

DAFTAR PUSTAKA

- Adnyana, I. G. L. A. (2016). *PENGARUH PENDIDIKAN KEWIRAUSAHAAN, SELF EFFICACY DAN LOCUS OF CONTROL PADA NIAT BERWIRAUSAHA*.
- Ajzen, I. (1991). *The Theory of Planned Behavior*.
- Ambad, S. N. A., & Damit, D. H. D. A. (2016). Determinants of Entrepreneurial Intention Among Undergraduate Students in Malaysia. *Procedia Economics and Finance*, 37, 108–114. [https://doi.org/10.1016/s2212-5671\(16\)30100-9](https://doi.org/10.1016/s2212-5671(16)30100-9)
- Anton, S. G., & Bostan, I. (2017). The role of access to finance in explaining cross-national variation in entrepreneurial activity: A panel data approach. *Sustainability (Switzerland)*, 9(11). <https://doi.org/10.3390/su9111947>
- Apriyanti, M. E., & Astuty, P. (2023). Entrepreneur's Commitment to Achieve Success. *International Journal of Multidisciplinary: Applied Business and Education Research*, 4(3), 1052–1063. <https://doi.org/10.11594/ijmaber.04.03.32>
- Arthur, M. B., Hall, D. T., & Lawrence, B. S. (1989). Generating new directions in career theory: the case for a transdisciplinary approach. In *Handbook of Career Theory* (pp. 7–25). Cambridge University Press. <https://doi.org/10.1017/cbo9780511625459.003>
- Arthurs, J. D., & Busenitz, L. W. (2006). Dynamic capabilities and venture performance: The effects of venture capitalists. *Journal of Business Venturing*, 21(2), 195–215. <https://doi.org/10.1016/j.jbusvent.2005.04.004>
- Badan Pusat Statistik. (2022a). *Penduduk menurut Kelompok Umur dan Jenis Kelamin di Kota Tangerang 2020-2022*. <https://tangerangkota.bps.go.id/indicator/12/60/1/penduduk-menurut-kelompok-umur-dan-jenis-kelamin-di-kota-tangerang.html>
- Badan Pusat Statistik. (2022b). *Tingkat Pengangguran Terbuka (TPT) Menurut Kabupaten/Kota di Provinsi Banten*.
- Badan Pusat Statistik. (2023a). *Generasi Milenial Masih Jadi yang Terbanyak di Kota Tangerang*.
- Badan Pusat Statistik. (2023b). *Sensus BPS: Saat Ini Indonesia Didominasi Oleh Gen Z*.
- Bandura, A. (1977). *Self-efficacy: Toward a Unifying Theory of Behavioral*

Change.

- Bartelink, V. H. M., Zay Ya, K., Guldbrandsson, K., & Bremberg, S. (2020). Unemployment among young people and mental health: A systematic review. *Scandinavian Journal of Public Health*, 48(5), 544–558. <https://doi.org/10.1177/1403494819852847>
- Boyd, N. G., & Vozikis, G. S. (1994). *Self-Efficacy on the Development of Entrepreneurial Intentions and Actions*. 1, 50.
- Cahyaningtyas, S. R., Ramadani, R. S., & Isnaini, Z. (2020). *EDUKASI LITERASI KEUANGAN KEPADA MASYARAKAT DESA MEKARSARI NARMADA*.
- Cahyati. (2020). *Analisa Pengangguran Di Provinsi Kalimantan Tengah*.
- Compaore, A., & Compaoré, A. (2020). *Access-for-all to Financial Services: Non-resources Tax Revenue-harnessing Opportunities in Developing Countries*. <https://hal.science/hal-02901664>
- Corrado, G. (2020). Institutional quality and access to financial services: evidence from European transition economies. *Journal of Economic Studies*, 47(6), 1363–1376. <https://doi.org/10.1108/JES-03-2019-0131>
- Dataindonesia.id. (2022). *Ada 68,66 Juta Generasi Z di Indonesia, Ini Sebarannya*. Dataindonesia.Id. <https://dataindonesia.id/varia/detail/ada-6866-juta-generasi-z-di-indonesia-ini-sebarannya>
- Dermawan, D., Hayati Zen, Z., Astrie Anggraini, D., Meirizha, S., & Ananda Yul, F. (2018). PELATIHAN KEWIRAUSAHAAN “MENUMBUHKAN JIWA PEMUDA YANG BERKARAKTER ENTREPRENEUR” DI SMA NEGERI 1 HULU KUANTAN KABUPATEN KUANTAN SINGINGI. *Jurnal Pengabdian Untuk Mu NegeRI*, 2(2).
- Disnaker Buleleng. (2019). *Banyaknya Pengangguran karena kurangnya Pelatihan keterampilan kerja*. <https://disnaker.bulelengkab.go.id/informasi/detail/artikel/banyaknya-pengangguran-karena-kurangnya-pelatihan-keterampilan-kerja-11>
- Drnovšek, M., Wincent, J., & Cardon, M. S. (2010). Entrepreneurial self-efficacy and business start-up: Developing a multi-dimensional definition. *International Journal of Entrepreneurial Behaviour and Research*, 16(4), 329–348. <https://doi.org/10.1108/13552551011054516>
- Espinosa-Vega, M., Shirono, K., Villanova, H. C., Chhabra, E., Das, B., & Fan, Y. (2020). *Measuring Financial Access—10 Years of the IMF Financial Access Survey; IMF Departmental Paper No. DP/20/08; May 2020; Prepared by an IMF team led by Marco Espinosa-Vega and*

