Analysis of Factors Hindering Generation Z in Entrepreneurship

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Abstract
The low interest in entrepreneurship among students is still a serious challenge for universities in Indonesia. Although various entrepreneurship programs and trainings have been widely organized, most graduates still prefer the path as a job seeker than a job creator. This study aims to identify the factors that hinder Generation Z, especially students, in choosing the path of entrepreneurship. The study uses a quantitative approach with Exploratory Factor Analysis (EFA) techniques to uncover the latent structure of barriers to entrepreneurship. The population of the study were students of Sebelas Maret University participants in the Independent Entrepreneurship program with 161 respondents from various study programs. The research instrument consisted of 14 valid statements measured by a 5-point Likert scale. The results of the analysis showed two main factors causing low interest in entrepreneurship, namely personal readiness as the dominant factor that includes limited knowledge, skills, motivation, and courage to take risks and the influence of the entrepreneurial ecosystem related to access to funding, mentoring, and contextual pressures. These two factors together account for 39% of the total variance. These findings provide theoretical contributions in expanding the understanding of multidimensional barriers faced by Generation Z as well as practical contributions as the basis for the formulation of more effective entrepreneurial learning strategies in higher education. Further research is recommended to use Confirmatory Factor Analysis (CFA) to test the suitability of the model and improve the reliability of research instruments.

INTRODUCTION

The dynamics of Indonesia's economy today cannot be separated from labour issues, particularly unemployment and layoffs. Data from the Central Statistics Agency (BPS) in 2024 shows that 871,860 university graduates are still unemployed. This figure indicates that universities have not been optimal in producing graduates who are able to create jobs (Maryanti et al., 2022). Instead of becoming job creators, universities still produce more job seekers (Setiawan et al., 2023). This condition signals that the world of higher education faces serious challenges in fulfilling its role in national economic development (Maryanti et al., 2022). If not addressed immediately, high educated unemployment can cause new social and economic problems. Thus, the issue of university graduate unemployment is one of the urgent matters that needs attention in academic research.

Entrepreneurship is believed to play a strategic role in creating new jobs and reducing unemployment. Many studies confirm that entrepreneurship can be an engine of economic growth and a long-term solution for employment (Komninos et al., 2024; Rusu & Roman, 2017; Saad et al., 2022). Therefore, universities have an important responsibility in fostering an interest in entrepreneurship among the younger generation. Generation Z, born in the digital age, actually has great potential for entrepreneurship. They are familiar with technology, highly creative, and have easy access to information (Lemańska-Majdzik & Okręglicka, 2024). However, this great potential is not always accompanied by the intention or concrete actions to start a business. The gap between potential and

realisation is the main challenge that must be addressed through more appropriate entrepreneurship education strategies.

In fact, various entrepreneurship programmes have been initiated by universities, such as PKM-Entrepreneurship, Wirausaha Merdeka, Merdeka Belajar Kampus Merdeka (MBKM) in the field of entrepreneurship, and the Wirausaha Baru (Wibawa) programme. These programmes have been participated in by thousands of students from various fields of study (Sholihin & Susilowati, 2025). However, looking at the data on the number of entrepreneurs in Indonesia, the results are still far from expectations. The government has set a target of 12% national entrepreneurship, but in 2024 the figure has only reached 3.35% (BPS, 2024). This reality shows that the efforts made have not been entirely successful in increasing the number of graduates choosing the entrepreneurial path. Thus, there are other factors that hinder students from becoming entrepreneurs even though facilities and programmes have been provided. This condition emphasises the need for a more in-depth study to empirically uncover these inhibiting factors.

