

Social Inclusion, Entrepreneurial Intention, Self-Efficacy, Gender, And Entrepreneurship Education In Generation Z

*Determinant of Gen
Z Entrepreneurial
Intention*

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Submitted:
NOVEMBER 2024

Accepted:
FEBRUARY 2025

ABSTRACT

Generation Z is a group that has enormous potential in the world of entrepreneurship in the technological era. Therefore, further research on factors that influence entrepreneurial intention among Generation Z is needed. This study aims to analyze whether social inclusion, entrepreneurial intention, self-efficacy, and entrepreneurship education have a significant impact on Generation Z's entrepreneurial intention, and whether this influence is moderated by gender. This study uses a quantitative approach using a survey. Data were collected through questionnaires given to 190 members of Generation Z who were born between 1998 and 2009 and domiciled in Tangerang. The data analysis method uses the Structural Equation Model (SEM). The results of the study indicate that self-efficacy, social inclusion, and entrepreneurship education have a significant effect on entrepreneurial intention, social inclusion has a significant effect on self-efficacy, self-efficacy has a significant effect on mediating the relationship between social inclusion and entrepreneurial intention. In addition, gender significantly moderates the relationship between social inclusion and entrepreneurial intention. The implications of this study emphasize the importance of increasing self-efficacy and access to entrepreneurship education for Generation Z to encourage entrepreneurial intention. In addition, a gender-based approach in entrepreneurship policies and programs can increase the effectiveness of interventions that support young people in entering the business world.

Keywords: *Social Inclusion, Entrepreneurial Intention, Self-Efficacy, Gender, Entrepreneurship Education.*

INTRODUCTION

A recent survey from ZenBusiness revealed that 93% of Generation Z have begun exploring business ownership, with 84% choosing entrepreneurship as an attractive career option (Farrington & Mateer, 2023; Mariam et al., 2021). Generation Z is often called Zillennials because of their unique characteristics of being digitally savvy, interested in progressive values, and wanting to change society (Bachtiar et al., 2023; Meidiyanty et al., 2023; Moeljono et al., 2024). Generation Z is not unanimous and has a different time frame. So it can be said that representatives of Generation Z were born from 1995 to 2010 (Fachridian et al., 2024; F. A. Febriani et al., 2023; Turčić, 2022). Other studies state that this generation was born around 1998 - 2009 (Anas et al., 2022; Arifah et al., 2024; M. P. Pratama et al., 2023). With this, my research considers Generation Z who were born between 1998 and 2009, who in early 2025 have a minimum age of 16 years and a maximum age of 27 years.

Generation Z is considered to have an innovative, creative, and risk-taking attitude (Alimuddin & Poddala, 2023; Saputra et al., 2024; Yunus et al., 2023). The presence of digital technology has influenced Generation Z to easily access information, collaborate with others around the world, and find new business opportunities and must be able to face challenges in preparing themselves for the world of work (Lee, 2021; Nurcahyani et al., 2023; R. A. Pratama et al., 2023b). While the unemployment rate among young people continues to increase, this generation's interest in non-conventional career paths such as entrepreneurship is starting to be seen (Ardhana et al., 2024; Hasibuan et al., 2023;

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 13 No. 2, 2025
pp. 725 - 746
IBI Kesatuan
ISSN 2337 - 7860
E-ISSN 2721 - 169X
DOI: 10.37641/jimkes.v13i2.3136

Rizky et al., 2023). However, not all individuals in this generation show the readiness and courage to start a business. So, to encourage the next generation to become entrepreneurs, it is important to understand what factors influence entrepreneurial intention among Generation Z (Hutapea et al., 2024; Mulyadi et al., 2020; Sutriani et al., 2024).

One of the factors that influences entrepreneurial intention of Generation Z is social (Ghazmahadi et al., 2020; Mariam et al., 2023; Tanumihardja & Slamet, 2023). Every individual has the same opportunity to participate in economic and social activities regardless of their background when there is social inclusion (Miaty et al., 2024; Pečnikar Oblak et al., 2023; Steven et al., 2023). When a person feels accepted and supported by their social environment, they are more likely to engage in entrepreneurial activities and take the initiative to create a sustainable business (Mariam et al., 2020; Situmorang et al., 2023; Suganda & Simbolon, 2023). Strong social support can increase self-confidence and self-efficacy, both of which are important for entrepreneurial success (Angeline & Rathnasabapathy, 2021; Rumaidlany et al., 2022; Takaya et al., 2019).

Entrepreneurial intention plays an important role in strategically influencing individual preferences to establish and manage their own businesses (Anjum et al., 2021; Mariam et al., 2022; Megawaty et al., 2024). Intention is one of the important indicators for understanding entrepreneurial potential. A person's intention can be influenced by many things, such as individual personality, social environment, education, and life experiences (Arshad et al., 2019; Diatmono et al., 2020; K. Kurniawati et al., 2024). Having the intention to become an entrepreneur can create a new generation of entrepreneurs who can drive innovation and economic growth, thereby creating new jobs for the community. Someone who has a strong entrepreneurial intention is more likely to start a new business and succeed in their entrepreneurial activities (Arisandi et al., 2023; Nurdiansyah et al., 2020; Takaya et al., 2020).

