



SURAT TUGAS

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Pimpinan Fakultas Psikologi Universitas Muhammadiyah Prof. DR. HAMKA memberi tugas kepada :

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Tugas : Pembimbing dan Penguji Sidang Publikasi Artikel Ilmiah Fakultas Psikologi UHAMKA semester Genap Tahun Akademik 2024/2025

Hari, Tanggal : Rabu, 21 Mei 2025

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Demikian surat tugas ini diberikan agar dilaksanakan dengan sebaik-baiknya sebagai amanah dan ibadah kepada Allah Subhanahu wata'ala.



Jakarta, 17 Zulkaidah 1446 H
15 Mei 2025 M

Dekan,

Subhan El Hafiz, S.Psi., M.Si.

Tembusan Yth :

1. Wakil Dekan
 2. Ketua Program Studi
 3. Kepala Laboratorium
 4. KTU dan Kasubag
 5. Arsip
- Fakultas Psikologi UHAMKA

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Jadwal Sidang Publikasi Artikel Ilmiah Fakultas Psikologi UHAMKA
T.A Genap 2024-2025

Rabu, 21 Mei 2025


Pukul	Ruang	NM	Nama Lengkap	Sidang	Judul Publikasi Artikel Ilmiah	Pembimbing	Penguji
08.00-09.00	401	2108015025	Erina Nur Faridha	Artikel	Overseas Student Experience of Homesickness	Puti Archianti, MPsi, Psikolog	1 Subhan B Hafiz, SPsi, MSI
							2 Dr. Yulistin Tresnawaty, MSI.
09.00-10.00	401	2108015312	Belina Amelia Paga	Artikel	The Effects of Self-Compassion and Social Responsibility on Promoting Prosocial Behavior Among University Students	Dr. Yulmaida Amir, MA	1 Subhan B Hafiz, SPsi, MSI
							2 Dr. Yulistin Tresnawaty, MSI.
10.00-11.00	401	2108015128	Najwa Salma Aqilah	Artikel	The Toxicity of Beauty Standards: Body Image Perception Among Women Acne Fighters	Dewi Trihandayani, MPsi, Psikolog	1 Subhan B Hafiz, SPsi, MSI
							2 Dr. Yulmaida Amir, MA
	402	2108015142	Puput Winarsih	Artikel	Mengeksplorasi Self-Esteem pada Anak Adopsi: Implikasi Temuan Literature Review	Dr. IlhamMundzir, MAG.	1 Dr. Yulistin Tresnawaty, MSI.
							2 Puti Archianti, MPsi, Psikolog
11.00 - 12.00	401	2108015071	Muhammad Fixi Nurcahyadi	Artikel	Eksplorasi Ketangguhan Mental dan Kecemasan Kompetitif pada Atlet Arung Jeram di Jakarta	Dewi Trihandayani, MPsi, Psikolog	1 Subhan B Hafiz, SPsi, MSI
							2 Dr. Yulistin Tresnawaty, MSI.
	402	2108015132	Mashita Firdaus Susanto	Artikel	Entrepreneurial Challenges and Opportunities for Generation Z: A Qualitative Analysis	Puti Archianti, MPsi, Psikolog	1 Dr. Yulmaida Amir, MA
							2 Dr. IlhamMundzir, MAG.

Jakarta, 15 Mei 2025

Ketua Program Studi



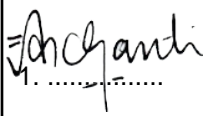

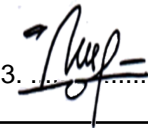
Puti Archianti
Puti Archianti W MPsi., Psikolog

	<p style="text-align: center;">UNIVERSITAS MUHAMMADIYAH PROF. DR. HAMKA FAKULTAS PSIKOLOGI (FPSi)</p> <p style="text-align: center;">BERITA ACARA SIDANG SKRIPSI Jenjang Pendidikan Strata Satu (S1) Program Studi : Psikologi Semester Genap Tahun Akademik 2024/2025</p>	<p>Tgl Efektif : 1 Februari 2011</p> <p>No. Dokumen : FM-AKM-03-040</p> <p>No Revisi : 00</p>
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Berdasarkan Surat Keputusan Dekan Fakultas PSIKOLOGI (FPSi) Universitas Muhammadiyah Prof. DR HAMKA Nomor : 2927/A.32.03/2013, dinyatakan bahwa pada hari ini Rabu, 21 Mei 2025, telah dilaksanakar sidang skripsi jenjang pendidikan Strata Satu (S1) atas :

