

The Influence of Openness to Experience, Entrepreneurial Knowledge, and Digital Literacy on the Interest in Entrepreneurship among Generation Z in the Special Region of Yogyakarta

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ABSTRACT

Entrepreneurship is one of the efforts to reduce unemployment and improve the economy in Indonesia. Compared to other countries, interest in entrepreneurship in Indonesia is still relatively low. Therefore, the government has made Generation Z a top priority to increase interest in entrepreneurship. This study aims to determine the influence of openness to experience, entrepreneurial knowledge, and digital literacy on the interest in entrepreneurship among Generation Z in the Special Region of Yogyakarta. The population in this study was all Generation Z in the Special Region of Yogyakarta, with a sample of 207 Generation Z respondents residing in the region. This study was conducted using quantitative methods with primary data obtained from questionnaires distributed via Google Forms and measured using a Likert scale. This study used non-probability sampling with purposive sampling techniques. This research was processed using SPSS version 22. The data analysis techniques in this study used validity and reliability instrument tests, multiple linear regression analysis, t-tests, F-tests, and determination coefficients. The results of this study indicate that openness to experience and entrepreneurial knowledge partially have a positive and significant effect on the entrepreneurial interest of Generation Z. Meanwhile, digital literacy does not affect the entrepreneurial interest of Generation Z.

Keywords

Digital Literacy

Entrepreneurial

Knowledge

Openness to Experience

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Introduction

Unemployment and poverty rates in Indonesia are on the rise, posing a serious challenge for the government. One strategic effort to overcome this is to encourage entrepreneurship, especially among the younger generation, namely Generation Z. There are many factors that encourage entrepreneurship, including increasing openness to experience, entrepreneurial knowledge, and understanding of digital literacy. In the context of personality, openness to experience plays an important role in entrepreneurial success. It is one of the dimensions of the Big Five personality traits model. This includes being curious, creative, imaginative, intellectual, open-minded, and fond of new things [1].

In the context of entrepreneurial knowledge, this refers to all information obtained during the training process and experience, which is used as training and understanding to create risk awareness and the courage to face those risks [2]. Digital literacy also plays an important role in entrepreneurship in the digital age. The ability of the younger generation to master digital technologies, such as social media, e-commerce, and digital marketing, can make it easier for them to run and develop businesses. Previous studies have shown that digital literacy, which is high among Generation Z, significantly influences their intention to enter the world of digital entrepreneurship [3].

This study aims to determine the influence of openness to experience, entrepreneurial knowledge, and digital literacy on the entrepreneurial interest of Generation Z in the Special Region of Yogyakarta.

Literature Review

A. Interest in Entrepreneurship

Interest in entrepreneurship is an inherent tendency within an individual to be attracted to creating a business, which they then organize, manage, take risks for, and develop. They do not depend on others; they are not people who seek employment but people who are able to create jobs for the wider community. Interest is a pleasant tendency for individuals, so when someone is involved in the business world because they have an interest in entrepreneurship, they will enjoy the work without pressure from others [4]. Interest in entrepreneurship is the ability to take the courage to become an entrepreneur with the strengths possessed by each individual, to fulfill life's needs, solve life's problems, and promote it [5]. To measure entrepreneurial interest, there are several indicators according to [6], namely:

1. Professional goals of becoming an entrepreneur, which is a person's motivation in the professional realm to take on the role of an entrepreneur.

2. Doing whatever it takes to become an entrepreneur, which is when someone has a strong interest in business, they will show maximum effort to achieve their goals as an entrepreneur.
3. Determined to start a company in the future, which is when an individual has an inner desire to build a business in the future.
4. Thinking very seriously about starting a business, which is when a person shows commitment and mental seriousness in planning to establish a business.

B. Openness to Experience

The Openness to Experience personality dimension refers to individuals who are interested in new things and have a strong desire to learn and try new things. The strengths of these individuals are that they tend to be more creative, imaginative, intellectual, highly curious, and open-minded. [7]. Openness to experience is one of the personality traits that plays the biggest role in shaping intentions, so it is important for entrepreneurs [8]. There are two indicators of Openness to Experience [9], namely Curiosity and Adventure, and Creative Imagination.

C. Entrepreneurial Knowledge

Entrepreneurial knowledge is all information obtained through training and experience, which is used for training and understanding, thereby leading to the ability to identify risks and the courage to deal with these risks [10].

