

## **The Role of Entrepreneurship Education, Attitude Toward Risk and Digital Literacy on Entrepreneurial Intention Among Gen Z**

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### **Abstract**

This study aims to test and analyze the influence of entrepreneurship education, attitude toward risk and digital literacy on entrepreneurial intention, especially for generation Z. The researcher conducted a structured study of the results of studies that have been conducted by previous researchers, the results of the study discuss the determinant factors of entrepreneurial intention. The results of the studies analyzed were in the form of articles published in scientific journals over the past five years. The independent variables in this study are entrepreneurship education, attitude toward risk and digital literacy. The vocal or dependent variable in the study is entrepreneurial intention. The results of the analysis show that entrepreneurship education, attitude toward risk and digital literacy have a positive effect on entrepreneurial intention. The suggestion given is that the government should make policies related to education that support the development of the entrepreneurial ecosystem in Indonesia. The suggestion for managers of educational institutions is to introduce positive things about entrepreneurship to generation Z students as early and as often as possible.

**Keywords:** entrepreneurship education, attitude toward risk, digital literacy, entrepreneurial intention, generation z.

### **INTRODUCTION**

One indicator of a country's good economic condition is the number and growth of employment. Employment will have an impact on the competitiveness and competitiveness of a country because it will have great potential to increase gross domestic product (GDP). With the number of business units in a country, the productivity value produced by the country will also be greater. This productivity value will make the economy run and generate foreign exchange for a country (Setyariningsih & Utami, 2022). When we talk about employment, this cannot be separated from the role of entrepreneurs or business actors. The birth of business actors also plays a role in creating businesses that require workers, this will help the government reduce unemployment, reduce poverty and increase economic growth. Although it is undeniable, several surveys of high school and vocational school graduates show that becoming an employee is still the main choice (Rosadi & Utami, 2018). The results of a survey on college graduates also showed the same results. Becoming an entrepreneur is certainly not enough just based on desire and enthusiasm, but an entrepreneur must also have insight, wisdom and ability to find opportunities and make the right decisions in every condition (Violin & Asdar, 2021; Utami & Setyariningsih, 2022).

There are three factors that can influence the intention to become an entrepreneur, especially for generation Z. These three factors are entrepreneurship education, attitude toward risk and digital literacy. Entrepreneurship education is a learning system designed in a formal education system that aims to create enthusiasm and create competence for students so that they are willing and able to become entrepreneurs. Attitude toward risk is the value, perception and perspective and ability to respond from an entrepreneur when he is faced with risks in business, while digital literacy is the ability of an entrepreneur to use and manage digital devices and information obtained digitally to provide benefits for the business and the sustainability of his business. Digital literacy includes the ability to search for and evaluate information digitally and make the right decisions with the help of digitalization. These three factors are factors that can influence entrepreneurial intention based on the results of previous studies that discuss factors that can increase interest in entrepreneurship (Novitasari et al., 2024; Wicaksono et al., 2024). This study aims to test and analyze the influence of entrepreneurship education, attitude toward risk and digital literacy on entrepreneurial intention, especially for generation Z.

## METHOD

This research is a qualitative research, the researcher conducted a structured study of the results of studies that have been conducted by previous researchers, the results of the study discuss the determinant factors of entrepreneurial intention. The results of the studies analyzed were in the form of articles published in scientific journals over the past five years. The independent variables in this study are entrepreneurship education, attitude toward risk and digital literacy. The vocal or dependent variable in the study is entrepreneurial intention. After collecting literature, the researcher then summarized the theoretical logic and research results, then made a comparative recap that discussed the relationship and influence of each independent variable on the dependent variable. After conducting the analysis, the researcher made conclusions and provided recommendations for stakeholders, such as universities, the government as a regulator and the population, in this case generation Z.

