# GEN Z ENTREPRENEURIAL INTENTIONS : ROLE OF KNOWLEDGE, MOTIVATION, AND SELF CONFIDENCE

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#### **Abstract**

The development of global entrepreneurship shows a positive trend, as indicated by the increasing contribution of MSMEs to the economy. Generation Z, who grew up in the digital era, has characteristics that are adaptive to technology, innovative, and care about social values, so they have high potential in the world of entrepreneurship. This study aims to analyze the influence of motivation, entrepreneurial knowledge, and self-confidence on Gen Z's intention in entrepreneurship in Malang City. The method used is quantitative by distributing online questionnaires to 157 students from various universities in Malang City, who were selected through purposive sampling techniques. The data were analyzed using multiple linear regression preceded by validity, reliability, and classical assumption tests, and processed using SPSS. The results of the t-test show that partially, the three independent variables, namely motivation, entrepreneurial knowledge, and self-confidence, have a significant effect on intention in entrepreneurship. The F test also strengthens these results, where simultaneously the three variables have a significant effect on Gen Z's intention in entrepreneurship. This finding confirms the importance of the role of these three factors in encouraging the younger generation to become entrepreneurs in the modern era.

Keywords: Knowledge, Motivation, Self Confidence, Intention

#### **INTRODUCTION**

The development of global entrepreneurship in the last two decades has shown a very positive trend, especially marked by the increasing role of Micro, Small, and Medium Enterprises (MSMEs) as the driving force of the economy in various countries (Kiswandi et al., 2023). A report from the Global Entrepreneurship Monitor in 2023 estimates that more than 300 million people worldwide are active in entrepreneurial activities, covering the technology, manufacturing, and creative economy sectors (Hil et al., 2024). However, although the role of entrepreneurship is increasingly crucial in creating jobs and increasing global competitiveness, challenges in terms of access to funding and bureaucracy still loom, especially in developing countries. In Indonesia, the entrepreneurial spirit is also getting stronger, reflected in the increasing number of entrepreneurs which in 2022 reached 3.47% of the total population, up from 3.18% in the previous year (Kementerian Koperasi & UMKM, 2022).

Generation Z, born between 1997 and 2012, is one of the groups that shows high enthusiasm for the world of entrepreneurship (Suryaningtyas & Fauzi, 2024). As a

generation that grew up in the digital era, they are known to have characteristics that are adaptive to technology, think innovatively, and are oriented towards social values. A study Deloitte (2023) shows that 60% of millennials and Gen Z in developed countries choose entrepreneurship as their main career choice. In Indonesia, a similar trend is clear, where around 70% of Gen Z prefer to become entrepreneurs rather than work in the formal sector (Aziza, 2022). Malang City, as one of the centers of education, is a potential place for the growth of entrepreneurial intention among young people. Based on data BPS (2024), the annual growth in the number of young entrepreneurs has reached 7.5% since 2021, with more than 15% of the total entrepreneurs coming from the age group under 35 years.

Entrepreneurial intention in Gen Z is not only influenced by their generational characteristics, but also by various psychological and cognitive factors (Kramadibrata & Susanto, 2024). The Theory of Planned Behavior (TPB) proposed by Ajzen (1991) is a relevant theoretical framework for understanding this behavior. TPB explains that behavioral intention or intention is influenced by attitudes towards behavior (attitude), subjective norms, and perceived behavioral control which are closely related to self-confidence (Solekah et al., 2023). In this context, entrepreneurial knowledge plays an important role in shaping these intentions (Andaresta & Solekah, 2024). Research by Kurniawan et al. (2019) and Rahayu (2021) shows that good entrepreneurial knowledge has a positive impact on entrepreneurial intentions, especially if supported by strong self-confidence as a mediator.

In addition to knowledge, motivation is also a key variable that drives someone to choose the entrepreneurial path. This motivation can come from the need for financial freedom, the desire to create a social impact, or the influence of the social environment such as family and friends (Permatasari et al., 2021). Research by Widianingsih (2021), Adawiyah et al. (2022), and Fauzan et al. (2023) confirmed that personality, social environment, and motivation have a significant influence on entrepreneurial intention, although motivation sometimes shows a partially insignificant influence. On the other hand, self-confidence is becoming an increasingly important factor, especially in facing market uncertainty and economic challenges. Research by Trihudiyatmanto (2023) and Hanandeh et al. (2024) shows that self-confidence is positively correlated with the courage to take risks and business success.