Previous studies have focused more on factors that drive entrepreneurial interest, such as motivation, family support, or exposure to role models (Ifeanyi-obi & Ewurum, 2019; Sefiani & Davies, 2025). However, studies that systematically map the inhibiting factors are still relatively limited, especially in the context of students in Indonesia. In fact, these obstacles are multidimensional. Internally, students may face obstacles such as low motivation, lack of skills, or fear of taking risks. Externally, obstacles may arise in the form of minimal environmental support, limited access to funding, or unfavourable contextual pressures. If these inhibiting factors are not comprehensively understood, entrepreneurship education strategies risk being ineffective. Therefore, research focusing on barriers to entrepreneurship is urgently needed.

Based on these conditions, this study aims to empirically explore the factors that hinder students in choosing the entrepreneurial path. This exploration is important because it will enrich the theoretical understanding of the constructs of entrepreneurial barriers faced by Generation Z (Widyatama & Hamzah, 2025). This study also has practical contributions in helping universities design more targeted entrepreneurship learning strategies. With more effective strategies, higher education institutions can encourage more graduates to become job creators rather than just job seekers. The urgency of this research lies in its role in supporting higher education policies to strengthen the student entrepreneurship ecosystem. If this is achieved, the real contribution to reducing the national unemployment rate will be even greater. Thus, this research is not only relevant to the academic world but also to Indonesia's overall economic development.

METHODS

This study utilised a quantitative approach with Exploratory Factor Analysis (EFA) techniques. Factor analysis techniques were used to answer the research objectives, namely to identify and group the factors that hinder students from starting a business (Creswell, 2009). This method has been widely used in previous studies to examine the latent structure of a number of interrelated variables. The sample in this study consisted of students who had participated in the Wirausaha Merdeka (WMK) programme at UNS. The number of students who participated in the WMK programme at UNS in 2025 was 271. The sampling technique used was random sampling, where all populations had the opportunity to become research samples (Ahmed, 2024). Sampling using the Slovin formula with an error of 5% resulted in a research sample size of 161.

The research instrument was developed by adopting several factors that influence entrepreneurial success, including capital and financial aspects, time management, knowledge and skills, entrepreneurial attitudes, environment, regulations and policies, student entrepreneurial success, and self-leadership (Abdelmagid et al., 2025; Godwin et al., 2016; Hia & Fa'uzobihi, 2025; Jefry & Soelaiman, 2023; Ritonga et al., 2022). The initial instrument consisted of 31 statements, which were then tested for validity and reliability with 30 respondents outside the main research respondents. Based on the results of the analysis using SPSS version 25 software, several items were declared invalid and were removed, leaving 14 statements that were suitable for use.

The fourteen statements (Table 1) have passed validity and reliability tests, with Cronbach's Alpha values above 0.7, thus proving to be reliable. In addition, each factor comprising the instrument is

represented by valid statements. The research data was collected through a closed questionnaire with a 5-point Likert scale, which is considered effective and reliable for measuring respondents' attitudes, opinions, and perceptions of the research statements. The Likert scale used ranges from 1 (strongly disagree) to 5 (strongly agree).

Table 1. Research Instruments

Item	Statement
X1	I do not have access to funding sources such as loans, investors, or crowdfunding.
X2	I feel that the profits I earn are not commensurate with the effort I put in.
X3	I feel overwhelmed trying to divide my time between my studies, social activities, and business.
X4	I am unable to prioritise my academic tasks and business responsibilities properly.
X5	I lack an understanding of basic entrepreneurial concepts (e.g., creating a business plan, market analysis).
X6	I lack the skills to manage a business.
X7	I lack the courage to take risks in entrepreneurship.
X8	I lack resilience.
X9	I face difficulties in building a business network with other entrepreneurs.
X10	Business competition in my environment is very intense, making it difficult to survive.
X11	I lack guidance from mentors/practitioners from the business sector.
X12	Field supervisors are not optimal in providing guidance.
X13	I am unable to manage my time to achieve my personal goals.
X14	I lack motivation to achieve the highest level of performance.

The main data analysis was conducted using Exploratory Factor Analysis (EFA) stages as proposed by (Septian et al., 2024), which included: Testing the feasibility of EFA analysis, determining the number of factors formed, compiling a correlation matrix between variables, determining the accuracy or suitability of the model, and interpreting the analysis results to determine the factor structure that represents the main obstacles faced by students in starting a business.

