

UNLOCKING GENERATION Z ENTREPRENEURSHIP: THE ROLE OF ENTREPRENEURIAL KNOWLEDGE, FAMILY SUPPORT, AND SELF-EFFICACY

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Abstract

This study investigates the influence of entrepreneurial knowledge, family environment, and self-efficacy on entrepreneurial intention among Generation Z university students in Bekasi Regency. Employing a quantitative explanatory design, data were collected through a cross-sectional survey of 105 purposively selected respondents who had participated in entrepreneurship education. The research instrument, validated through expert judgment and pilot testing, demonstrated satisfactory validity and reliability. Multiple regression analysis revealed that entrepreneurial knowledge and self-efficacy exert significant positive effects on entrepreneurial intention, whereas family environment showed no significant impact. Collectively, the three variables explained 20.1% of the variance in entrepreneurial intention. These findings highlight the importance of strengthening entrepreneurship education and experiential learning to enhance students' knowledge and confidence in pursuing entrepreneurial careers. Practical implications include recommendations for higher education institutions to integrate entrepreneurship-based curricula, mentoring, and incubation programs, while policymakers and families are encouraged to provide supportive ecosystems that foster entrepreneurial competence. Limitations of the study include the restricted sample size, modest explanatory power, and cross-sectional design. Future research should incorporate additional variables such as entrepreneurial attitude, motivation, digital literacy, and innovation capability, as well as employ larger and more diverse samples with longitudinal approaches to deepen understanding of entrepreneurial intention among digital-native generations.

Keywords: Entrepreneurial Knowledge, Family Environment, Self-Efficacy, Entrepreneurial Intention, Generation Z, Indonesia

INTRODUCTION

The rapid development of technology and digitalization has significantly transformed the global economy, creating new opportunities in employment, innovation, and business creation. Nevertheless, unemployment among young people remains a major socioeconomic challenge in many countries, including Indonesia. According to the Indonesian Central Bureau of Statistics, youth unemployment continues to increase, indicating that formal employment opportunities are unable to fully absorb the growing productive-age population (Yahya et al., 2026). In this context, entrepreneurship has emerged as a strategic solution to reduce unemployment while encouraging economic growth and innovation among younger generations (Pasi et al., 2025).

Generation Z, commonly defined as individuals born between 1997 and 2012, is recognized as a generation that grew up in a highly digital environment with extensive access to information and technological innovation (Deloitte, 2026). This generation is characterized by creativity, adaptability, independence, and strong digital literacy, making them highly potential actors in the entrepreneurial ecosystem (Jang & Lee, 2025). Despite their technological advantages, many members of Generation Z still experience difficulties entering the formal labor market due to increasing job competition, economic uncertainty, and changing industrial demands (Schroth,

2019). Consequently, entrepreneurship is increasingly viewed as an alternative career path capable of promoting self-employment, economic independence, and job creation (Nguyen & Ly, 2025).

Entrepreneurial intention plays an important role in determining whether an individual is willing to start a business venture. Entrepreneurial intention refers to a person's commitment, interest, and willingness to engage in entrepreneurial activities in the future (Satriadi et al., 2022). Research on entrepreneurial intention among Generation Z has gained considerable attention because this generation is expected to become the future driver of digital entrepreneurship and innovation-based businesses (Mahfud et al., 2020).

One of the main factors influencing entrepreneurial intention is entrepreneurial knowledge. Entrepreneurial knowledge refers to an individual's understanding of business management, opportunity recognition, innovation, decision-making, and risk management. Individuals with adequate entrepreneurial knowledge tend to possess greater confidence and readiness to initiate business activities (Al Mamun et al., 2019). Entrepreneurial education and knowledge acquisition also contribute to enhancing creativity and opportunity recognition, which are essential competencies for entrepreneurial success in the digital era (Soomro & Shah, 2022).