However, studies that integrate motivation, entrepreneurial knowledge, and self-confidence variables simultaneously in shaping entrepreneurial intention among Gen Z are still limited. Previous studies tend to separate these factors and not many have examined the interaction between these variables in a holistic context. Therefore, this study aims to analyze the influence of motivation, entrepreneurial knowledge, and self-confidence on Gen Z entrepreneurial intention in Malang City. By examining this relationship more comprehensively, it is hoped that the results of the study can

contribute to the development of policies and programs that support the entrepreneurial ecosystem of the young generation in Indonesia.

#### **RESEARCH METHOD**

This study uses a quantitative approach that aims to determine the relationship and influence between motivation variables, entrepreneurial knowledge, and self-confidence on the intention in becoming entrepreneurs in Generation Z in Malang City. The data collection technique was carried out by distributing online questionnaires using Google Form. The data source used is primary data, namely data obtained directly from respondents, namely students from universities in Malang City. The type of data collected is quantitative data measured using a Likert scale. The sampling technique used is purposive sampling with a total of 157 students who meet the predetermined criteria. The data analysis technique used in this study is multiple linear regression analysis, which is preceded by a validity test, reliability test, and classical assumption test which includes a normality test, multicollinearity test, and heteroscedasticity test. All analyses were carried out with the help of SPSS software to ensure the accuracy of the results obtained.

#### **RESULT AND DISCUSSION**

# **Findings**

Before entering the data analysis stage, a research instrument test was conducted to ensure that the measuring instrument used had adequate validity and reliability. After that, the analysis was continued with a classical assumption test to test the feasibility of the regression model, which includes normality, multicollinearity, and heteroscedasticity tests. The final stage of the analysis is a hypothesis test conducted to test the effect of each independent variable on the dependent variable, both partially and simultaneously.

#### **Validity Test**

A questionnaire is considered valid if the questions can accurately describe what is intended to be measured, have a positive correlation with the total score of the variable, and show significant results.

Table 1. Validity Test Results

Variable	Indicator	R	R Tabel	Sig.	а	Information
		Hitung				
Motivation (X1)	X1.1	0,674	0,157	0,000	0,05	Valid
	X1.2	0,848	0,157	0,000	0,05	Valid
	X1.3	0,821	0,157	0,000	0,05	Valid
	X1.4	0,791	0,157	0,000	0,05	Valid
	X1.5	0,838	0,157	0,000	0,05	Valid

	X1.6	0,802	0,157	0,000	0,05	Valid
	X1.7	0,818	0,157	0,000	0,05	Valid
	X1.8	0,787	0,157	0,000	0,05	Valid
	X1.9	0,853	0,157	0,000	0,05	Valid
Knowledge (X2)	X2.1	0,796	0,157	0,000	0,05	Valid
	X2.2	0,803	0,157	0,000	0,05	Valid
	X2.3	0,818	0,157	0,000	0,05	Valid
	X2.4	0,862	0,157	0,000	0,05	Valid
	X2.5	0,810	0,157	0,000	0,05	Valid
Self Convidence	X3.1	0,784	0,157	0,000	0,05	Valid
(X <sub>3</sub> )	X3.2	0,860	0,157	0,000	0,05	Valid
	X3.3	0,860	0,157	0,000	0,05	Valid
	X3.4	0,804	0,157	0,000	0,05	Valid
Entrepreneurial	Y <b>.</b> 1	0,869	0,157	0,000	0,05	Valid
Intention (Y)	Y.2	0,883	0,157	0,000	0,05	Valid
	Y.3	0,894	0,157	0,000	0,05	Valid
	Y.4	0,921	0,157	0,000	0,05	Valid

Source: SPSS Output, 2025

Based on table 1 above, the variables of motivation (X1), entrepreneurial knowledge (X2), self-confidence (X3) and entrepreneurial intention (Y) have a calculated r value greater than the table r value, which is 0.157. Therefore, it can be concluded that the question item is declared valid..