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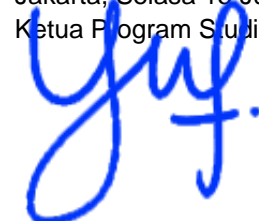
Dihadapan tim penguji sidang skripsi, yang terdiri dari :

No	Nama Dosen	Penguji / Pembimbing	Tanda Tangan	Nilai
1	PUTI ARCHIANTI WIDIASIH, M.Psi	Pembimbing 1		83
2	YULMAIDA AMIR, Dr., MA.	Penguji 1		85
3	ILHAM MUNDZIR	Penguji 2		85
Jumlah				253
Nilai Akhir				84

Dinyatakan : Lulus/Tidak Lulus *)

Demikian Berita Acara ini dibuat dengan sebenar-benarnya.

Jakarta, Selasa 15 Juli 2025
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RESEARCH ARTICLE

Entrepreneurial Challenges and Opportunities for Generation Z: A Qualitative Analysis

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Abstract

Entrepreneurial activities are one of the important pillars of economic development efforts. the characteristics of Generation Z in Indonesia require a life balance between the work environment and their social or personal life. This research aims to find out the dynamics of entrepreneurial interest in Generation Z which will be reviewed in depth by researchers. The research method used is qualitative. The subjects of this research are entrepreneurs from Generation Z. The data were collected online using the online data collection technique. Data collection was conducted online using online data collection techniques. Data collection was conducted online using in-depth interview techniques. The data analysis process in this study went through four stages, data collection, data reduction, data display, and data verification. The results of this study show that the dynamics of entrepreneurship that occur in Generation Z are found in educational background, experience, desire to have an impact on others, self-confidence, utilization of technology, and support from the surrounding environment to develop an interest in entrepreneurship until finally deciding to carry out entrepreneurial activities. This research is expected to provide new knowledge about the dynamics of entrepreneurial interest in Generation Z and is expected to increase entrepreneurial interest in Generation Z today.

Keywords: Dynamics, Entrepreneurial Intention, Generation Z

INTRODUCTION

Entrepreneurial activity is one of the important pillars of economic development efforts. Entrepreneurial activities have become one of the strengths in various countries and can strengthen economic growth. Therefore, entrepreneurs certainly play an important role in opening new jobs, but they are also expected to be able to increase productivity and innovate which can cover various aspects of the economy and society at (Daffa et al., 2024). Hisrich and Peters also explained that entrepreneurship is the process of creating something by adding value supported by a commitment to effort and time, estimates of possible financial, physical, and social risks, and getting financial results, satisfaction, and personal freedom (Alia Akhmad, 2021). Data from the Ministry of Industry (2018) shows that Indonesia still needs 4 million new entrepreneurs to support national economic development in Indonesia, so

the interest in entrepreneurship in the younger generation, especially Generation Z, needs to be increased again.

In addition, the development of the current era and the growth of digital business trends is one of the attractions of various generations to become an entrepreneur, one of which is Generation Z. Generation Z is the generation born between 1995 and 2010 (Csobanka, 2016). Generation Z also has different characteristics, namely a generation that is always technologically literate, multitasks has an entrepreneurial orientation, is confident, does not depend on others, likes real feedback, wants a balance between work and personal life, and so on (Alamanda & Riyanti, 2024) and Generation Z is also known as a generation that is easily bored and lacks focus (Karina et al., 2021). In line with this, the results of a survey conducted by IDN Research Institute show that 69.1% of the younger generation have an interest in opening a business, meaning that 7 out of 10 young people have an interest in entrepreneurship (Noormega, 2019).

However, based on field facts that occur in Indonesia, generation Z employees are required to be able to work 24/7 and are not given appreciation such as praise or compensation for their performance. The results of research conducted by (Alamanda & Riyanti, 2024) show that only the dimensions of quality work and non-work-life balance significantly influence job performance in startup workers in Jakarta. This shows that the

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characteristics of Generation Z in Indonesia require a balance of life between the work environment and their social or personal life and becoming an entrepreneur is one way that can be done to realize this. In addition, currently, 60% of Generation Z aspires to do work that can have a positive impact (Soelaiman, 2023).

In addition to the desire for a balance between life in the work environment and personal life, current technological advances also provide many conveniences and new lives for humans, especially in the context of entrepreneurship, especially in Generation Z growing and developing in the era of technological development. Through technological developments, entrepreneurs can utilize social media, and online advertising platforms to increase product searches and can reach target buyers at a relatively low cost (Fikri, 2022) current technological developments can make it easier for buyers to make payment transactions using Qris. Previous research from (Sono et al., 2023) explains that e-commerce is important in making decisions about entrepreneurial activities.