Kazuko Shirono, with Hector Carcel Villanova, Esha Chhabra, Bidisha Das, and Yingjie Fan.

- Evaliana, Y. (2015). *Pengaruh Efikasi Diri Dan Lingkungan Keluarga Terhadap Minat Berwirausaha Siswa.*
- Francis, T. (2018). *True Gen: Generation Z and its implications for companies.*
- Frimanslund, T., Kwiatkowski, G., & Oklevik, O. (2023). The role of finance in the literature of entrepreneurial ecosystems. *European Planning Studies*, 31(2), 372–391.
<https://doi.org/10.1080/09654313.2022.2055962>
- Gaiseanu, F. (2020). Attitude as an Expressible Info-Operational Reaction to a Perceived/Purposed Object/Objective. *International Journal on Neuropsychology and Behavioural Sciences (IJNBS)*, 1(1).
<https://doi.org/10.51626/ijnbs.2020.01.00002>
- Ghozali. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 Ed. 9.*
- Global Entrepreneurship Monitor. (2023). *Global Entrepreneurship Monitor 2022/2023 Global Report Adapting to a “New Normal” Design and production: Witchwood Production House GEM Policy Influence: Examples from the UK, Guatemala and the USA 6 Key GEM Definitions and Abbreviations 8.*
<http://www.witchwoodhouse.comBBRDesignhttps://bbrdesign.co.uk>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, Marko. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM).*
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Partial Least Squares Structural Equation Modeling: Rigorous Applications, Better Results and Higher Acceptance. In *Long Range Planning* (Vol. 46, Issues 1–2, pp. 1–12). Elsevier Ltd. <https://doi.org/10.1016/j.lrp.2013.01.001>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue 1). Emerald Group Publishing Ltd.
<https://doi.org/10.1108/EBR-11-2018-0203>