# **Reliability Test**

Reliability testing aims to assess the extent to which a questionnaire provides consistent results when used repeatedly. If a person's response to a statement remains stable over time, then the questionnaire can be considered reliable or trustworthy.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Standar	Information
Motivation (X1)	0,930	0,60	Reliable
Knowledge (X2)	0,875	0,60	Reliable
Self Cofidence (X3)	0,873	0,60	Reliable
Entrepreneurial	0,913	0,60	Reliable
Intention (Y)			

Source: SPSS Output, 2025

Based on table 2 above, it can be seen that the reliability values for the variables of motivation (X1), entrepreneurial knowledge (X2), self-confidence (X3), and entrepreneurial intention (Y) all exceed 0.60. Thus, it can be concluded that the instrument used is classified as reliable.

# **Normality Test**

The normality test is a method used to determine whether the residuals of the regression model between the dependent and independent variables follow a normal distribution. A good regression model is characterized by normally distributed residuals. In this study, normality testing was carried out using the Kolmogorov-Smirnov method. According to Ghozali (2018), the normality assumption is considered fulfilled if the significance value is greater than 0.05, which indicates that the sample comes from a population with a normal distribution. Conversely, if the significance value is below 0.05, then the normality assumption is not met. The following are the results of the normality test based on the Kolmogorov-Smirnov test:

**Table 3. Normality Test Results** 

One Sample Kolmogorov-Smirnov Test	
N	157
Test Statistic	.063
Asymp. Sig. (2-tailed)	0.200

Source: SPSS Output, 2025

Based on the results of the normality test shown in table 4.13, it is known that the residual significance value is 0.200. Because this value is greater than 0.05, it can be concluded that the data in this study are normally distributed.

#### **Multicollinearity Test**

The multicollinearity test in this study was conducted to determine the tolerance value and Variance Inflation Factor (VIF). The criteria used are if the tolerance value is greater than 0.01 and the VIF value is less than 10, then the regression model does not contain multicollinearity. However, if the tolerance value is less than 0.01 and the VIF exceeds 10, then there is an indication that the model is experiencing multicollinearity. The results of the multicollinearity test are shown in the following table:

**Table 4. Multicollinearity Test Results** 

Variable	Tolerance	VIF	Information
Motivation	0,958	1,044	There is no multicollinearity
Knowledge	0,970	1,031	There is no multicollinearity
Self Cofidence	0,981	1,019	There is no multicollinearity

Source: SPSS Output, 2025

Based on Table 4, it can be seen that the tolerance value for variable X1 is 0.958, X2 is 0.970, and X3 is 0.981. Meanwhile, the VIF value for each variable is X1 is 1.044, X2 is 1.031, and X3 is 1.019. Since all tolerance values are > 0.01 and VIF < 10, it can be concluded that there is no multicollinearity in this regression model. This means that the relationship between independent variables does not significantly influence each other and the regression model is suitable for use.

# **Heteroscedasticity Test**

According to Ghozali (2018), the heteroscedasticity test aims to test whether in the regression model there is inequality of variance from residuals for one observation to another. If the residual variance remains or is consistent, it is called homoscedasticity, while if it varies, it is called heteroscedasticity. In this study, heteroscedasticity testing was carried out using the Glejser coefficient test, namely by regressing the absolute value of the residual (ABS\_RES) against the independent variable. An indication of the absence of heteroscedasticity is shown if the significance value (Sig.) of each independent variable is greater than 0.05. Conversely, if the significance value is less than 0.05, there are symptoms of heteroscedasticity. The following is a table of heteroscedasticity test results based on the Glejser test:

**Table 5. Heteroscedasticity Test Results** 

Variabel	Std. Error	t	Sig
Motivation	.019	331	.741
Knowledge	.025	466	.642
Self Cofidence	.031	1.052	.294

Source: SPSS Output, 2025

The results of the heteroscedasticity test show that all models have a significant value > 0.05, so it can be concluded that there are no symptoms of heteroscedasticity.