Beyond entrepreneurial knowledge, the family environment emerges as a crucial external factor shaping entrepreneurial intention, as it instills values, motivation, and career aspirations while providing emotional, financial, and role-model support (Siregar et al., 2025). However, several recent studies have shown inconsistent findings regarding the influence of family environment on entrepreneurial intention among Generation Z, indicating the need for further investigation (Samala et al., 2022).

Self-efficacy constitutes a key determinant of entrepreneurial intention, reflecting individuals' confidence in managing risks, solving problems, and achieving business goals. Higher entrepreneurial self-efficacy is linked to greater optimism, resilience, and willingness to engage in entrepreneurial activities (Newman et al., 2019). Furthermore, entrepreneurial self-efficacy has been identified as one of the strongest psychological predictors of entrepreneurial intention among young adults and university students (Priyanto & Septiani, 2025).

Several previous studies have examined factors influencing entrepreneurial intention among Generation Z. Research conducted by Costa et al. (2022) found that entrepreneurial education and self-efficacy significantly influence entrepreneurial intention among university students in Vietnam (Hoang et al., 2020). Similarly, research by Nazarwin et al. (2026) demonstrated that digital entrepreneurial knowledge positively affects entrepreneurial intention through the mediating role of self-confidence and innovation orientation. However, previous studies tend to examine these variables separately and rarely analyze the simultaneous relationship between entrepreneurial knowledge, family environment, and self-efficacy specifically within the context of Generation Z in Indonesia.

This study investigates the influence of entrepreneurial knowledge, family environment, and self-efficacy on Generation Z's entrepreneurial intention. Theoretically, it enriches models of entrepreneurial intention among digital-native generations in developing countries, while practically offering recommendations for education, policy, and entrepreneurship programs to strengthen ecosystems through curriculum innovation, family involvement, and self-efficacy enhancement. The novelty lies in integrating these three variables simultaneously within the Indonesian context, providing a more comprehensive view than prior partial studies. The findings are expected to inform educational strategies, government initiatives, and family support systems in fostering entrepreneurial competence and confidence among young digital entrepreneurs.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Entrepreneurial Intention

Entrepreneurial intention refers to an individual's commitment and willingness to establish a business venture in the future. According to the Theory of Planned Behavior (TPB), entrepreneurial intention is the strongest predictor of entrepreneurial behavior because it reflects a person's readiness to engage in entrepreneurial activities. In the context of Generation Z, entrepreneurial intention has become increasingly important due to the growing challenges in the labor market and the expansion of digital business opportunities. Recent studies indicate that Generation Z demonstrates a strong inclination toward entrepreneurship when supported by adequate entrepreneurial competencies and psychological readiness (Mia et al., 2026). Research by Munir, Nauman, and Shah (2024) found that entrepreneurial education significantly influences entrepreneurial intention among Generation Z students, both directly and indirectly through entrepreneurial self-efficacy and social norms. These findings suggest that entrepreneurial intention is shaped by a combination of cognitive, environmental, and psychological factors.

Entrepreneurial Knowledge

Entrepreneurial knowledge refers to an individual's understanding of business opportunities, innovation, risk management, business planning, and entrepreneurial decision-making. Entrepreneurial knowledge equips individuals with the competencies required to identify opportunities and transform them into viable business ventures (Putra et al., 2025). Recent evidence indicates that entrepreneurial education plays a crucial role in strengthening entrepreneurial knowledge and encouraging entrepreneurial intentions among Generation Z students. Hasan et al. (2025) found that entrepreneurship education significantly enhances digital entrepreneurial interest among Generation Z by developing entrepreneurial competencies and a growth mindset. Similarly, Tung, Wee, and Hoang (2026) reported that entrepreneurial education positively affects entrepreneurial intention through increased entrepreneurial self-efficacy. Entrepreneurial knowledge is therefore expected to encourage Generation Z individuals to become more confident and proactive in pursuing entrepreneurial careers.

H1: Entrepreneurial knowledge has a positive and significant effect on entrepreneurial intention among Generation Z.