RESULTS AND DISCUSSION

A. Result

After the data collection process, 161 respondents were obtained, consisting of students from various study programmes and universities. Based on gender, there were 41 male students and 120 female students. The majority of respondents came from the social sciences and humanities, numbering 139 people, while the remaining 22 people came from the sciences. In terms of university origin, 136 students came from public universities and 25 students from private universities. Regarding entrepreneurial experience, 80 students had experience, while 81 students had no such experience. The respondents' career aspirations showed that most aspired to be job seekers, namely 54 wanted to be state-owned enterprise employees, 30 as civil servants/state civil servants, and 14 as private company employees, with a total of 98 respondents (60.9%), while 52 respondents (32.3%) aspire to become entrepreneurs, and the remaining 11 respondents (6.8%) choose other careers outside these categories.

Table 2. Respondent Demographics

Description	Total
Gender	
Male	41
Female	120
Program studi	
Sains	22
Social Humaniora	139
University	
Public	136
Private	25
Previous business experience	
Have	80
Do not yet have	81

Aspiration	
Entrepreneurs	52
BUMN	54
Civil servants	30
Non-government company employees	14
Others	11

After the instrument was declared feasible, the questionnaire was then used to collect data from respondents. Given that this study used an EFA approach, a data feasibility test was also conducted to ensure that the data met the requirements for further analysis using exploratory factor analysis. The first stage in data feasibility testing for EFA analysis is to test the Kaiser-Meyer-Olkin (KMO) Test and Bartlett's Test of Sphericity. This test used JASP 0.19.3.0. software. A KMO value of more than 0.6 is considered suitable for factor analysis, while a Bartlett's Test significance value must be less than 0.05 to indicate that the data has sufficient correlation for further analysis. Table 3 presents the KMO test results for each item in this study. Most items showed KMO values that exceeded the specified threshold, confirming that each statement in the instrument was suitable for subsequent factor analysis. The overall KMO value obtained was 0.862, indicating that the sample used in the study was sufficient for further analysis.

The Bartlett's Test value obtained through analysis using JASP software shows a p-value of less than 0.05, even less than 0.001. These results indicate that the statements have a strong enough correlation to form a new factor in this study. In addition, testing of sample adequacy, the strength of correlations between items, and the suitability of the data for further analysis has been carried out, and the results support that the statements used are suitable for further analysis through the Exploratory Factor Analysis approach.

The statistical analysis results show that the two factors formed have eigenvalue values above 1, thus meeting the suitability criteria. Factor 1 explains 23% of the variance, and factor 2 explains 16%, with a cumulative total of 39%. Although the cumulative value is close to 40%, this shows that the two factors are able to explain the diversity of the data adequately, especially in the context of social research.

Table 3. KMO and Bartlett's Value

Kaiser-Meyer-Olkin Test		
		MSA
Overall MSA		0.862
X1		0.812
X2		0.841
X3		0.832
X4		0.838
X5		0.859
X6		0.880
X7		0.857
X8		0.885
X9		0.876
X10		0.937
X11		0.792
X12		0.621
X13		0.925
X14		0.908
Bartlett's value		
X^2	**df**	**P**
812.340	91.000	< .001

Table 4. Total Variance

Factor	Eigenvalue	Sum Sq. Loadings	Proportion var.	Cumulative
1	5.398	3.301	0.236	0.236
2	1.321	2.259	0.161	0.397