# **Multiple Linear Regression Test**

Multiple linear regression analysis is used to measure the influence of independent variables on dependent variables, both simultaneously and partially. In this study, the analysis was applied to determine the extent to which knowledge, motivation, and religiosity influence the intention of generation Z in Malang City students in pursuing a career in Islamic banking. The results of the multiple linear regression analysis in this study are presented in the following table:

Table 6. Multiple Linear Regression Test

	В	Std. Error	Sig
(constant)	-3.083	1.359	.025
Motivation	·353	.034	.000
Knowledge	.154	.044	.001
Self Cofidence	.178	.055	.001

Source: SPSS Output, 2025

Based on the results of multiple linear regression testing in table 6 above, it is known that the constant value is -3.083 and the motivation regression coefficient (X1) is 0.353, entrepreneurial knowledge (X2) is 0.154, and self-confidence (X3) is 0.178. Thus, the multiple linear regression equation obtained is:

# Y = -3,083 + 0,353 X1 + 0,154 X2 + 0,178 X3 + e

The multiple linear regression equation model above shows that the constant value of -3.083 indicates that if there is no motivation, entrepreneurial knowledge, and self-confidence, then the intention of Generation Z in Malang City to become entrepreneurs tends to decrease by 3.083. The beta coefficient of motivation of 0.353 means that every one unit increase in motivation will increase intention in entrepreneurship by 35.3%, and a decrease in motivation will decrease intention by the same amount. Furthermore, the entrepreneurial knowledge coefficient of 0.154 indicates that a one unit increase in this variable will increase intention by 15.4%, and a decrease will have a negative impact of 15.4%. Meanwhile, the self-confidence coefficient of 0.178 indicates that a one unit increase in self-confidence will encourage intention in entrepreneurship by 17.8%, and a decrease will decrease intention by the same percentage. This illustrates that these three variables have a positive contribution to increasing intention in entrepreneurship in Gen Z.

#### Partial Test (T-Test)

The statistical t-test is used to determine how much each independent variable contributes to explaining changes in the dependent variable. In this study, the t-test was conducted using a significance limit of 0.05 ( $\alpha$ =5%). In other words, if the significance value obtained is less than or equal to 0.05 (sig  $\leq$  0.05), then the hypothesis is considered accepted. Conversely, if the significance value exceeds 0.05 (sig>0.05), then the hypothesis is rejected. The following are the results of the partial t-test (significance test) that have been conducted:

Table 7. Partial Test Results (T Test)

•	,	
Std. Error	t	Sig
.034	10.392	.000
.044	3.522	.001
.055	3.247	.001
	.034	.034 10.392 .044 3.522

Sumber: Output SPSS, 2025

Based on the table above, the results of the t-test show that the three independent variables have a significant effect on the dependent variable partially. The motivation variable (X1) has a t-value of 10.392 which is greater than the t table of 1.96913 with a significance value of 0.000 <0.05, so it can be concluded that motivation has a significant effect on entrepreneurial intention. Furthermore, the entrepreneurial knowledge variable (X2) has a t-value of 3.522> 1.96913 and a significance of 0.001 <0.05, which also shows a significant effect on entrepreneurial intention. Likewise, the self-confidence variable (X3), which has a t-value of 3.247> 1.96913 and a significance value of 0.001 <0.05, indicates that self-confidence also has a significant effect on entrepreneurial intention in Generation Z in Malang City.

### Simultaneous Test (F Test)

The F test is used to test whether all independent variables simultaneously affect the dependent variable. The purpose of this test is to assess the combined significance of all independent variables on the dependent variable in the regression model. This study uses a significance level of 5% (0.05). If the F significance value is less than 0.05, it can be concluded that the independent variables simultaneously have an effect on the dependent variable. Conversely, if the significance value is more than 0.05, there is no significant simultaneous effect. The following are the results of the simultaneous significance test through the F test:

**Table 8. Simultaneous Test Results** 

Model	Sum Squares	of	Mean Square	F	Sig	
Regression	446.051		148.684	51.980	.000	

Sumber: Output SPSS, diolah 2025

Based on the results of the F test shown in table 8, it is known that the calculated F value is 51.980 with a significance value of 0.000, which is smaller than the significance level of 0.05. This shows that simultaneously, the variables of motivation (X1), entrepreneurial knowledge (X2), and self-confidence (X3) have a significant effect on the intention of generation Z in Malang City to become entrepreneurs. Thus, this regression model is suitable for use to explain the relationship between the independent variables and the dependent variable.