The use of social media is also an option for entrepreneurs to improve services for customers (Azzahra & Artanti, 2022). Digital technology can provide many benefits such as budget reduction, flexibility, saving time, and cost efficiency from labor in product marketing. However, one thing that needs to be considered is that one of the keys to success in the business development process does not only come from technology and its use but is still supported by knowledge and innovation regarding entrepreneurship so that it can continue to compete in the long term (Arifin & Nuringsih, 2024). Thus, the explanation above regarding what factors can support a person's decision, especially Generation Z, to become an entrepreneur is one of the important things to implement.

However, entrepreneurial activities without strong interest and desire will cause the business to not last long. Entrepreneurial interest is an impulse from within the individual to be interested in creating a business by organizing, managing, taking risks, and developing the business he created (Mahesa & Rahardja, 2012). The entrepreneurial intention in individuals also illustrates the desire to be able to contribute positively to society and many entrepreneurs have social goals such as creating jobs, empowering communities, or providing solutions to social problems (Mulawarman et al., 2023)

Individual decisions to undertake entrepreneurial activities can come from internal factors such as personality, personal motivation, self-confidence, and fear of failure (Lee et al., 2022) as well as individual external factors such as environmental factors, required resources, culture, etc. Entrepreneurial intention is related to the Theory of Planned Behavior (Ajzen, 1991) which states that there is a relationship between attitudes, subjective norms, and perceptions that can affect individual behavioral intentions to take an action. Then there are three factors as the main motivation in forming intentions, namely attitudes towards behavior, whether or not the individual likes to become an entrepreneur; subjective norms, which are about the perceptions of other people or groups that can influence individuals; behavioral control, which is an individual's belief and assessment of an activity he does based on the ease or difficulty of doing the activity (Indrayanti & Iskandar, 2020).

Some previous studies related to intention are research from (Bhatta et al., 2024) shows that entrepreneurship education, entrepreneurial mindset, and technological knowledge have a positive and significant influence on individual entrepreneurial intentions. Furthermore, the results of research from (Dreyer & Stojanová, 2022) shows

that Generation Z has various characteristics that can increase entrepreneurship in the future. Then research from Al-Mamary & Alraja (2022) shows that the *Theory Planned of Behavior* has a positive influence on student entrepreneurial interest in Saudi Arabia. Meanwhile, research from (Alin & Dil, 2022) stated that subjective norms do not affect a person's entrepreneurial intention. Thus, based on the results of previous studies, it show that various factors can influence entrepreneurial interest in individuals and currently there is still no research on the dynamics of entrepreneurial interest in Generation Z until they finally decide to become entrepreneurs, so it becomes one of the interesting topics to be researched more deeply. The purpose is to discover the dynamics of entrepreneurial interest that occur in Generation Z and that make them decide to become entrepreneurs. This will be studied in depth by researchers.

METHODS

This research uses a qualitative method with a descriptive approach. The descriptive approach in qualitative research aims to provide a complete and detailed description of the phenomenon studied by Rukin (Mulawarman et al., 2023). This research can explain and understand the subjective experiences of respondents in depth related to entrepreneurial interest in Generation Z and the dynamics that occur during the process of becoming an entrepreneur based on their life experiences. Data collection was conducted online using semi-structured in-depth interviews and open-ended questions to obtain more in-depth information from informants so that the research objectives could be achieved. Sampling was carried out using purposive sampling technique, due to several considerations such as limited time, funds, location of research subjects, and so on. The criteria for respondents in this study are: 1) Having a business for more than 1 year; 2) Respondents were born in 1995-2010.

The criteria of the three respondents are based on the relationship between the research respondents and the research objectives to obtain accurate data and be able to answer the research specifically. The data collection method is through an interview process conducted online through a virtual Zoom meeting on December 17-27, 2023 because the location of each respondent is outside the city providing informed consent to the three respondents to ensure the confidentiality of the data and information they convey during the data collection process, besides that the data collection process is carried out for approximately 30-40 minutes by adjusting the time of the three respondents.