Based on testing these two factors, the factor loading exceeded the threshold of 0.3 (Hair et al., 2010). The results of exploratory factor analysis show that there are two main factors formed from 14 statement items that have undergone the rotation process. The first factor consists of eight items, namely X5, X6, X7, X8, X9, X10, X13, and X14, with factor loadings ranging from 0.489 to 0.790. The item with the highest contribution to this factor is X7 with a loading of 0.790, indicating that this item best represents the first factor. Meanwhile, the second factor consists of six items, namely X1, X2, X3, X4, X11, and X12, with factor loadings ranging from 0.347 to 0.639. Item X3 has the highest contribution to the second factor. However, several items, such as X1, X12, and X9, have high uniqueness values (above 0.7), indicating that the variance of these items is largely unexplained by the formed factors and may need to be reviewed. In general, these results show that the majority of items have a fairly good correlation with the formed factors, making them suitable for use in further analysis and interpretation of the research construct.

Table 5. Sub-factors and Factor Loadings

Factor	Item	Statement	Factor Loading	Uniqueness
Individual Readiness	X5	I lack an understanding of the basic concepts of entrepreneurship (e.g. creating a business plan, market analysis).	0.530	0.551
	X6	I lack the skills to manage a business.	0.677	0.439
	X7	I lack the courage to take risks in entrepreneurship.	0.790	0.370
	X8	I lack resilience.	0.664	0.520
	X9	I find it difficult to build a business network with other entrepreneurs.	0.489	0.725
	X10	Business competition in my environment is very fierce, making it difficult to survive.	0.497	0.662
	X13	I am not very good at managing my time to achieve my personal goals.	0.570	0.504
	X14	I lack motivation to achieve the highest level of success.	0.589	0.534
The Influence of the Entrepreneurship Ecosystem	X1	I do not have access to funding sources such as loans, investors, or crowd funding.	0.347	0.858
	X2	I feel that the profits I earn are not commensurate with the effort I put in.	0.439	0.751
	X3	I feel overwhelmed trying to divide my time between my studies, social activities, and business.	0.639	0.479
	X4	I am unable to priorities my academic tasks and business responsibilities effectively.	0.592	0.548
	X11	I do not receive sufficient guidance from mentors/practitioners at my place of business.	0.558	0.642
	X12	My field supervisor is not providing optimal guidance.	0.380	0.855

B. Discussion

Exploratory factor analysis (EFA) was conducted to identify the latent structure of the entrepreneurial barriers experienced by respondents. Based on the results of component extraction and rotation, two dominant factors with adequate loading values were obtained. Each factor contained a number of items that were statistically correlated and formed a construct that could be interpreted conceptually.

The first factor consisted of eight items, the majority of which reflected limitations in the cognitive, affective, and skill aspects of running a business. Items such as a lack of understanding of basic entrepreneurial concepts, low managerial skills, a lack of courage to take risks, and weak motivation and resilience indicated barriers originating from within the individual. Although there are two items that are substantively related to external factors, namely high business competition and difficulties in building business networks, both can be interpreted as reflections of personal perceptions of environmental conditions. Therefore, this factor is named 'Individual Readiness' because it refers to the internal capacity of individuals to face entrepreneurial challenges.

The findings regarding individual readiness factors simplify the results of Farradinna et al. (2023) research, which emphasises the importance of an individual's psychological readiness in entrepreneurship. The study explains that an individual's intentions influence their attitude towards choosing an entrepreneurial path in the future (Farradinna et al., 2023). Thus, when individuals are not well prepared, they are significantly less likely to make entrepreneurial decisions. Another study suggests that every student has the ideas and readiness to open up job opportunities through entrepreneurship (Yohana & Pratama, 2023). In line with this study, barriers to entrepreneurship stem from students' personal readiness. Many students feel unprepared to start a business because they consider themselves incapable, especially in facing the risks that may arise when choosing the entrepreneurial path.

In line with the Theory of Planned Behaviour (Ajzen, 1991), which states that an individual's attitude, as an internal factor, will influence the actions or behaviour exhibited by that individual. Therefore, individual readiness is the main barrier in influencing a person's decision to choose entrepreneurship as a profession. These barriers can include fear of facing the risk of loss, limited understanding of entrepreneurial knowledge, and weak self-management skills.