Self-efficacy, or a person's belief in their ability to succeed in entrepreneurial activities, is included in the components that influence entrepreneurial intention. Someone who is confident will be more willing to take risks and face challenges when starting and managing their own business (Imran, Mariam, et al., 2020; Kalim et al., 2024; Lubada et al., 2021). So those who believe in their own abilities will be inspired to improve their quality and potential when starting a business. People who have high levels of self-efficacy can greatly influence a person's desire and seriousness to start their own business (Chandra et al., 2019; Imran, Mariam, et al., 2020; Indahsari & Puspitowati, 2021). Gender plays an important role in shaping individual preferences, behaviors, and decisions related to entrepreneurship. Men and women differ in their personal and entrepreneurial traits because they start businesses in different industries, have different goals, and organize them in very different ways (Amalia et al., 2024; Margaça et al., 2021; Sinurat et al., 2024). Therefore, I raised gender as a moderation, because I wanted to find out whether gender affects social inclusion and entrepreneurial intention.

In addition, entrepreneurship education can be an important means to increase entrepreneurial intention (Amir et al., 2022; Khasanah et al., 2021; R. A. Pratama et al., 2023a). A comprehensive and effective education program can provide the attitudes, knowledge, and skills needed for entrepreneurship, so that it can increase a person's self-confidence and motivation to enter the business world (Astiana et al., 2022; Rumaidlany et al., 2022; Utama et al., 2020). By consistently instilling an entrepreneurial mindset in a person's daily life, it will certainly gradually foster entrepreneurial desire (E. Kurniawati & Ramli, 2024; Yeodyra & Handoyo, 2022).

Previous studies support and discuss the relationship between self-efficacy and entrepreneurial intention (Rensburg & Tjano, 2020); social inclusion to entrepreneurial intention (Schiopoiu & Popovici, 2024); social inclusion to self-efficacy (Katsora *et al.*, 2022); gender moderates the relationship between social inclusion and entrepreneurial intention (Hossain et al., 2024; Maharani & Ramli, 2024; Thamanda et al., 2024). This study continues the research of (Schiopoiu & Popovici, 2024) and adds the variable of entrepreneurship education to the research model that has been used by (Mei *et al.*, 2020). In addition, the focus of this study is generation Z who live in Tangerang.

According to the explanation above, the purpose of this study is to determine whether social inclusion, entrepreneurial intention, self-efficacy, and entrepreneurship education have a significant impact on generation Z's intention to become entrepreneurs, and whether this influence is moderated by gender. It is hoped that this research will be useful for the world of education, especially in higher education, so that they can find the right problem solving. This study can also provide new information and understanding of the factors that influence the desire to do business.

LITERATURE REVIEW

Social Inclusion

Social inclusion refers to a process of increasing dignity and opportunities for all levels of society so that a person can participate or play a role well in society (World Bank, 2013). Other meanings of inclusion include respecting human rights, embracing diversity, and fostering an inclusive environment for all (Ramli et al., 2020; Ramli & Mariam, 2020; Salwa & Diatmika, 2024). Social inclusion is defined as a way to create an environment that is open to all people from various backgrounds and circumstances (Imayati *et al.*, 2023). In addition, social inclusion refers to the process of ensuring that communities vulnerable to social exclusion have the means and opportunities needed to engage in social, economic, and cultural life and to experience a level of well-being and quality of life that is considered normal (Gunawan & Ramli, 2023; Imran, Arvian, et al., 2020; Ruhukail, 2021). Regardless of race, religion, physical characteristics, or sexual orientation, social inclusion can support all members of society in receiving equal opportunities and treatment as citizens (Kusumawiranti, 2021; Mariam & Ramli, 2023; Ramli, 2020b). Social inclusion aims to build or develop a society to be more open and inclusive, through greater opportunities, access to resources and appreciation for them (Affandi, 2022).

Self-Efficacy

Bandura (1978) self-efficacy is a person's belief that he or she has the ability to manage and do something to achieve a goal. Self-efficacy is an individual's belief in their ability to complete tasks effectively and efficiently so that they can achieve their goals, where a person believes they can overcome any obstacles and considers the amount of effort that has been made to achieve those goals (Eki & Ramli, 2024; Maulidya & Patrikha, 2022; Ramli, 2020a). Not only that, self-efficacy describes when a person has confidence in their capacity to collect and utilize the assets, talents, and skills needed to achieve or carry out a job (Neneh, 2020). Self-efficacy can be defined as a person's confidence and belief in one's skills and abilities to successfully complete the required tasks despite facing challenges (Memon et al., 2019; Ramli, 2019). Self-efficacy can be understood as self-evaluation or level of assurance in one's ability to complete tasks and achieve certain results (Meria *et al.*, 2022). Self-efficacy can influence the way of thinking and emotional responses when making decisions, so that it can encourage oneself to become an entrepreneur (Taufiq & Indrayeni, 2022). Entrepreneurial Intention Entrepreneurial intention is a state of mind of an individual who seeks to create a new business, develop a new business idea, or create new value in an existing company (Ni *et al.*, 2012). It is an important component in the process of establishing a new business, and has a significant impact on how successful, viable, and growing the company is.