Family Environment

The family environment refers to the social, emotional, and economic conditions within a family that influence an individual's values, attitudes, and career aspirations. Family support can be provided through encouragement, entrepreneurial role models, financial resources, and emotional assistance. Recent studies continue to highlight the importance of family influence on entrepreneurial development. Haque et al. (2025) found that family support significantly contributes to entrepreneurial intention by strengthening entrepreneurial self-efficacy. Likewise, Owusu et al. (2026) demonstrated that family support plays an important role in shaping youth entrepreneurial intentions, particularly when combined with entrepreneurship education. Furthermore, Firmansyah & Yuliana (2026) reported that family support and educational factors jointly influence entrepreneurial intention among Generation Z. These findings suggest that family environment remains an important external determinant of entrepreneurial intention despite the increasing influence of digital and educational environments.

H2: Family environment has a positive and significant effect on entrepreneurial intention among Generation Z.

Self-Efficacy

Self-efficacy refers to an individual's belief in their capability to successfully perform specific tasks and achieve desired outcomes. In entrepreneurship, self-efficacy reflects confidence in managing business challenges, recognizing opportunities, solving problems, and achieving entrepreneurial success. Entrepreneurial self-efficacy has consistently been identified as one of the strongest

predictors of entrepreneurial intention. Munir et al. (2024) found that entrepreneurial self-efficacy significantly mediates the relationship between entrepreneurship education and entrepreneurial intention among Generation Z students. Similarly, Ampa et al. (2026) reported that self-efficacy positively influences entrepreneurial mindset and entrepreneurial intention in entrepreneurship education programs. In addition, Sushma & Mazumdar (2025) found that self-efficacy acts as a mediating factor between risk-taking propensity and entrepreneurial intention among Generation Z and Millennial individuals. These findings indicate that individuals with higher self-efficacy are more likely to pursue entrepreneurial careers because they possess greater confidence in their ability to overcome uncertainty and business risks.

H3: Self-efficacy has a positive and significant effect on entrepreneurial intention among Generation Z.

Relationship Between Entrepreneurial Knowledge, Family Environment, Self-Efficacy, and Entrepreneurial Intention

Entrepreneurial intention is influenced by both internal and external factors. Entrepreneurial knowledge provides the cognitive foundation required to identify and exploit business opportunities, while family environment offers social support and entrepreneurial exposure. Self-efficacy strengthens an individual's confidence in successfully managing entrepreneurial activities. Recent empirical studies suggest that these variables interact to influence entrepreneurial intention. Munir et al. (2024) demonstrated that entrepreneurial education and self-efficacy jointly enhance entrepreneurial intention among Generation Z. Haque et al. (2025) further emphasized that family support and entrepreneurial education strengthen entrepreneurial intention through self-efficacy development. Therefore, examining entrepreneurial knowledge, family environment, and self-efficacy simultaneously provides a comprehensive understanding of entrepreneurial intention among Generation Z.

H4: Entrepreneurial knowledge, family environment, and self-efficacy simultaneously have a positive and significant effect on entrepreneurial intention among Generation Z.

RESEARCH METHODS

This study adopts a quantitative explanatory design to analyze the effects of entrepreneurial knowledge, family environment, and self-efficacy on Generation Z's entrepreneurial intention. Data were collected cross-sectionally from 105 purposively selected university students with entrepreneurship education, using a structured questionnaire measured on a five-point Likert scale. Data were collected using a structured questionnaire distributed online through Google Forms. The questionnaire consisted of four sections: entrepreneurial knowledge, family environment, self-efficacy, and entrepreneurial intention. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Dharsono et al., 2026).

The entrepreneurial knowledge variable was measured using indicators related to business planning, opportunity recognition, risk management, innovation, and entrepreneurial decision-making. The family environment variable was measured through indicators such as parental support, entrepreneurial role models, family encouragement, and family involvement in business activities. Self-efficacy was measured using indicators reflecting confidence in managing entrepreneurial tasks, solving business problems, identifying opportunities, and overcoming challenges. Entrepreneurial intention was measured through indicators related to the desire, commitment, and readiness to establish a business in the future.