#### Analysis/Discussion

# The Influence of Motivation on Entrepreneurial Intention

Based on the results of the t-test shown in Table 7, it can be concluded that the motivation variable has a significant influence on intention in entrepreneurship. Thus, the first hypothesis (H1) in this study can be accepted. The highest indicator shows that Gen Z has the motivation to become an entrepreneur while studying, which can influence intention in entrepreneurship because the business can be run as an additional job with minimal capital requirements. The findings showing that Gen Z's motivation to become an entrepreneur while studying is the highest indicator of intention in entrepreneurship, imply that business flexibility and minimal capital requirements are the main determining factors in encouraging intention in entrepreneurship among students. These results are in line with the results of previous research conducted by Damayanti and Gunawan (2022), which also found that motivation influences intention in entrepreneurship. Motivation is a driving force that drives individuals to be active and achieve certain goals. This motivation not only provides a sense of satisfaction but also becomes a tool to overcome existing deficiencies by creating or developing a business.

The greater the motivational drive, the greater a person's intention in entrepreneurship. On the other hand, this intention will not arise without a strong internal drive from within the individual (Damayanti & Gunawan, 2022). Not only that, these results are also in line with the results of previous research conducted by Research by Usman and Isnaeni (2020) shows that motivation is one of the main factors that drives someone to start a business. Entrepreneurial motivation acts as a psychological force that drives individuals to face fear, take risks, and seize the opportunities around them. And other research by Septiani and Putri (2023) explains that in a successful entrepreneur, entrepreneurial motivation must be firmly embedded. This drive is able to form an adaptive and progressive mindset in achieving the targets that have been set.

The findings suggest that entrepreneurial motivation is a key psychological factor that significantly influences Gen Z's intention to engage in entrepreneurship, particularly during their studies. The strong motivational drive to start a business, even as a side activity with minimal capital, highlights the importance of flexibility and low entry barriers in shaping students' entrepreneurial intentions. Therefore, educational institutions and entrepreneurship development programs should focus on fostering intrinsic motivation by creating supportive environments, offering mentorship, and showcasing relatable entrepreneurial role models. Strengthening motivational factors can empower students to overcome fear, take calculated risks, and pursue business opportunities with confidence. This internal drive is essential for cultivating an adaptive, resilient, and goal-oriented entrepreneurial mindset among the younger generation.

#### The Influence of Entrepreneurial Knowledge on Entrepreneurial Intention

Based on the results of the t-test presented in table 7, it can be concluded that the entrepreneurial knowledge variable has a significant effect on entrepreneurial intention. Thus, the second hypothesis (H2) in this study can be accepted. From the highest indicator of the entrepreneurial knowledge variable, it can be analogized that Gen Z feels that they have the ability to recognize business opportunities around them so that they can increase Gen Z's intention in entrepreneurship because the business can be run as additional work with minimal capital requirements, implying that increasing entrepreneurial knowledge can directly encourage intention in entrepreneurship. This knowledge allows Gen Z to see the potential for businesses that can be run flexibly as additional work, even with relatively minimal capital. These results are in line with previous research conducted by Muzakki (2022) which also found that entrepreneurial knowledge significantly influences a person's intention in starting a business. Individuals who have adequate entrepreneurial knowledge will be more confident in facing business challenges and are better able to understand and manage the risks that may arise. This will ultimately increase intention in entering the world of entrepreneurship. Entrepreneurial knowledge can indirectly foster the urge to apply the knowledge that has been acquired, especially in starting a new business. With this knowledge, individuals can also more easily recognize and read business opportunities in their environment. Entrepreneurial knowledge is very important because it provides a basis for someone to understand various aspects of entrepreneurship, such as the definition and characteristics of entrepreneurs, entrepreneurial attitudes and behaviors, leadership and organizational skills, and skills in analyzing opportunities, planning, and anticipating risks in running a business. Therefore, without adequate knowledge, the desire to become an entrepreneur will find it difficult to grow and develop optimally (Chairoel et al., 2023).

The findings indicate that entrepreneurial knowledge plays a crucial role in shaping Gen Z's entrepreneurial intention. This suggests that increasing access to and quality of entrepreneurship education can directly enhance young individuals' ability to identify business opportunities, especially those that require minimal capital and can be pursued alongside other commitments. Entrepreneurial knowledge equips Gen Z with the cognitive tools necessary to assess risk, recognize market needs, and develop viable business strategies. Therefore, educational institutions and policymakers should integrate comprehensive entrepreneurship curricula that cover not only conceptual understanding but also practical skills such as opportunity recognition, risk management, and business planning. Strengthening entrepreneurial knowledge is essential to foster informed, confident, and opportunity-oriented future entrepreneurs.