Entrepreneurial intention is the way a person thinks and acts to achieve certain business goals based on their experiences, actions, and things they have done in the past (Dewi & Ramli, 2023; Hong et al., 2020; Mariam & Ramli, 2022). Not only that, entrepreneurial intention describes a person's desire to consciously take action to become an entrepreneur (Tiyanti *et al.*, 2023). Swarupa & Goyal (2020) state that entrepreneurial intention is the spirit and first choice of an individual to establish a new business and can be interpreted as a person's desire to be busy with entrepreneurship, start a business activity, and make it a successful business. Entrepreneurial intention is defined as a state of mind that ultimately drives an individual towards the formation of a new business

concept and a career in entrepreneurship (Chhabra et al., 2020; Mariam & Ramli, 2021; Ramli & Novariani, 2020). The stronger a person's intention to undertake an endeavor, the greater the success of predicted behavior or actual behavior.

Entrepreneurship Education

Entrepreneurship education is the process of giving people insight, self-esteem, knowledge, and skills to act on opportunities (Arum & Anasrulloh, 2021). Entrepreneurship education is defined as education that enables people to choose entrepreneurship as a career choice and change their perspective and behavior to become an entrepreneur (Alvia & Nawawi, 2022). In addition, entrepreneurship education is an effort to change a person's mindset and attitude about entrepreneurial efforts to design products and create marketable goods (R. Febriani, 2021; Rahmawati & Ramli, 2024; Ramli, 2017). Entrepreneurship education can be in the form of providing entrepreneurship courses to students, so that students have good competitiveness as researchers in managing what business they want or becoming leaders in their businesses and are able to create conducive entrepreneurship (Muniroh *et al.*, 2024). When entrepreneurship education is implemented very well, it will make someone more focused on choosing a career in their future (Septianty *et al.*, 2021). Learning activities consisting of entrepreneurship education enable a person to gain the skills, information, and mindset needed to launch and run a business (Chen *et al.*, 2021)

Relationship of Self-Efficacy to Entrepreneurial Intention

A person's ability to make decisions depends on their self-efficacy. Better self-efficacy indicates high self-confidence. This self-confidence can increase their intention to start a business or create an entrepreneurial program. Someone who has high self-efficacy tends to have a greater intention to start a business because they are more confident in their skills to create or launch a new business. Previous studies have stated that someone who has more self-confidence in their abilities can trigger people to find new ideas and behave like trying new things, so that it can increase a person's interest in realizing it in business (Tanaka & Setyawati, 2021). Self-efficacy is related to a person's perception of carrying out their own abilities in certain tasks, especially those related to entrepreneurship, so that in this perspective, it can be described how many people are considered to have the abilities needed to start a business (Neto-Ferreira *et al.*, 2023). When someone has a high level of self-efficacy, they will be more interested, motivated, and have a greater interest in entrepreneurship than people who do not have a high level of self-efficacy (Abdi et al., 2021; Mariam & Ramli, 2020). By seeing others succeed, a person can develop awareness within themselves to follow suit and have confidence in achieving success and even surpass it. This is related to previous research conducted by (Elnadi & Gheith, 2021) where there is a positive correlation between self-efficacy and entrepreneurial intention. Based on the explanation of the research results above, the following hypothesis is proposed; **H1: Self-Efficacy has a positive effect on Entrepreneurial Intention**

The Relationship between Social Inclusion and Entrepreneurial Intention

Social inclusion is one of the factors that influences an individual's intention to become an entrepreneur. Social inclusion involves all members or groups of society regardless of differences or disabilities. By involving all individuals, society becomes more diverse, creative, and innovative. Social inclusion can create conducive conditions for someone who wants to develop entrepreneurial intentions by providing support and equal access to the necessary resources. In an inclusive environment, a person will feel accepted and supported by their community, which can encourage them to start a business. Previous studies have stated that social support plays an important role in individual development, because social support can affect a person's development and can affect people's interests in various fields of work, such as choosing to become entrepreneurs (Zain & Susanti, 2022). The higher the level of social support an individual receives, the greater their desire to become an entrepreneur. On the other hand, the lower the level of social support a person receives, the lower the level of entrepreneurial intention they have (Kadir & Ramli, 2024; Khayru et al., 2021; Novarian & Ramli, 2020). Good social support also helps

someone in a complicated entrepreneurial situation to reduce entrepreneurial stress, adapt to the entrepreneurial environment, and increase their level of entrepreneurship (Hadiyanti & Ramli, 2024; Novianti & Ramli, 2023; Rizky et al., 2023; Sari & Ramli, 2023; Si et al., 2022). This supports previous research by Schiopoiu & Popovici (2024) which found a positive relationship between social inclusion and entrepreneurial intention. Based on the explanation of the research results above, the following hypothesis is proposed; **H2: Social Inclusion has a positive effect on Entrepreneurial Intention**