Data analysis in this study went through four stages of Miles and Huberman (Rijali, 2019) namely 1) Data collection; 2) Data reduction used to select relevant and meaningful data, namely by focusing on interview data with the three respondents related to entrepreneurial interest and the stages they went through when deciding to become an entrepreneur; 3) Presentation of data that aims to combine information obtained from respondents so that it can be used to describe the conditions that occur; 4) Data verification/conclusion to formulate the meaning of the research results using sentences that are easy to understand. Data validation is carried out using source triangulation, namely by asking the same thing through different sources and by using member checks to check the data obtained by the researcher to the respondent (Saleh, 2017).

Table 1.
Respondent Criteria

Initials/Gender	Age	Type of business
Respondent Z/LK	26 Years	Traditional drinks (jamu) since 2022 in Jakarta area
Respondent P/PR	25 Years	Fashion and eco-print craft social enterprise since 2021 in Boyolali area
Respondent B/PR	29 Years	Waste management business in the Bandung area since 2016

RESULT

After data collection and data analysis, the results of the study describe the entrepreneurial interest in Generation Z as well as some of the stages that the three respondents went through before finally becoming entrepreneurs. The data collection process was carried out on three respondents present in table 1.

The results of this study show that every human being experiences changes in living their lives, this shows how they continue to develop and respond to changes and challenges, and this is also seen in how they grow their entrepreneurial interests and manifest them into entrepreneurial behavior. The interview results show that the three respondents have different approaches and strategies in responding to challenges, opportunities, and various supporting factors in running their business.

Cultivating Interest in Entrepreneurship

The process of developing entrepreneurial interest in each individual varies greatly. Ajzen (1991) explains that a person's behavior comes from various factors that can increase his intention to do something. Various internal and external factors can influence the process of developing entrepreneurial interest in individuals. Therefore, at the beginning of the interview process, researchers wanted to know in advance about the background of education and the reasons they decided to become entrepreneurs. This was done to find out more deeply about what factors fostered entrepreneurial interest in the three respondents. Then the three participants explained the process of developing their entrepreneurial interest through the following statements:

"...it seems like there are some things that are a bit incompatible. What doesn't fit is like, I think with the scientific background, so there is a gap that I think is a bit too, what is it, what is it ... Ah, with my educational background with my background in sports, then like what is appropriate is for example that the minimum education must be specific and so on..." (Respondent Z).

"...My educational background is majoring in Law... Being an entrepreneur has been like a hint since childhood. I've often helped my parents sell... So there was already some kind of familiarity... A sense of familiarity. Well, after I graduated, I wanted to be an entrepreneur but when I graduated I didn't know what I wanted to sell..." (Respondent P)

"...My background is in English literature, so I have a bachelor's degree in English literature... Before building Plastavfall, I already had a small business, try A, try B... Try C but not in an environment as an entrepreneur, there was a business selling drinks but maybe if you want to throwback from elementary school I sold this you know... then when I went to college I also sold food, so finally Plastavfall itself was like that." (Respondent B)

In addition to past experiences related to entrepreneurial activities, respondents P and B explained that one of the internal factors that ultimately fostered their interest in entrepreneurship was a feeling of liking entrepreneurial activities, as follows:

"I like what I do because if we like it, we will automatically be motivated to keep going. Find out more to continue to study and not easily side-track with people who create the same business..." (Respondent P)

"I don't know why, maybe I just like it, I like this business actually. Meeting people, doing sales, I don't know why I've always liked it. Outside of building the economy, yes..." (Respondent B)

In addition, respondent P as an ecoprint fashion entrepreneur explained that in the process of developing entrepreneurial interest, he also explained that there was a desire to have an impact on other environments with his entrepreneurial activities. The statement is explained as follows:

"...If I look at my friends who are entrepreneurs, they have desires that they want to channel. For example, like the easiest example, I want to make an impact. So, by being an entrepreneur I can impact for my environment, it's easier with entrepreneurship..." (Respondent P)

Looking for Entrepreneurial Ideas

The emergence of entrepreneurial interest in individuals is one of the drivers for individuals when deciding to become entrepreneurs. Entrepreneurial interest in this case is a form of interest that arises from within the individual without coercion from other parties to become entrepreneurs with their creative and innovative ideas (Hariani et al., 2018). Therefore, it can be a driving force for individuals' decisions to become entrepreneurs.