- Hair, J., Hult, M., Ringle, Christian, Sarstedt, M., Danks, N., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*.
- Hertz, N. (2016). *Think millennials have it tough? For “Generation K”, life is even harsher*. <https://www.theguardian.com/world/2016/mar/19/>
- Jaenudin, A., Gabriel Octavilona, C., & Puji Astuti, D. (2022). *Entrepreneur Skills as an Effort to Increase Entrepreneurial Intentions through Entrepreneurship Education*.
- Katadata. (2022a). *Gen Z dan Milenial Lebih Memilih Jadi Pengangguran daripada Tak Bahagia di Tempat Kerja*.
- Katadata. (2022b). *Peringkat Indeks Kewirausahaan Nasional Lintas Negara, Indonesia Masuk 10 Besar*.
- Katadata. (2023). *Pelaku Wirausaha Indonesia Mayoritas Lansia*.
- Kemendikbud. (2023). *Tingkatkan Skill Wirausaha bersama Wirausaha Merdeka*. <https://wirausahamerdeka.kampusmerdeka.kemdikbud.go.id/info/>
- KemenPPPA. (2018). *STATISTIK GENDER TEMATIK: PROFIL GENERASI MILENIAL INDONESIA*. www.freepik.com
- Kronos. (2019). *Full Report Generation Z in the Workplace*.
- Krueger, N. (1993). *The Impact of Prior Entrepreneurial Exposure on Perceptions of New Venture Feasibility and Desirability**.
- Kumar, R., & Shukla, S. (2022). Creativity, Proactive Personality and Entrepreneurial Intentions: Examining the Mediating Role of Entrepreneurial Self-efficacy. *Global Business Review*, 23(1), 101–118. <https://doi.org/10.1177/0972150919844395>
- kupperschmidt. (2000). *Multigeneration Employees: Strategies for Effective Management*.
- Kusuma, J. A. (2022). *PENGARUH KEMAMPUAN, SIKAP, KEINGINAN YANG DIPERSEPSIKAN, DAN NORMA SUBJEKTIF TERHADAP INTENSI BERWIRAUSAHA*.
- Layman, C. V. (2023). PERCEIVED ACCESS TO FINANCE, SELF-EFFICACY, AND ATTITUDE ON STUDENT’S ENTREPRENEURIAL ABILITY AND INTENTION. In *Journal of Strategic Management* (Vol. 3, Issue 2).

- Lee, S. H., & Wong, P. K. (2004). An exploratory study of technopreneurial intentions: A career anchor perspective. *Journal of Business Venturing*, 19(1), 7–28. [https://doi.org/10.1016/S0883-9026\(02\)00112-X](https://doi.org/10.1016/S0883-9026(02)00112-X)
- Lestari. (2023). *Butuh Konsistensi Cetak Wirausaha Muda untuk Wujudkan Indonesia sebagai Negara Maju*.
- Liputan6.com. (2024). *10 Karakteristik Gen Z yang Jarang Dibahas, Simak Kelebihannya Dibanding Generasi Sebelumnya*. Liputan6. <https://www.liputan6.com/hot/read/5511766/10-karakteristik-gen-z-yang-jarang-dibahas-simak-kelebihannya-dibanding-generasi-sebelumnya>
- Loganathan, K., & Jayaprakash, K. (2020). *ENTREPRENEURIAL ATTITUDE AMONG RURAL STUDENTS ENTREPRENEURSHIP AS CAREER-WITH REFERENCE TO POLLACHI*. www.ijstr.org
- Maftuhah, R. (2015). *PENGARUH EFIKASI DIRI, LINGKUNGAN KELUARGA, DAN PENGETAHUAN KEWIRAUSAHAAN TERHADAP MINAT BERWIRAUSAHA SISWA SMK DI SIDOARJO*.
- Magul, M. A., & Pasqualetto, A. (2023). Entrepreneurship and Innovation in Public Management. *International Journal of Business Administration*, 14(1), 7. <https://doi.org/10.5430/ijba.v14n1p7>
- Mahendra, R., Nugroho, M., & Pristiana, U. (2023). *Journal of Economics, Finance and Management Studies The Influence of Economic Status, Financial Literacy, Financial Management on Z Generation's Lifestyle using Consumptive Behavior as Moderation Variable*. <https://doi.org/10.47191/jefms/v6-i1-32>
- Malhotra N. (2020). Marketing research: Applied insight. In *Pearson UK* (Vol. 7).
- Malhotra, N. K., Nunan, D., & Birks, D. F. (2017). *MARKETING RESEARCH FIFTH EDITION*. www.pearson.com/uk
- Mannheim, K. (1952). *THE PROBLEM OF GENERATIONS I. HOW THE PROBLEM STANDS AT THE MOMENT A. THE POSITIVIST FORMULATION OF THE PROBLEM*.
- Mohammadi Khyareh, M. (2020). Entrepreneurship and economic growth: The mediation role of access to finance. *Janus.Net*, 11(1), 98–111. <https://doi.org/10.26619/1647-7251.11.1.7>
- Mohammed, F. R. (2022). *IMPACT OF ENTREPRENEURSHIP DEVELOPMENT ON EMPLOYMENT GENERATION IN SABONGARI LOCAL GOVERNMENT, KADUNA STATE*. www.iprjb.org