Relationship between Social Inclusion and Self-Efficacy

Social inclusion will provide an opportunity for someone to feel support and acceptance from their surroundings. With this social inclusion, it can increase a person's belief in their abilities and self-worth. Therefore, it is an important element of self-efficacy. When someone feels accepted and appreciated by caring individuals, they tend to have a positive perception of themselves. This can increase self-efficacy by strengthening the belief that they have the ability to overcome challenges and achieve goals. Previous studies have stated that the higher the social support, the higher the self-efficacy they have (Qinanty *et al.*, 2023). By having high self-efficacy, it is difficult for someone to give up on challenges and will try to meet their needs, including the need for information, which is an important need in the modern era (Lathiffah & Astuti, 2021; Samuel & Ramli, 2024; Sylvyani & Ramli, 2023). The presence of other people can affect self-efficacy, and that people who are supported will feel better about their social life and therefore have more confidence in their own abilities (Antoxida & Sawitri, 2020). This is supported by research by Katsora *et al.*, (2022) which found a positive relationship between social inclusion and self-efficacy. Based on the explanation of the research results above, the following hypothesis is proposed; **H3: Social Inclusion has a positive effect on Self-Efficacy**

The relationship between Social Inclusion and Entrepreneurial Intention through Self-Efficacy mediation

Social inclusion can influence increasing a person's self-efficacy, by providing equal access to resources, social support, training and education. A person's self-efficacy in their ability to achieve desired results is a major component in determining entrepreneurial intentions. Individuals who have high levels of self-efficacy are more likely to take risks, build business ideas, and act according to their goals to become entrepreneurs. A person can gain knowledge, experience, and motivation to become an entrepreneur from their social environment. This social environment can also build self-confidence that they can carry out entrepreneurial activities independently (Harahap & Ramli, 2023; Mahbubah & Kurniawan, 2022; Salma & Ramli, 2023). Previous research states that a person's level of social support can influence their intention to become an entrepreneur through its influence on their belief in their own abilities (Musfar *et al.*, 2022).

Based on the explanation of the research results above, the following hypothesis is proposed **H4: Self-Efficacy mediates the relationship between Social Inclusion and Entrepreneurial Intention**

The Relationship between Social Inclusion and Entrepreneurial Intention is Moderated by Gender

This relationship may be influenced by gender because experiences of social inclusion and entrepreneurial intention may differ by gender. For example, men and women may face differences in terms of resources, social support, and economic opportunities. Gender can affect various aspects of a person's life, such as how and when they can become entrepreneurs. Gender describes the social, cultural, and psychological differences between women and men (Rohmatillah & Kholifah, 2021). Gender and entrepreneurial intention are interrelated, especially the role of women. This is due to the fact that women and men were initially considered to have specific roles, with women responsible for maintaining the household and men earning a living. However, now both can share roles and work together (Gustriliani et al., 2023; Mulya & Ramli, 2023; Rinaldi & Ramli, 2023). Previous research has shown that gender significantly moderates the relationship between social support and social entrepreneurial intention (Arbol & Ramli, 2024;

Hossain et al., 2024). Based on the explanation of the research results above, the following hypothesis is proposed. **H5: Gender moderates the relationship between Social Inclusion and Entrepreneurial Intention**

Relationship between Entrepreneurship Education and Entrepreneurial Intention

Entrepreneurship education provides the knowledge and skills needed to start and run a business. A curriculum that includes entrepreneurial theory and practice teaches people about the entrepreneurial process, such as business management, marketing, and finance. In addition, entrepreneurship education focuses on developing an entrepreneurial mindset, which includes the ability to think innovatively, take risks, and solve problems. This education also helps people identify business opportunities, think creatively, and face challenges with confidence. According to previous research, a person's entrepreneurial intention will undoubtedly increase gradually if they consistently cultivate an entrepreneurial attitude in their daily lives (Yeodyra & Handoyo, 2022). Entrepreneurship education does not only mean teaching someone to start their own business, but also helping them become more creative and initiative (Lv et al., 2021). Education and entrepreneurial intentions are interrelated because if someone has the intention to become an entrepreneur, but does not get enough education in the fields of entrepreneurship and socio-economics, the intention will be lost (Nasution & Nisa, 2022). Previous research stated that education has a significant impact on students' intention to engage in entrepreneurial activities through increasing entrepreneurial skills and motivation (Cera et al., 2020). Based on the explanation of the research results above, the following hypothesis is proposed; **H6: Entrepreneurship Education has a positive effect on Entrepreneurial Intention**

Based on the hypothesis framework above, the research model can be described as shown in Figure 1:

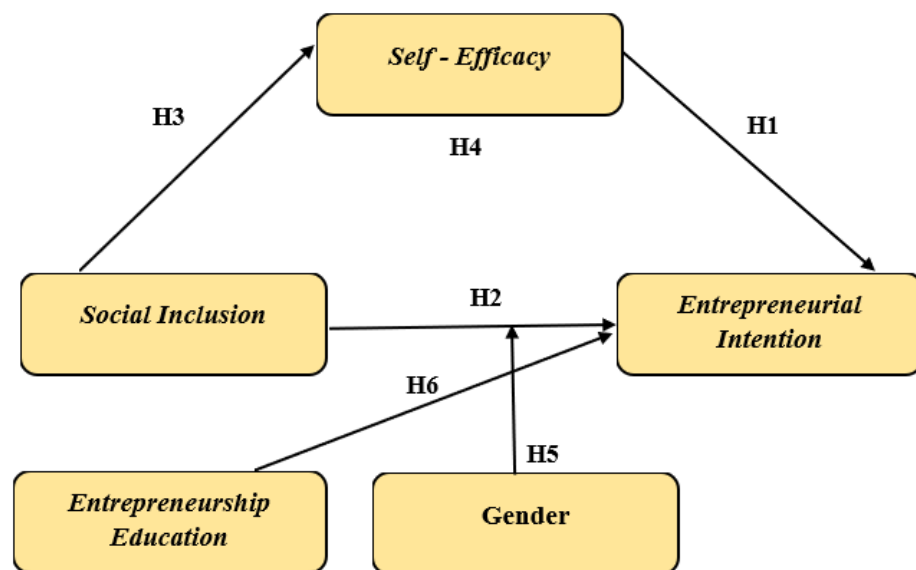


Figure 1. Research Model

METHOD

This research design adopts a causal associative approach that can prove the relationship between variables proposed in the hypothesis and uses a deductive research design. Causal relationships refer to cause-and-effect relationships between variables. The independent variables in this study are social inclusion, entrepreneurship education, and self-efficacy. While the dependent variables are entrepreneurial intention, and self-

efficacy. And gender as a moderation. Quantitative methods are used in this study to evaluate and validate the conceptual research model. For this study, data were collected by distributing questionnaires online via Google Forms. Then, primary data will be obtained from direct responses to the questionnaires that have been filled out by respondents.

The variables measured in this study include self-efficacy, social inclusion, entrepreneurship education, entrepreneurial intention. The number of measurements in this study was 19 statements to measure 4 variables. Where in this research variable is measured by 3 statements related to the social inclusion variable Altinay *et al.*, (2023), 6 statements related to the self-efficacy variable Chen *et al.*, (2001), 6 statements related to the entrepreneurial intention variable Liñán & Chen (2009), 4 statements related to the entrepreneurship education variable (Davidsson, 1995). To measure the response, this questionnaire uses a 5-point Likert scale, which is adapted from previous research: Strongly Disagree (STS), Disagree (TS), Neutral (N), Agree (S), and Strongly Agree (SS). In sampling in this study, using a purposive sampling technique with respondent criteria, namely (1) Generation Z born 1998 – 2009 (Anas *et al.*, 2022), (2) active on Instagram social media, and (3) domiciled in Tangerang as the target population. Based on the research formulation of Hair *et al.*, (2020) determining the minimum number of samples is 5-10 times the number of statements in the questionnaire. The statements in the questionnaire are 19 pieces multiplied by 10 ($19 \times 10 = 190$). Therefore, the minimum number of samples used in this study is 190 people.

This quantitative study evaluates all valid and reliable indicators. The Structural Equation Model Partial Least Square (SEM-PLS) and smartPLS methods are used for data processing. There are two external measurement models. The external model has five parameters, namely Convergent Validity (loading factor) more than 0.70, Average Variance Extracted (AVE) more than 0.50, Discriminant Validity with Fornell Lecker value, Composite Reliability Analysis more than 0.70, and Cronbach Alpha more than 0.60 (Hair *et al.*, 2013). Meanwhile, the Structural Model Measurement Evaluation (Inner Model Analysis) uses five parameters, namely: path coefficients, Adjusted R Square (R²) Value, and model fit (goodness of fit index). Furthermore, hypothesis testing is based on the significance level crisis value (t-value) for a two-sided test, which is 1.96, with a significance level of p value (0.05), which means that the p value is less than 0.05 and the t value is greater than 1.96.

Then, Three other parameters are used in Inner Model Analysis. The path coefficient value, also known as path coefficients, is used to determine the magnitude of the partial effect between 0 and 1, either positive or negative; the R Square (R²) value is used to determine the structural equation of the hypothesis model (Hair *et al.*, 2018).

RESULT AND DISCUSSION

Respondents in this study were generation Z born in (1998-2009) with ages between 16-27 years domiciled in the Tangerang area and using Instagram social media. According to data collected from 190 respondents, which were classified based on age, gender, education, occupation, and marital status. Based on the classification of the questionnaires that had been distributed, 55% were male and 45% female, the majority of respondents were 20-23 years old as much as 77%, then 24-27 years old as much as 18%, and 16-19 years old as much as 4%. Based on educational status, the most respondents had a Bachelor's degree as much as 48%, then 26% had a Diploma, then 26% were high school/vocational high school graduates, and 1% had a Master's degree. Based on the majority of respondents were students as much as 42%, then 31% were private employees, then 24% were entrepreneurs and 3% were not yet working. Based on marital status, the majority of respondents, 81%, are unmarried and 19% are married.

According to Hair *et al.*, (2017) stated that convergent validity is reviewed from the outer loadings value with a qualified value of > 0.7 . The table above shows that all indicators are valid. To assess reliability, the Composite Reliability and Average

Variance Extracted (AVE) values are reviewed, with CR more than 0.7 and AVE more than 0.5. As a result of the fact that each indicator has a loading factor value above 0.7, this study as a whole can be considered valid, as shown in table 1. Based on the results of the calculations carried out in this study, for CR and AVE on the entrepreneurship education variable (CR = 0.826; AVE = 0.543), then the entrepreneurial intention variable (CR = 0.903; AVE = 0.609), then the self-efficacy variable (CR = 0.878; AVE = 0.547), and the social inclusion variable (CR = 0.881; AVE = 0.712). Therefore, each variable used in this study can be considered valid and reliable based on its results.