In addition, sources of ideas for running a business such as individual interests, creativity, relationships, personal experiences, and others, can come from anywhere and at any time within the individual. However, finding entrepreneurial ideas is not easy, there are several ways to develop business ideas such as developing strategies, identifying external influences, analyzing the entrepreneur's position against competitors, and determining the location or place of business to be run. The following are the results of interviews that explain the idea discovery process of the three respondents:

"... In the early days of research from the first year of 2019 until almost 2021 we often talked... often drank her herbal medicine and it tasted good of course by making... So, maybe part of it is just me because I had the opportunity to go to the kitchen, had the opportunity to accompany her, and so on because I intended to learn to explore new things like that. So, it's regrettable." (Respondent Z).

"...I met ecoprint when I was bootstrapping. After I met bootstrapping, I met a housewife. Then when we were chatting, I think in the corner of her house there was a pile of used fabrics that were going to be thrown away. Well, on the top is eco print fabric, that's the first time I knew about eco print in 2021 ... Then that afternoon I immediately WA ... we made an appointment to meet and then join the class." (Respondent P)

"... So making Plastavfall was more out of curiosity, wanting to know why it was like that. Because I got a journal about microplastics, I became even more curious to discuss waste. Well, when I met R, we talked a lot about waste. Maybe from there, eventually waste accumulated and other things, and also when I met my partner, we connected. Oh, let's do something. What can we do, eventually Plastavfall came about." (Respondent B)

Recognizing Business Opportunities

Internal and external factors can influence entrepreneurial activities. Internal factors include personality, motivation, perception of opportunities, self-confidence, and fear of failure (Lee et al., 2022) and external factors such as marketing activities, quality training, and so on can have a significant impact on the success and continuation of the business carried out by individuals. Based on internal factors, the interview results show that they have an open personality as evidenced by their willingness to accept collaboration with other parties, do self-development, motivation from within, and so on, which will be described as follows:

"...Where I live, many home-based seamstresses seem to depend on clothes. Even though they have more talent than just changing clothes. So, I finally invited these women to collaborate in making ecoprint products because at that time I was making ecoprint products from Boyolali, there were several ecoprint craftsmen but no one dared to carry the name ecoprint from Boyolali. I continue to collaborate with the talents of these ladies and continue to produce useful eco print products..." (Respondent P)

"... So now I collaborate more... because I feel when I see people when I see other businesses, I don't see them as competitors if we see Plastavfall there are no competitors..." (Respondent B)

Apart from taking advantage of opportunities in the surrounding environment, respondents also carry out self-development as one of the efforts made to take advantage of existing opportunities in developing their business so that it can grow along with the increasing knowledge and skills they have as entrepreneurs. This is in line with the respondents' statements based on the results of the interviews that have been conducted as follows:

"It turns out that we need to sew to communicate better with tailors. I took a crash course for three months at the time... So, I found a new opportunity and then took a basic eco-print course, so I took several courses from basic to advanced Then after that, I took a design course..." (Respondent P)

"... so inevitably every day we have to be aware of health news related to the benefits of the processed spices that we use..." (Respondent Z)

"...I ended up taking a short course. Anything free. If I was still free, well... Anything that has to do with the scholarship is studied, but not just as a lecture..." (Respondent B).

So it can be seen that the three respondents fall into the Generation Z category, which is a generation that grows and develops along with the times and current technological developments with strong technological capabilities and digital skills, this generation can have a strong foundation to start and grow their business (Kartika et al., 2022). What can be done to develop their business is to take advantage of current technological developments to promote their business to consumers. Technological knowledge in carrying out entrepreneurial activities shows the ability of entrepreneurs to promote their business activities innovatively and make digital advances in marketing their business activities (Briel et al., 2018). Technological developments that are currently occurring can certainly have a positive impact on entrepreneurs, one of which is making it easier for buyers to see goods being sold through online buying and selling platforms, easy payment using Qris, and buyers can also find reviews of goods that have been purchased through the buying and selling platform provided. The following is an explanation from the three respondents regarding the utilization of technological developments:

"Hmm... sometimes we use Tokopedia ads, maybe because when it was first released on Tokopedia... So we give discount promos like shipping discounts, product discounts, and so on so that it looks like there are advertisements, like a push from the Tokopedia system if there is..." (Respondent Z)

"... Well, until finally I made an advertisement, put a photo, and then I used everything online, starting from Instagram, Tokopedia, and the website. Like that... Oh yeah, self-development, product development, then after that product knowledge, everything is online, even the payment, although now using Qris." (Respondent P)

"Okay, it's quite significant, it's quite helpful from Plastavfall, especially in 2018... 2019 was again an Instagram model, and thank God it can be even more famous..." (Respondent B)

