, 38(7), 1617-1634. <https://doi.org/10.1108/ijbm-04-2020-0174>.