Table 1 Outer Model Results

Variabel	Indikator	Outer Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
<i>Entrepreneurship Education</i>	EE1	0,761	0,720	0,872	0,826	0,543
	EE2	0,722				
	EE3	0,724				
	EE4	0,741				
<i>Entrepreneurial Intention</i>	EI1	0,781	0,871	0,720	0,903	0,609
	EI2	0,753				
	EI3	0,777				
	EI4	0,843				
	EI5	0,815				
	EI6	0,707				
<i>Self-Efficacy</i>	SE1	0,703	0,834	0,836	0,878	0,547
	SE2	0,719				
	SE3	0,781				
	SE4	0,761				
	SE5	0,738				
	SE6	0,732				
<i>Social Inclusion</i>	SI1	0,759	0,798	0,826	0,881	0,712
	SI2	0,890				
	SI3	0,875				

Source: SmartPLS 4.0 Data (2024)

Table 2. R Square Test Results

Variabel	R Square	R Square Adjusted
<i>Entrepreneurial Intention</i>	0,519	0,506
<i>Self-Efficacy</i>	0,145	0,141

Source: SmartPLS 4.0 Data (2024)

The results of the structural model test, also known as the inner model, on the coefficient of determination (R²) are shown in the following table. There are three assessment criteria: a value of 0 to 1 divided by 0.75; 0.5 and 0.25 which indicate a strong, moderate and weak model on the latent variable (Hair et al., 2017). Based on the results of this study, the entrepreneurial intention variable is jointly influenced by self-efficacy, social inclusion, and entrepreneurship education with a value of 0.519 or 51.9% while the remaining 48.1% is influenced by variables outside the study. Social inclusion also has an influence on self-efficacy with a value of 0.145 or 14.5% while the remaining 85.5% is influenced by other variables.

The results of the model fit test are shown in the table above, where the SRMR value is <0.10. It is known that the SRMR value is less than 0.10 (in this study, SRMR was 0.070), which indicates that this model is fit and suitable for testing the hypothesis. The NFI value is then indicated by a value greater than 0.9, indicating that the model has a high fit if the value is close to 1. A good model fit is indicated by the NFI value of 0.792 in this study.

Table 3. Model Fit Test

	Saturated Model	Estimated Model
SRMR	0,070	0,083
d_ ULS	1,019	1,430
d_ G	0,315	0,332
Chi-square	335,354	335,237
NFI	0,792	0,792

Sumber : Data SmartPLS 4.0 (2024)

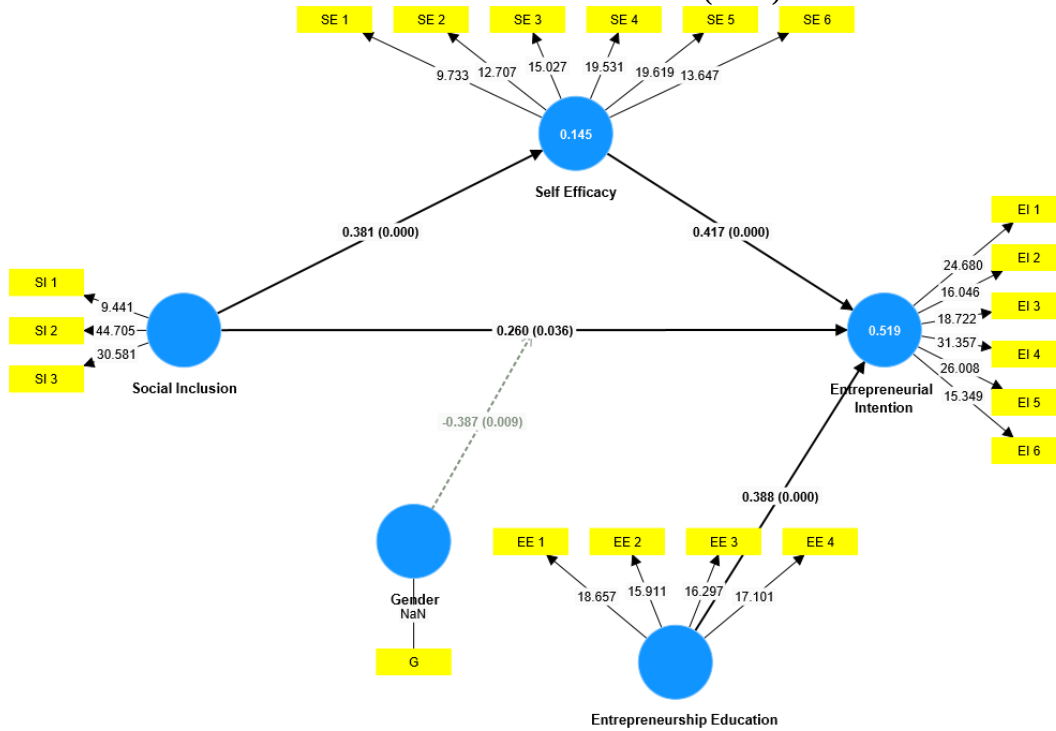


Figure 2. Bootstrapping Test Results (Inner Model)

The next analysis involves testing the significance of the hypothesis. One of the criteria of this study is that the T-statistic value of the bootstrapping test must not be less than 1.96 or the P value must not be less than 0.05.