Instrument validity was confirmed through Pearson correlation, and reliability through Cronbach's Alpha (>0.70) (Waruwu et al., 2025). Data analysis employed SPSS 26, including descriptive statistics, classical assumption tests, and multiple linear regression to assess both partial and simultaneous effects of the independent variables on entrepreneurial intention. Finally, multiple linear regression analysis was employed to examine the influence of Entrepreneurial

Knowledge (X_1), Family Environment (X_2), and Self-Efficacy (X_3) on Entrepreneurial Intention (Y). This analysis was used to determine both the partial and simultaneous effects of the independent variables on entrepreneurial intention among Generation Z students.

The regression model used in this study is expressed as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \dots\dots\dots (1)$$

Where:

- Y = Entrepreneurial Intention
- α = Constant
- $\beta_1, \beta_2, \beta_3$ = Regression coefficients
- X_1 = Entrepreneurial Knowledge
- X_2 = Family Environment
- X_3 = Self-Efficacy
- e = Error term

Hypothesis testing was conducted using the t-test to examine the partial effect of each independent variable and the F-test to assess the simultaneous effect of all independent variables on entrepreneurial intention. The coefficient of determination (R^2) was also calculated to measure the explanatory power of the regression model. All statistical tests were evaluated at a significance level of 5% ($\alpha = 0.05$) (Priadana & Sunarsi, 2021).

RESULTS AND DISCUSSION

Respondent Profile

The study involved Generation Z university students who participated voluntarily in the survey. The respondents represented individuals who had been exposed to entrepreneurship-related education and were considered potential future entrepreneurs. The demographic profile indicated that the respondents were within the productive age group and possessed sufficient exposure to digital technologies, making them relevant subjects for investigating entrepreneurial intention.

Table 1. Respondent categories

Category	Number	Percentage (%)
Gender		
Male	37	35
Female	68	65
Age		
17 – 19 years	23	22
20 – 22 years	64	61
23 – 25 years	18	17
Above 25 years		
I have participated in entrepreneurship-related learning activities, such as entrepreneurship courses, training programs, seminars, or workshops	92	88
One or more members of my immediate family own or operate a business	52	49
I currently own or operate a business	46	44
Length of business operation (from 46 respondents)		
< 1 year	25	54
>1– 3 years	18	39
>3 - 5 years	3	7
Monthly Allowance/Income (from 46 respondents)		
Less than IDR 1,000,000	32	70

IDR 1,000,000 – 2,000,000	11	24
IDR 2,000,001 – 3,000,000	2	4
More than IDR 3,000,000	1	2

Source: primary data, compiled by the author in 2026

A total of 105 respondents participated in this study, with females accounting for 65% and males 35%. Most respondents were aged 20–22 years (61%), followed by 17–19 years (22%) and 23–25 years (17%). The majority (88%) had participated in entrepreneurship-related learning activities, while 49% reported having family members who owned or operated a business. Additionally, 44% of respondents currently owned or operated a business, with most having less than one year of business experience (54%). In terms of monthly allowance or income, the majority of business-owning respondents (70%) reported receiving less than IDR 1,000,000 per month. These findings indicate that the respondents were predominantly Generation Z students with substantial exposure to entrepreneurship education and limited entrepreneurial experience.

Data analysis results

Instrument Validity and Reliability Test

Before testing the proposed hypotheses, the validity of the research instrument was examined using the Pearson Product-Moment correlation. The validity test was conducted to determine whether each questionnaire item accurately measured the intended construct (Putranto et al., 2026). An item was considered valid if the calculated correlation coefficient (r_{count}) exceeded the critical value ($r_{table} = 0.294$). The results indicate that all measurement items for Entrepreneurial Knowledge, Family Environment, Self-Efficacy, and Entrepreneurial Intention have r_{count} values greater than r_{table} (0.294). As for the reliability test, the data is considered reliable if the Cronbach's alpha value is greater than 0.6 (Ismanto & Pebruary, 2021). Therefore, all items were declared valid and suitable for further analysis.