However, one of the characteristics of Generation Z is to be confident but still cautious (Tulgan & RainmakerThinking, 2013). This is in line with the results of the study which show that despite the current rapid development of technology, especially in the development of social media which currently easily disseminates information and others, respondents P and Z are very concerned about how to play social media well so that it does not become a boomerang for their business, as explained as follows:

"...Watch our mouths, watch what we share on social media is one of the things that can be done, it's just to keep our business stable. If what we give is good, inshallah the results will also be good for our business." (Respondent Z)

"Oh yes, what I can also highlight for being an entrepreneur is that being an entrepreneur has taught me to be very careful with social media. Well because every person we meet and don't meet can be like our opportunity to help us to advance our business or become our prospective customer..." (Respondent P)

When an individual has a strong interest in entrepreneurship, it will encourage them to improve their ability to explore their potential and identify various opportunities and risks, so they have the competence to become an entrepreneur. This is also shown by respondent P who explained that participating in a competition can be an opportunity that can be used to widely introduce their business and use the prizes from the competition to develop their business in the field of ecoprint fashion. This was explained by the respondent in the interview as follows:

"Oh yes, participate in competitions... I underline that because when people become entrepreneurs, it is often like participating in competitions is not important, the important thing is money ... money ... money, even though competitions increase the credibility of the company ..." (Respondent P)

Another external factor that can be utilized to improve and grow the business is to collaborate and explore things that can increase sales in the industry. Entrepreneurial opportunities refer to market conditions that can provide benefits and be utilized to create new establishments and even become innovative solutions in entrepreneurship (Huang & Kee, 2024). The third respondent also explained this as follows:

"...In the beginning, we were selling by going on field trips. So, we first joined a women's sports community called Powerbuff. Well, from there we tried to bring some samples of herbs and we gave them so they can drink together there so they can exercise and it turns out we got positive feedback from there about the herbs that we made." (Respondent Z)

Implementation of Entrepreneurship Activities

In general, entrepreneurial activities do not start from accidental actions but occur due to planning and individual responses to changes when deciding to start a business. A person's decision to pursue an interest in entrepreneurship certainly requires that person to be willing to do something to achieve his or her goals through various means. When the desire to do is stronger than one's intention, it will make it easier to take action to achieve goals (Kautonen et al., 2015). The following are statements from respondents regarding the process of implementing their entrepreneurial activities:

"... Lestari Jamuku, we sell various traditional drinks ... hmm the goal that we hope is like they at least drink jamu again, so they know that there is a drink that is a typical Indonesian drink that is our culture that can help maintain their health and maybe they become aware again of the need ..." (Respondent Z)

"...I love fashion, so that's when I finally started looking for ways to create an eco-friendly fashion business. Well, after looking around in 2021, I finally found the ecoprint technique... I have big hopes for the long-term goal of Panarima is a compulsory building called the fine sewing class. I want at least one woman who takes the fine sewing class... Then for the long-term goal, we are creating a Panarima plantation because our ecoprinting technique uses real leaves to be used as motifs." (Respondent P)

"...Founder of a social enterprise called Plastavfall Solution. So Plastavfall Solution was established in 2016,

but because we provide social impact, we are not only focusing on creating an organization but also making goals in social impact and environmental impact. Plastavfall was built in 2016 and focused on management, education, and tourism for Greater Bandung." (Respondent B)

After deciding to start becoming an entrepreneur, each respondent has their way of developing their business beginning with deciding to open a business to finally being able to build the brand they have today. In the process of implementing entrepreneurship that has been carried out by the three respondents, it can be seen that the background or purpose of the business they do varies, such as doing social enterprise and empowering women, where this is related to the background of each respondent's goals before establishing their business. This statement is in line with the results of the interviews that have been conducted, as follows:

"Okay, so every jamu made in Lestari Jamuku is made by real jamu sellers. The jamu sellers around my production area are like that, so from there, we support them as women so that they can get additional income outside. Without disturbing their daily selling schedule..." (Respondent Z)

"...So, because the social issue in my neighborhood is that many girls who graduate from junior high or high school get married. So there's not much access for them to think about aspiring. At least ... the children have skills that can be carried everywhere such as sewing skills. So by providing sewing skills, these girls, even if they graduate from high school, can still earn money and I hope that sewing class can involve at least one girl from Boyolali city every year." (Respondent P)

Entrepreneurship Challenges

Entrepreneurial activity must be carried out with readiness and planning by individuals who decide to become entrepreneurs because they often face the challenges of running a business. Some challenges faced are perception, entrepreneurial mental resilience, mastery of entrepreneurial competencies, gender issues (Kusnadi et al., 2022). The results showed that the three respondents experienced several challenges when starting their business, namely:

"The inner warfare of parents must exist, but it's like if you can say that my father will support whatever I do. It's just my mom. My mother's version is probably more towards worry..." (Respondent B)

"The family's reaction was that my mother was very supportive, but my father was like I was a law major, so he expected me to continue my field..." (Respondent P)

Based on the results of the interviews that have been conducted, two respondents were found to face challenges in entrepreneurship, namely regarding the stigma against women who decide to become entrepreneurs, which is explained as follows:

"Barriers may be access ... so ... hmm ... If especially for women from small towns like that, I see that people who have entrepreneurs are more about gender issues first. So, as an entrepreneurial owner, it's usually like men are more trusted ... Well usually women are like their credibility is often questioned..." (Respondent P)

"...Maybe in the past 2 years or 3 years ago, there was a stigma. Especially if it's in the environmental field, men are more what is it? I rarely meet female owners ... female owners are rare, and in the past, they were often underestimated..." (Respondent B)

"The first obstacle might be that I'm a thinker with ideas. So, because people have too many ideas, I automatically have to find a counterweight, the executor. So, people who can execute what I want according to what I think..." (Respondent Z)

However, each respondent has their way of overcoming the stigma that occurs against the business they run. Self-efficacy in individuals is one of the things that can see the extent to which individuals feel capable of managing their business. When individuals have high expectations or optimism, it can increase mental resilience in the face of pressure and uncertainty in running a business (Kim et al., 2017). This was conveyed by the three respondents, as follows:

"Automatically, maintaining quality is significant enough to break the stigma that jamu is bitter. That's why from the beginning of our establishment, we did an offline marketing survey, like Let's drink first, don't buy. Like they taste first... the taste of jamu. Like that." (Respondent Z)

"...the way to overcome it is by participating in competitions like that, there are also many women who fight against these stigmas then after networking and discussions with them we exchange ideas, so that's the first active way for me to overcome the problem is to be active...active and open to new opportunities so I'm not closed..." (Respondent P)

"...But over time, because we believe there are those behind us, and thank God I have the privilege of parental support behind me. So it's more like I don't care about anything, because again I feel that the power to support is greater than stigmatized people..." (Respondent B)

Supporting Factors for Entrepreneurship

Supporting factors in running a business are also one of the things that make the three respondents able to maintain their current business. Although there are many challenges faced during entrepreneurship, supporting factors from family, friends, and even partners can make them survive running their business.

"...Well but the unique thing about my experience is that my parents support me...One of the things that makes us stick to our business is that we don't embarrass ourselves in front of people who support us..." (Respondent P)

"My parents probably...From the mother and father the main role model..." (Respondent Z)

"...But for me, fortunately, I have a partner who can support me...But maybe because my parents are based on freedom, the choice of life is turned back to us, maybe that's what encourages us." (Respondent B)

DISCUSSION

Individual decisions to become entrepreneurs are very diverse and are influenced by various factors, both internal

and external. In addition, when someone decides to become an entrepreneur, it comes from their desire to develop their interest in entrepreneurship. Ajzen (1991) explains the *Theory of Planned Behavior* which explains intention as a dimension of the possibility that occurs subjectively in individuals related to themselves with the behavior they will do. In this theory, Ajzen explains three factors that form intentions, namely attitudes towards behavior relevant to whether or not the individual likes to become an entrepreneur. This is in line with the results of the study which show that the three respondents run their business based on their interest in the field they are currently doing. In addition, experiences from the past also influenced the growth of entrepreneurial interest in the three respondents.

However, this is not in line with the results of research from (Adam et al., 2020; Suryawirawan et al., 2022) which shows that attitude has no significant effect on entrepreneurial intention. Based on the results of interviews that have been conducted, respondent P explained that he likes entrepreneurial activities so this makes him feel motivated to continue to find out about the field he likes, namely ecoprinting as defined as follows "I like ... Indeed, what I do because if for example, we like it, we will automatically be motivated to move forward ... Find out to continue to study and continue to not easily sidetrack the same people who create the same business ..." (Respondent P).