The second factor comprises six items, most of which represent contextual barriers and a lack of support from the external environment. Three items explicitly refer to limited support from external parties, such as a lack of guidance from field supervisors, minimal involvement of mentors/practitioners from workplaces, and a lack of access to funding. Meanwhile, the other two items relate to difficulties in dividing time and prioritising responsibilities between lectures, business, and social activities. Although these two items can be viewed as personal factors, in the context of students who play dual roles, this condition is more appropriately categorised as contextual pressure. Thus, this factor is labelled 'Influence of the Entrepreneurship Ecosystem', which combines environmental and social role dimensions that influence the entrepreneurship process.

This finding challenges the view that entrepreneurial ecosystems in higher education institutions always succeed in encouraging students to pursue careers as entrepreneurs. Several studies have indeed shown that entrepreneurial ecosystems can increase students' entrepreneurial intentions (Apriliani et al., 2024; Diawati et al., 2022; Feng & Sumettikoon, 2023; Gedeon, 2025). However, the results of this study indicate that entrepreneurial ecosystems have two sides, namely that they can have both positive and negative impacts on students' intentions to choose the entrepreneurial path. These negative impacts make students less interested in choosing entrepreneurship as a profession, partly due to limited access to competent mentors, suboptimal faculty guidance, and a lack of information about access to funding or loans.

Of course, these findings are in line with Social Cognitive Theory (Bandura & Walters, 1977), which states that individuals acquire knowledge not only from personal experience but also through interaction with their surroundings. A supportive entrepreneurial environment plays an important role in fostering students' resilience to face challenges in entrepreneurship. This support can come from various sources, such as the university through its curriculum and entrepreneurship programmes, the family through motivation and moral support, and the community through business networks and

collaboration opportunities (Gedeon, 2025). The more conducive the environment, the greater the opportunity for students to develop confidence, resilience, and motivation in choosing the path of entrepreneurship.

Overall, the EFA results indicate that the factor structure is not entirely consistent with the dichotomous classification between internal and external factors. This confirms that the dynamics of entrepreneurial barriers are complex and interrelated between intrapersonal and contextual dimensions. Therefore, factors are named based on similarities in meaning and conceptual implications between items, not solely based on the source of the barriers.

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

This study identifies two main factors that hinder entrepreneurship among students, namely (1) Individual Readiness and (2) the Influence of the Entrepreneurship Ecosystem. These two factors were named based on the conceptual relationship between items, not solely based on internal or external sources of barriers. From the analysis results, the factor that has the greatest influence in inhibiting students from choosing the entrepreneurial path is Individual Readiness. This shows that internal aspects, such as limited knowledge, skills, motivation, courage to take risks, and self-management skills, are still major challenges. Therefore, individual readiness needs serious attention, both from the students themselves and from higher education institutions, in order to foster the intention and confidence to become entrepreneurs.

The implications of these findings emphasise the importance of a comprehensive and integrated intervention approach. Universities need to integrate strategies to strengthen individual capacity through more practical entrepreneurship education, soft skills training, and intensive mentoring. On the other hand, environmental support must also be improved, both through the provision of access to funding, the role of mentors, and campus policies that encourage an entrepreneurial climate. The synergy between individual readiness and ecosystem strengthening is expected to produce more graduates who are oriented towards job creation, thereby contributing significantly to reducing the number of educated unemployed people in Indonesia.

B. Suggestion

This study is limited to identifying the factors that cause students not to choose the entrepreneurial path. Although the results of exploratory factor analysis have been able to reveal the latent structure of these barriers, the construct validity still requires further testing. Therefore, future research is recommended to use Confirmatory Factor Analysis (CFA) to test the suitability of the model and ensure that the developed instrument has a high level of validity and reliability. This approach will strengthen the empirical basis of the factors identified, enabling them to be used more reliably in explaining and predicting students' tendencies not to choose the entrepreneurial path.

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