Table 2. Validity and Reliability Test

Variable	Item	Validity		Reliability	Description
		r-count	r-table	Cronbach's Alpha	
Entrepreneurship Knowledge (X1)	X1			0.625	Reliable
	X1.1	0.777	0.294		Valid
	X1.2	0.501	0.294		Valid
	X1.3	0.646	0.294		Valid
	X1.4	0.556	0.294		Valid
Family Environment (X2)	X2			0.905	Reliable
	X2.1	0.904	0.294		Valid
	X2.2	0.914	0.294		Valid
	X2.3	0.968	0.294		Valid
	X2.4	0.930	0.294		Valid
Self-efficacy (X3)	X3			0.607	Reliable
	X3.1	0.427	0.294		Valid
	X3.2	0.600	0.294		Valid
	X3.3	0.617	0.294		Valid
	X3.4	0.490	0.294		Valid
Entrepreneurial intention (Y)	Y			0.651	Reliable
	Y1.1	0.522	0.294		Valid
	Y1.2	0.402	0.294		Valid
	Y1.3	0.767	0.294		Valid
	Y1.4	0.630	0.294		Valid

Source: SPSS output, data processed in 2026

The validity test results showed in Table 2 that all questionnaire items had *r*-count values greater than *r*-table (0.294), indicating that all indicators were valid. Furthermore, the reliability test revealed that all variables were reliable, with Cronbach's Alpha values of 0.625 for Entrepreneurship Knowledge, 0.905 for Family Environment, 0.607 for Self-Efficacy, and 0.651 for Entrepreneurial Intention. Therefore, all instruments were considered valid and reliable for further analysis.

Hypothesis Testing

Hypothesis testing was conducted using multiple linear regression analysis to examine the effects of Entrepreneurial Knowledge, Family Environment, and Self-Efficacy on Entrepreneurial Intention among Generation Z. The significance level used in this study was 5% ($\alpha = 0.05$). The regression equation can be formulated as follows in Table 3:

$$Y = 6.862 + 0.317X_1 + 0.058X_2 + 0.273X_3 + e \dots\dots\dots (2)$$

The equation indicates that Entrepreneurial Knowledge and Self-Efficacy positively contribute to Entrepreneurial Intention, while Family Environment shows a positive but statistically insignificant contribution.

Table 3. Hypothesis test results

Variable	B	t-value	Sig.	Decision
Constant	6.862	3.002	0.003	-
Entrepreneurial Knowledge	0.317	3.117	0.002	Supported
Family Environment	0.058	0.839	0.403	Not Supported
Self-Efficacy	0.273	2.909	0.005	Supported
Model	R	R Square	F-value	Sig.
Regression Model	0.448	0.201	8.054	< 0.001

Source: SPSS output, data processed in 2026

The regression results in Table 3 indicate that Entrepreneurial Knowledge ($B = 0.317, p = 0.002$) and Self-Efficacy ($B = 0.273, p = 0.005$) have a positive and significant effect on Entrepreneurial Intention. Therefore, both hypotheses are supported. In contrast, Family Environment ($B = 0.058, p = 0.403$) does not significantly influence Entrepreneurial Intention, indicating that the corresponding hypothesis is not supported.

Furthermore, the overall regression model is statistically significant ($F = 8.054, p < 0.001$), suggesting that the independent variables jointly affect Entrepreneurial Intention. The model produced an R^2 value of 0.201, meaning that Entrepreneurial Knowledge, Family Environment, and Self-Efficacy explain 20.1% of the variation in Entrepreneurial Intention, while the remaining 79.9% is influenced by other factors not included in this study.