- Moriano, J. A., Gorgievski, M., Laguna, M., Stephan, U., & Zarafshani, K. (2012). A Cross-Cultural Approach to Understanding Entrepreneurial Intention. *Journal of Career Development, 39*(2), 162–185. <https://doi.org/10.1177/0894845310384481>
- Nengseh, R. R., & Kurniawan, R. Y. (2021). EFIKASI DIRI SEBAGAI MEDIASI PENGARUH PENDIDIKAN KEWIRAUSAHAAN DAN MOTIVASI BERWIRAUSAHA TERHADAP MINAT BERWIRAUSAHA MAHASISWA. *Edunomic Jurnal Pendidikan Ekonomi, 9*(2), 156. <https://doi.org/10.33603/ejpe.v9i2.5157>
- Online Schools Center. (2019). *Doing It Their Way: Gen Z And Entrepreneurship*. <https://www.onlineschoolscenter.com/gen-z-entrepreneurship/>
- Oyeku, O. M., Kabouh, M. 2, Karimu, F. A., & Akindoju A F. (2014). On Entrepreneurial Self Efficacy and Entrepreneurial Success: A Conceptual and Theoretical Framework. *European Journal of Business and Management Wwww.Iiste.Org ISSN, 6*(26). www.iiste.org
- Posokhova, A. B. (2021). THE PROBLEM OF ABILITY FOR BUSINESS. *Вестник Тверского Государственного Университета. Серия: Педагогика и Психология, 4*(57), 42–48. <https://doi.org/10.26456/vtspyped/2021.4.042>
- Rauch, A., & Frese, M. (2007). Let's put the person back into entrepreneurship research: A meta-analysis on the relationship between business owners' personality traits, business creation, and success. *European Journal of Work and Organizational Psychology, 16*(4), 353–385. <https://doi.org/10.1080/13594320701595438>
- Rosemaro, M. E. (2022). Understanding the Concept of Entrepreneurship Management and Its Contribution in Organization. *International Journal of New Practices in Management and Engineering, 11*, 1.
- Rosique-Blasco, M., Madrid-Guijarro, A., & García-Pérez-de-Lema, D. (2018). The effects of personal abilities and self-efficacy on entrepreneurial intentions. *International Entrepreneurship and Management Journal, 14*(4), 1025–1052. <https://doi.org/10.1007/s11365-017-0469-0>
- Sanchaya Hendrawan, J., & Sirine, H. (2017). PENGARUH SIKAP MANDIRI, MOTIVASI, PENGETAHUAN KEWIRAUSAHAAN TERHADAP MINAT BERWIRAUSAHA (Studi Kasus pada Mahasiswa FEB UKSW Konsentrasi Kewirausahaan). In *AJIE-Asian Journal of Innovation and Entrepreneurship* (Vol. 02, Issue 03).