## RESULT AND DISCUSSION

The results of the analysis of literature in the form of research articles that have been published in scientific journals that discuss the role and relationship between the variables of entrepreneurship education, attitude toward risk and digital literacy on entrepreneurial intention show that entrepreneurship education, attitude toward risk and digital literacy can positively influence entrepreneurial intention, especially in generation Z. Regarding the relationship and influence of entrepreneurship education on entrepreneurial intention, the results of the study show that entrepreneurship education positively influences entrepreneurial intention (Sayuri et al., 2023). Through a good education system and equipping students with adequate knowledge, skills and experience about entrepreneurship, students will have a comprehensive and in-depth perspective on becoming entrepreneurs. Generally, generation Z has concerns about competence, risk, capital readiness, competitors, marketing strategies, and so on. Through planned and mature provision, whether provided by a formal education system, such as schools and universities, or by a non-formal education system such as communities and non-governmental organizations, generation Z will be prepared. Generation Z will be able to analyze risks in business, have the ability to analyze competitors, plan marketing strategies and so on. A qualified education system is even able to bring together young entrepreneurs with angel investors who are ready to fund every start-up business that is considered to have good prospects in the future. Education about entrepreneurship will have an impact on knowledge and skills, motivation and self-

confidence, the ability to think innovatively and creatively, analytical skills and the ability to improve and expand networks and collaboration partners. Without education that can provide insight into entrepreneurship, students will certainly feel minimal knowledge and skills, this feeling causes generation Z to be afraid to become entrepreneurs. Without good knowledge about entrepreneurship, generation Z certainly has no motivation and no confidence to start a business. As an entrepreneur, the important things that must be possessed are innovation and creativity. These two things will not be possessed by an entrepreneur without a good knowledge transfer system (Suhartawan et al., 2024; Gai et al., 2024; Ibrahim et al., 2024).

In the relationship between attitude toward risk and entrepreneurial intention, attitude toward risk is an attitude or way of responding to a person when faced with risk or uncertainty and must make a certain decision or response. This attitude is greatly influenced by the emotional maturity and calmness of the person. The calmer and more mature a person is, the better and higher quality decisions will be made. Educational and psychological backgrounds also play a role in determining attitudes and behavior when an entrepreneur makes decisions (Purnamasari & Subroto, 2021). Various studies discuss and link the level of education with attitude toward risk, the better the educational background of an entrepreneur, the better the quality of his attitude and response. The various attitudes of an entrepreneur include attitudes that tend to avoid risks in business, attitudes that tend to make decisions based on the magnitude of opportunities and do not have fundamental beliefs in making decisions, aggressive attitudes and prefer decisions that have high risks with the expectation that the results given will be much more beneficial for oneself and/or the organization and the attitude of an entrepreneur who tends to avoid risks and play it safe to prevent losses that will be experienced by the organization. Some things that impact the quality of the attitude toward risk of generation Z include emotions, knowledge, experience, personality and norms adopted and understood by an entrepreneur. If all these factors are possessed properly and correctly, then generation Z will have a quality attitude toward risk, and will have a strong intention to become an entrepreneur (Dharta et al., 2024; Destari, 2023; Ilir, 2023).

In the relationship between digital literacy and entrepreneurial intention, digital literacy has a role in positively influencing entrepreneurial intention. Digital literacy is the ability to use digital devices to search for and manage information digitally. Knowledge of digital literacy today is very important and absolutely necessary for someone to explore a lot of information needed, one of which is information related to business management and development. In relation to entrepreneurship, digital skills can be used to work on various processes in business, such as marketing products, expanding market share, product design to monitoring financial reports. Knowledge and insight about digital literacy are absolutely necessary for someone who wants to become an entrepreneur. Based on the analysis of the literature, it was found that digital literacy has a positive effect on entrepreneurial intention. Someone who has high digital literacy skills tends to have entrepreneurial intention. With digital literacy skills, someone will have broad and up-to-date insights, this can increase the creativity and innovation needed so that the business can continue to be competitive (Saryanto et al., 2023; Astuti, 2019; Subroto et al., 2023).

## CONCLUSION

The results of the analysis show that entrepreneurship education, attitude toward risk and digital literacy have a positive effect on entrepreneurial intention. The better the quality of education that prioritizes the curriculum and understanding of entrepreneurship, the more students' interest in becoming entrepreneurs will increase. The better the behavior of

generation Z in dealing with risks and uncertainties in business, the more interest generation Z will have in becoming entrepreneurs. The better the ability to obtain and manage various information digitally will have an impact on the level of interest in becoming entrepreneurs. The suggestion given is that the government should make policies related to education that support the development of the entrepreneurial ecosystem in Indonesia, for example by increasing the quantity of study time and the quality of teaching materials related to entrepreneurship. The suggestion for managers of educational institutions is to introduce positive things about entrepreneurship to generation Z students as early and as often as possible, such as seminars with young entrepreneurs who have successfully built businesses.

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