Then the second factor explained by Ajzen regarding the factors that form entrepreneurial intentions is subjective norms, namely the perceptions of other people or groups that can affect individuals. The results showed that the three respondents decided to become entrepreneurs, of course, facing the perceptions of others about the business they were running, one of which was the perception of the parents of respondents B and P, who initially disapproved of their desire to become entrepreneurs because the educational background of the two respondents did not match the business run by the two "The inner warfare of parents must exist, but if you can say my father will support whatever I do. It's just my mom. My mother's version is probably more worried" (Respondent B). Thus, this shows that subjective norms from other people or groups do not affect the three respondents' decisions to become entrepreneurs. The results of this study are in line with research conducted (ALIN & DIL, 2022) Regarding subjective norms, they do not affect entrepreneurial intentions.

In addition to facing challenges that come from the perception of both parents, respondent Z also explained that the challenge she faced was finding a partner who could be one of the executors of her ideas. Then it can be seen that respondents P and B also faced challenges that came from other people's perceptions of her decision as a woman who decided to become an entrepreneur, namely "...Maybe if it was 2 years or 3 years ago there was a stigma. Especially in the environmental field, men are more what, yes. I rarely meet female owners ... female owners are rare, and in the past, they were often underestimated ..." (Respondent B). Currently, women entrepreneurs in Indonesia experience a lot of social stereotyping and discrimination because of their gender, which limits their access to resources and business opportunities. (Hayati & Arini, 2023).

This statement is in line with the challenges experienced by respondent P "Barriers may be access so .. hmm .. Especially for women from small towns like that, I see that people who have entrepreneurs are more concerned about gender issues first. So, as an

entrepreneurial owner, it's usually like men are more trusted ... Now women's credibility is often questioned". This shows that respondent P, who comes from the small town of Boyolali, still experiences obstacles in running her eco print business, starting from access to her business, doubts about the competence of entrepreneurs, and so on.

The third factor in forming a person's intention based on the theory of planned behavior is behavioral control, which is related to individual perceptions of individual supporting and inhibiting factors to bring about a behavior. In line with the results of the study which show that the three respondents mostly get support from their families and partners in carrying out their business activities respondents have the strength to continue entrepreneurial activities despite facing many challenges in running their business. The statement from respondent P is *"...Well but the unique thing about my experience is that my parents support me...One of the things that makes us survive with our business so it makes us like we don't want to embarrass our name in front of people who support it..."* (Respondent P).

Then the knowledge of technological developments currently owned by entrepreneurs shows that there is an ability to market business activities carried out innovatively and utilize advances in the digital era to market products sold to consumers (von Briel et al., 2018). This is in line with the research results which show that the three respondents utilize current technological developments to promote their business activities through social media, product development, and even the payment process in their current business and get feedback from buyers through reviews on social media.

Thus it can be seen that the results of this study can expand the existing theory of entrepreneurship, namely that entrepreneurial interest can influence the decision to become an entrepreneur. In addition, it can be seen that from the results of this study, the three respondents experienced various dynamics in developing their entrepreneurial interest until they finally decided to become an entrepreneurs, starting from the process of developing entrepreneurial interest, finding sources of ideas, utilizing opportunities, various challenges, supporting factors, and finally deciding to implement their entrepreneurial intentions by becoming an entrepreneur according to their respective goals. Based on this research, it can also be seen that the three respondents have different goals, one of which is to empower human resources around their business environment which affects their strategies and how they take advantage of existing opportunities.

CONCLUSION

Based on the results of this study, it can be concluded that various factors influence the interest in entrepreneurship in Generation Z. The results show that there are dynamics in entrepreneurial interest that occur in Generation Z, namely in educational background, experience, desire to have an impact on others, self-confidence, utilization of technology, and support from the surrounding environment for the development of entrepreneurial interest until finally deciding to carry out entrepreneurial activities. Thus, their decision to become entrepreneurs is also in line with Ajzen's (1991) theory of planned behavior (TPB), namely that their interest in entrepreneurship is influenced by the desire to develop

entrepreneurial interests owned by individuals and take advantage of existing opportunities.

The limitations in this study are the number of samples in the study and limited access to data collection, this is related to the location of research respondents who are outside the city. The results of this study are expected to provide new findings regarding entrepreneurial interest that occurs in Generation Z and can be useful for further research. Suggestions for future research are to be able to expand the variables related to entrepreneurial dynamics, and the number of research respondents used can be adjusted again to the needs of further research. Then suggestions for young entrepreneurs, especially in Generation Z, to strengthen entrepreneurial interest in individuals and take advantage of technological developments that are currently growing to face challenges in entrepreneurship by utilizing various influencers on social media to promote businesses and develop products that are sold abroad through social media and so on.

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DECLARATION

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