Table 4. Direct Effect Hypothesis Test

Hypothesis	Original Sample	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
H1: Self-Efficacy has a positive effect on Entrepreneurial Intention	0,417	0,069	6,010	0,000	Hypothesis Accepted
H2: Social Inclusion has a positive effect on Entrepreneurial Intention	0,260	0,124	2,092	0,036	Hypothesis Accepted
H3: Social Inclusion has a positive effect on Self-Efficacy	0,381	0,084	4,553	0,000	Hypothesis Accepted
H6: Entrepreneurship Education has a positive effect on	0,388	0,148	2,615	0,009	Hypothesis Accepted

Entrepreneurial Intention					
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Hypothesis 1 shows that self-efficacy has an effect on entrepreneurial intention. In the test results in the table above, the T value is 6.010 with a p-value of 0.000, and the original result is 0.417, meaning the hypothesis is accepted.

Hypothesis 2 shows that social inclusion has an effect on entrepreneurial intention. In the test results in the table above, the T value is 2.092 with a p-value of 0.036 and the original result is 0.260, meaning the hypothesis is accepted.

Hypothesis 3 shows that social inclusion has an effect on self-efficacy. In the test results in the table above, the T value is 4.553 with a p-value of 0.000 and the original result is 0.381, meaning the hypothesis is accepted.

Hypothesis 6 shows that entrepreneurship education has an effect on entrepreneurial intention. In the test results in the table above, the T value can be seen as 2.615 with a p-value of 0.009 and the original result of 0.388, meaning the hypothesis is accepted.

Table 5. Indirect Influence

Hypothesis	Original Sample	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
H4: Self-Efficacy mediates the relationship between Social Inclusion and Entrepreneurial Intention	0,159	0,044	3,620	0,000	Hypothesis Accepted

In the indirect effects test of social inclusion -> self-efficacy -> entrepreneurial intention, the T statistic value is 3.620 with a p-value of 0.000. So it is concluded that there is a strong impact and between social inclusion and self-efficacy through entrepreneurial intention as a mediating variable.

Table 6. Moderation Effect

Hypothesis	Original Sample	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
H5: Gender moderates the relationship between Social Inclusion and Entrepreneurial Intention	-0,387	0,148	2,615	0,009	Hypothesis Accepted

Hypothesis 5 shows that gender moderates weakening the relationship between social inclusion and entrepreneurial intention. In the test results in the table above, the T value can be seen as 2.615 with a p-value of 0.009 and the original result of -0.387, meaning the hypothesis is accepted.

The first hypothesis shows the results where self-efficacy has a significant influence on entrepreneurial intention. This proves that when individuals have a high level of self-efficacy, it has a positive influence on their intention or desire to become entrepreneurs. Therefore, individuals who believe in their ability to handle challenges and make business decisions tend to want to become entrepreneurs. This is in line with Bandura (1987) self-efficacy theory, which states that individuals with high self-confidence in their abilities are more likely to take action and overcome obstacles in achieving certain goals, including in entrepreneurship. In other words, self-efficacy is one of the main psychological factors that drives increased entrepreneurial intention. This is in accordance with research conducted by Rossanty *et al.*, (2024) which shows that someone with high self-efficacy is

more likely to be confident in taking business risks and facing market uncertainty, therefore it is stated that there is a direct positive impact of self-efficacy on entrepreneurial intention.

The second hypothesis shows that social inclusion has a significant positive effect on entrepreneurial intention. This can be interpreted, when someone feels a higher level of social inclusion, they are more likely to have the desire to become entrepreneurs. This is in accordance with research conducted by Bestari *et al.*, (2023) which shows that if individuals feel accepted in their social environment, receive social support, and feel they have equal access to economic opportunities and resources, then their likelihood of having entrepreneurial intentions also increases.

The third hypothesis shows that social inclusion has a significant positive effect on self-efficacy. This study found that social inclusion can influence self-efficacy. This means that a person's confidence in facing difficulties and completing tasks increases along with the level of a person's social involvement in their community. This is in accordance with previous research by Qinanty *et al.*, (2023), which found that a person's social environment can influence their level of success because it allows them to learn directly and without intermediaries and gives them confidence that they have the ability to do and complete tasks.

The fourth hypothesis shows that self-efficacy mediates the effect of social inclusion on entrepreneurial intention. This study found that the mediation effect was significantly positive, which means that self-efficacy acts as a psychological mechanism that bridges the impact of social inclusion on entrepreneurial intention. Higher levels of social inclusion tend to have higher levels of self-efficacy. A person feels more confident in their business skills when they get social support, inspiration, and access to information or experience from their surroundings. So that this increase in self-efficacy can ultimately increase entrepreneurial intention. In other words, individuals who are confident in their ability to become entrepreneurs are more likely to have the intention to start a business. This confirms the findings of previous research by Mahbubah & Kurniawan (2022), which stated that self-efficacy has the ability to change the relationship between social inclusion and entrepreneurial intention.