# The Influence of Self Confidence on Entrepreneurial Intention

Based on the results of the t-test in table 7, it can be concluded that self-confidence has a significant effect on intention in entrepreneurship. This shows that the third hypothesis (H<sub>3</sub>) is accepted. From the highest indicator of the self-confidence variable, it shows that Gen Z feels confident that they can adapt quickly to changes in the business environment, which can increase Gen Z's intention in entrepreneurship because the business can be run as an additional job with minimal capital requirements, implying that high self-confidence is a key factor in encouraging intention in entrepreneurship. This self-confidence makes Gen Z more courageous to start a business, even though the business is a side business and only requires minimal capital. This study is in line with previous research conducted by Septianti & Putri (2023) which stated that self-confidence has a positive influence on students' intention in entrepreneurship. Individuals who have high confidence in their ability to become entrepreneurs tend to be more prepared to face challenges and make decisions independently. Self-confidence allows a person to remain optimistic, persistent, and able to develop strategies in achieving their business goals.

The findings suggest that fostering self-confidence among Gen Z is essential in increasing their entrepreneurial intention. Given that self-confidence enables individuals to adapt swiftly to dynamic business environments and pursue entrepreneurship with minimal capital, educational institutions and entrepreneurship

programs should emphasize confidence-building initiatives. This may include experiential learning, mentorship, and exposure to real-world business challenges to cultivate resilience, decision-making skills, and optimism—qualities that are critical for entrepreneurial success. These strategies can empower Gen Z to view entrepreneurship as a viable and achievable career path, even as a side venture.

# The Influence of Motivation, Entrepreneurial Knowledge, and Self-Confidence on Entrepreneurial Intention

Based on the results of the F test in table 8, the calculated F value is 51.980 with a significance level of 0.000. These results indicate that the fourth hypothesis (H4) is accepted, which means that the variables of motivation (X1), knowledge (X2), and self-confidence (X3) simultaneously have a significant effect on entrepreneurial intention. From the regression coefficient value, motivation is the variable that has the highest role in shaping Gen Z's entrepreneurial intention. Motivation acts as an internal driver that arouses the desire to become an entrepreneur. Entrepreneurial knowledge provides a conceptual and technical basis for running a business. Self-confidence allows individuals to be confident in making decisions and facing challenges. These results are in line with the research results of Usman and Isnaeni (2020), which state that entrepreneurial motivation will not be optimal without the support of adequate knowledge and high self-confidence.

The findings imply that efforts to enhance Gen Z's entrepreneurial intention should prioritize strengthening internal motivation as the primary psychological driver. However, such motivation must be supported by sufficient entrepreneurial knowledge and self-confidence to ensure sustainability and effectiveness in entrepreneurial endeavors. Educational institutions, policymakers, and entrepreneurship development programs should therefore adopt an integrated approach that nurtures motivation while simultaneously improving conceptual understanding and personal efficacy among young potential entrepreneurs. This holistic strategy is essential for cultivating a generation of resilient and competent entrepreneurs.

#### CONCLUSION

From the discussion above, it can be concluded that the three variables, both partially and simultaneously, have a significant effect on entrepreneurial intention. Motivation has been proven to be a strong internal driver for individuals to face challenges in the business world. Entrepreneurial knowledge provides a basis for decision-making and technical readiness, while self-confidence strengthens the courage and resilience of individuals in running a business. The combination of the three forms an important foundation in fostering entrepreneurial intention. Therefore, it is recommended that further research consider the addition of other variables that are relevant to the characteristics of Gen Z, such as digital literacy, creativity, and utilization

of information technology. In addition, expanding the area and increasing the number of respondents are also important to strengthen the generalization of the results. For higher education institutions, it is recommended to develop practice-based entrepreneurship programs through internships, business incubators, and soft skills training. Workshops, mentoring, and organizational activities also need to be facilitated to increase student self-confidence. In addition, the entrepreneurship curriculum needs to be integrated with digital aspects, such as e-commerce and digital marketing training, so that students are better prepared to face business dynamics in the technology era.

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