- Sari, K. A., Yusuf, M., Meigaswari, & Afdal. (2021). *Analisis Teori Karir Krumboltz: Literature Review*.
- Schawbel, D. (2014). *Why Gen Z May Be More Entrepreneurial Than Gen Y*. Entrepreneur Media. <https://www.entrepreneur.com/leadership/why-gen-z-may-be-more-entrepreneurial-than-gen-y/231048>
- Scherer, R. F., Adams, J. S., Carley, S. S., & Wiebe, F. A. (1989). *Role Model Performance Effects on Development of Entrepreneurial Career Preference*.
- Schultz, T. W. (1980). Investment in Entrepreneurial Ability INVESTMENT IN ENTREPRENEURIAL ABILITY*. *Source: The Scandinavian Journal of Economics*, 82(4), 437–448.
- Sedera, H., Ravoaja, H., Solohery Mampionona Aime, R., & Ranaivo Mikea Manitra, R. (2022). INTERNATIONAL JOURNAL OF ECONOMICS AND BUSINESS ISSUES The Influence of Positive Psychological Capital on Social Entrepreneurship Intention During Covid-19 Rakotoarisoa Maminiaina Heritiana Sedera. *International Journal of Economics and Business Issues*, 1(1), 28–43.
- Sembiring, L. D., Setyawati, A., Hanika, I. M., Lie, D., & Sudirman, A. (2022). Student Entrepreneurial Interest Analysis Based on the Effect of Self-Efficacy and Social Media Utilization. *International Journal of Scientific Research and Management*, 10(11), 4212–4218. <https://doi.org/10.18535/ijstrm/v10i11.em08>
- Senduk, W. F. F. (2022). *The Influence of Attitude, Locus of Control, and Creativity on Entrepreneurial Tendency*.
- Shen, Q. (2021). *The Importance of Integrating Career Planning Education into High School Curriculum*.
- Smucker, J. (2021). *Transformations in the Meaning of Unemployment*.
- Souitaris, V., Zerbinati, S., & Al-Laham, A. (2007). Do entrepreneurship programmes raise entrepreneurial intention of science and engineering students? The effect of learning, inspiration and resources. *Journal of Business Venturing*, 22(4), 566–591. <https://doi.org/10.1016/j.jbusvent.2006.05.002>
- Sulastri, S., Mulyadi, H., & Nurhidayah, N. (2022). *The Influence of Internal and External Factors on Entrepreneurial Intentions*.
- Supandi, A., Esra, M. A., Nurlela, N., Bakar, A., Sinambela, T. R., Widiyanto, S., & Purnomo, B. (2023). Bagaimana Anak Mempelajari Kemampuan Kewirausahaan Sejak Dini? *Jurnal Obsesi : Jurnal*

- Pendidikan Anak Usia Dini*, 7(4), 4267–4275.
<https://doi.org/10.31004/obsesi.v7i4.4557>
- Suratno, Narmaditya, B. S., & Wibowo, A. (2021). Family economic education, peer groups and students' entrepreneurial intention: the mediating role of economic literacy. *Heliyon*, 7(4).
<https://doi.org/10.1016/j.heliyon.2021.e06692>
- Svotwa, T. D., Jaiyeoba, O., Roberts-Lombard, M., & Makanyeza, C. (2022a). Perceived Access to Finance, Entrepreneurial Self-Efficacy, Attitude Toward Entrepreneurship, Entrepreneurial Ability, and Entrepreneurial Intentions: A Botswana Youth Perspective. *SAGE Open*, 12(2). <https://doi.org/10.1177/21582440221096437>
- Svotwa, T. D., Jaiyeoba, O., Roberts-Lombard, M., & Makanyeza, C. (2022b). Perceived Access to Finance, Entrepreneurial Self-Efficacy, Attitude Toward Entrepreneurship, Entrepreneurial Ability, and Entrepreneurial Intentions: A Botswana Youth Perspective. *SAGE Open*, 12(2). <https://doi.org/10.1177/21582440221096437>
- Syed, I., Butler, J. C., Smith, R. M., & Cao, X. (2020). From entrepreneurial passion to entrepreneurial intentions: The role of entrepreneurial passion, innovativeness, and curiosity in driving entrepreneurial intentions. *Personality and Individual Differences*, 157.
<https://doi.org/10.1016/j.paid.2019.109758>
- Thompson, E. R. (2009). *Individual Entrepreneurial Intent: Construct Clarification and Development of an Internationally Reliable Metric*.
- Tsai, K. H., Chang, H. C., & Peng, C. Y. (2016). Refining the linkage between perceived capability and entrepreneurial intention: roles of perceived opportunity, fear of failure, and gender. *International Entrepreneurship and Management Journal*, 12(4), 1127–1145.
<https://doi.org/10.1007/s11365-016-0383-x>
- TV UNHAS. (2024). *Perilaku Keuangan Generasi Z*.
<https://tv.unhas.ac.id/perilaku-keuangan-generasi-z/>
- Utami, E. P., & Utama, L. (2019). *Pengaruh Entrepreneurial Munificence Dan Efikasi Diri Terhadap Entrepreneurial Alertness Wirausaha*.
- Van Praag, C. M., & Cramer, J. S. (1999). *The Roots of Entrepreneurship and Labour Demand: Individual Ability and Low Risk Aversion*.