The fifth hypothesis shows that gender moderates the relationship between social inclusion and entrepreneurial intention. This study found that the significant positive gender moderation effect indicates that the relationship between social inclusion and entrepreneurial intention differs between men and women. This means that the effect of social inclusion in encouraging entrepreneurial intention is stronger or weaker depending on the gender of the individual. Given the uniqueness of Generation Z and the moderation effect of gender, the relationship between social inclusion and entrepreneurial intention will decrease if men are involved in entrepreneurial activities, and vice versa will increase if women are involved in entrepreneurial activities. This is supported by previous research conducted by Jalil *et al.*, (2023), showing that gender can moderate the relationship between social inclusion and entrepreneurial intention.

The sixth hypothesis shows that entrepreneurship education has a positive and significant effect on entrepreneurial intention. This can be interpreted that the higher the level of entrepreneurship education a person receives, the greater their desire to become an entrepreneur. If the person gets better entrepreneurship education, they will be more motivated and confident to start a business. This supports previous research by Cera *et al.*, (2020), which found that education can increase entrepreneurial drive and ability and increase students' desire to participate in entrepreneurial activities.

CONCLUSION

These results show that self-efficacy, social inclusion, and entrepreneurship education have a significant effect on entrepreneurial intention, social inclusion has a significant effect on self-efficacy, self-efficacy has a significant effect on mediating the relationship between social inclusion and entrepreneurial intention. In addition, gender significantly moderates the relationship between social inclusion and entrepreneurial intention. The

conclusion that can be drawn from this study is the importance of self-efficacy as a supporting factor that strengthens the influence between social inclusion and entrepreneurial intention. It can be seen from the results of this study that the value of the influence of self-efficacy on entrepreneurial intention is the highest. This proves that self-efficacy plays an important role in shaping entrepreneurial intention. Someone with high self-confidence is more likely to have the intention to become an entrepreneur. It was also found that gender factors moderate the relationship between social inclusion and entrepreneurial intention. In addition, entrepreneurship education has been shown to have a significant impact on entrepreneurial intention, therefore, educational programs aimed at improving entrepreneurial skills and knowledge can be an effective approach in encouraging more individuals to enter the world of entrepreneurship. All of these factors are interrelated and contribute to creating and developing entrepreneurial intentions among Generation Z.

Research Limitations

The limitations of this study must be improved with further research. First, this study was only conducted in Tangerang. So that further research can be conducted in other areas. Second, this study uses Generation Z research objects who use Instagram social media, for future research, the research objects can be expanded to various groups such as the millennial generation and can also be expanded in terms of social media that will be taken such as TikTok, and Twitter.

Managerial Implications

Based on the research that has been conducted, this study has managerial implications. Namely, Generation Z must be able to increase their self-confidence in entrepreneurship, this can be done by organizations and educational institutions must design programs, such as business mentoring activities, business simulations, startup competitions, and entrepreneurship bootcamps can help the younger generation feel more confident in starting their own business. In addition, it can utilize an inclusive social environment to encourage entrepreneurship. Although social inclusion does not have a direct effect on entrepreneurial intentions, this factor can also increase self-efficacy, which ultimately has a positive impact on these intentions. This can be done by business communities, startup incubators, and entrepreneurial associations must create an inclusive environment for Generation Z, by providing access to business networks, discussion groups, and communities that support their development as entrepreneurs. Then, they can develop more applicable entrepreneurship education programs. Not only must they teach business theory, this can be done by providing internship opportunities, real business projects, access to investors, and mentoring from successful entrepreneurs, and the government and universities can collaborate with local companies or startups to provide a more contextual learning experience for Generation Z. Through these strategic steps, various parties can contribute to creating a conducive ecosystem for the growth of young entrepreneurs, which will ultimately drive innovation and economic growth as a whole.

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VARIABEL OPERATION APPENDIX

Social Inclusion	
1.	I can interact with various other entrepreneurs on Instagram.
2.	I participate in an entrepreneur community
3.	I connected with other entrepreneurs who have the same end goal through Instagram
Self-Efficacy	
1.	I achieved the goals I had set well
2.	When given a difficult task, I am able to complete the task well.
3.	I got results that were important to me.
4.	I have successfully overcome various challenges.
5.	I completed most of the assignments well.
6.	I performed well, despite facing difficult circumstances
Entrepreneurial Intention	
1.	I do everything I can to become an entrepreneur
2.	I became an entrepreneur to achieve a goal.
3.	I did everything I could to start and run my own company.
4.	I plan to start a company in the future.
5.	I put a lot of thought into starting a company.
6.	I have a strong intention to establish a company in the future.
Entrepreneurship Education	
1.	I use my time to learn the latest developments in business management.
2.	I received entrepreneurship education or training.
3.	I gained knowledge about management (entrepreneurship).
4.	I have entrepreneurial experience