DISCUSSION

Entrepreneurial Knowledge and Entrepreneurial Intention

This result indicates that individuals who possess greater entrepreneurial knowledge are more likely to develop entrepreneurial aspirations. Generation Z respondents who understand business planning, opportunity recognition, innovation management, and entrepreneurial risk are better prepared to consider entrepreneurship as a future career. This finding supports Human Capital Theory, which argues that knowledge acquisition enhances an individual's capability to pursue entrepreneurial opportunities. The result is consistent with recent studies indicating that entrepreneurship education and entrepreneurial knowledge play a crucial role in fostering entrepreneurial intentions among young individuals (Hasan et al., 2025; Munir et al., 2024).

Family Environment and Entrepreneurial Intention

This result suggests that entrepreneurial aspirations among Generation Z are not primarily determined by family support. One possible explanation is that Generation Z has unprecedented access to digital resources, entrepreneurial communities, social media platforms, and online learning environments that may substitute traditional family influences. In contemporary entrepreneurial ecosystems, young individuals can acquire entrepreneurial inspiration and knowledge from sources beyond the family context. Consequently, entrepreneurial intentions may depend more heavily on personal competencies and psychological readiness than on family encouragement alone. Although family environment was not statistically significant, its positive coefficient indicates that supportive family conditions may still contribute indirectly to entrepreneurial development. This result is consistent with the findings of Wardani & Nugraha (2021), who reported that the family environment does not significantly influence entrepreneurial interest among vocational school students. Nonetheless, substantial prior studies affirm that the family environment plays a significant role in shaping individuals' entrepreneurial intention (Firmansyah & Yuliana, 2026; Haque et al., 2025).

Self-Efficacy and Entrepreneurial Intention

This finding confirms that confidence in one's entrepreneurial abilities is a critical determinant of entrepreneurial intention. Respondents who believe they can successfully identify opportunities, manage business challenges, and achieve entrepreneurial goals are more likely to pursue entrepreneurial careers. The result supports Social Cognitive Theory, which emphasizes the importance of self-belief in shaping human behavior. It also aligns with previous studies showing that entrepreneurial self-efficacy is one of the strongest predictors of entrepreneurial intention among university students and young entrepreneurs (Ferreira-Neto et al., 2023). For Generation Z, self-efficacy appears particularly important because entrepreneurship involves uncertainty, innovation, and adaptability—qualities that require strong confidence in one's abilities (Munir et al., 2024; Sushma & Mazumdar, 2025).

Simultaneous Influence of Entrepreneurial Knowledge, Family Environment, and Self-Efficacy

The significant F-test result demonstrates that Entrepreneurial Knowledge, Family Environment, and Self-Efficacy collectively contribute to Entrepreneurial Intention. This finding supports the Theory of Planned Behavior (TPB), which proposes that behavioral intentions are influenced by multiple interrelated factors. Entrepreneurial Knowledge contributes to favorable attitudes toward entrepreneurship, Family Environment represents social influences and normative support, while Self-Efficacy reflects perceived behavioral control. Together, these variables create conditions that encourage entrepreneurial intention among Generation Z. However, the relatively low R^2 value (20.1%) suggests that entrepreneurial intention is a complex phenomenon influenced by numerous additional factors beyond those examined in this study. Future research should consider incorporating variables such as entrepreneurial attitude, entrepreneurial motivation, digital literacy, innovation capability, social capital, and access to entrepreneurial resources.

CONCLUSION

This study analyzes the effects of entrepreneurial knowledge, family environment, and self-efficacy on Generation Z's entrepreneurial intention. Results indicate that entrepreneurial knowledge and self-efficacy exert positive and significant influences, while family environment shows no significant effect. Collectively, the three variables explain 20.1% of the variance in entrepreneurial intention. The findings highlight the need for higher education institutions to strengthen entrepreneurship education through experiential learning, incubation, and mentoring, while policymakers should focus on enhancing entrepreneurial competencies and confidence among Generation Z. Limitations include the restricted sample, modest explanatory power, and

cross-sectional design, suggesting future research should incorporate additional variables, larger and more diverse samples, and longitudinal approaches.

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