Entrepreneurial knowledge is a science and art in an effort to determine, develop, and combine innovation, opportunities, and better ways to create more value in life [11]. This knowledge reflects the values applied in real actions and is utilized as a resource, driver, goal, strategy, method, process, and result in entrepreneurial activities [12]. Krueger et al. [13] state that there are indicators of entrepreneurial knowledge that can be used, namely: Knowledge about the business to be started, Knowledge about roles and responsibilities, Knowledge about personality and personal abilities, and Knowledge about business management and organization.

D. Digital Literacy

Naufal [14] states that digital literacy includes understanding and the ability to use digital media, communication tools, and networks to interact and communicate ethically, wisely, carefully, appropriately, and in accordance with the law in everyday life. Hague & Payton [15] state that there are eight indicators of digital literacy, namely: The ability to use and utilize computers, Creativity in using digital media, The ability to participate in digital spaces, The ability to communicate through digital technology media, The ability to search for and select information, The ability to contribute, analyze, and think critically when dealing with information, In line with the social and cultural context, and Understanding safety when

exploring, creating, and collaborating with digital technology. These indicators highlight that digital literacy extends beyond technical skills to include critical, ethical, and contextual dimensions of digital engagement.

E. Hypothesis Development

1. The Influence of Openness to Experience on Generation Z's Interest in Entrepreneurship.

Openness to experience is a person's tendency to try new things and experiences, as well as being able to adapt to any situation. This is also related to imaginative, creative, and adventurous traits, which are important elements in entrepreneurship. Ahmad et al. (2024) show that entrepreneurship is closely related to innovation, and the need to explore and experience new things is important for bringing something new and different to a business. Ningrum [17] states that openness to experience influences entrepreneurial interest among students.

Highly open people tend to be more creative and innovative, making it more likely for them to explore entrepreneurial opportunities. Therefore, the first hypothesis proposed is:

(H1): There is a positive and significant influence between openness to experience and entrepreneurial interest among Generation Z.

2. The Influence of Entrepreneurial Knowledge on Entrepreneurial Interest among Generation Z.

Lesmana et al. [18] states that entrepreneurial knowledge can be defined as an individual's capacity to create something innovative through ideas or opportunities that can be utilized optimally and appropriately. Aini & Oktafani (2020) emphasize that quality entrepreneurial knowledge can encourage young people to be more enthusiastic about running a business. Generation Z, who are knowledgeable about entrepreneurship, are usually more skilled and prepared to face challenges when starting a business. Wibowo [19] states that entrepreneurial knowledge has a positive and significant effect on the entrepreneurial intentions of students in the Special Region of Yogyakarta. The broader an individual's entrepreneurial knowledge, the higher their tendency to be interested in running a business [18]. Therefore, an adequate understanding of entrepreneurship can encourage an increase in interest in running a business. Therefore, the second hypothesis proposed is:

(H2): There is a positive and significant influence between entrepreneurial knowledge and the interest in entrepreneurship among Generation Z.

3. The Influence of Digital Literacy on the Interest in Entrepreneurship among Generation Z.

Digital literacy encompasses an individual's understanding, attitudes, and abilities in effectively using digital devices and media to search for, access, manage, integrate, evaluate, analyze, and utilize various digital resources. This aims to build new knowledge, create media as a means of expression, and establish productive communication in specific contexts in life, while encouraging positive social actions and fulfilling their information needs [20]. Setiawati et al. [21] stated that digital literacy has a positive effect on entrepreneurial interest. This is explained by the fact that even though there are no specific courses that teach digital literacy, students who have digital knowledge and skills can easily obtain independent learning resources through the digital world and digital communities to help them obtain information related to entrepreneurship. Furthermore, Fatonnah et al. [22] prove that digital literacy has a positive and significant effect on interest in entrepreneurship. Generation Z, who grew up in the digital era, are very familiar with technology and social media, which they can use to support their entrepreneurial activities. Therefore, the third hypothesis proposed is:

(H3): There is a positive and significant influence between digital literacy and the entrepreneurial interest of Generation Z.

4. The influence of openness to experience, entrepreneurial knowledge, and digital literacy on Generation Z's interest in entrepreneurship.

Based on the theory in the study conducted by Ahmad et al. [16] it was proven that openness to experience has a significant effect on the entrepreneurial intentions of accounting students. Ningrum [17] it was proven that openness to experience has a significant effect on the entrepreneurial intentions of accounting students.

The second variable that can influence entrepreneurial interest is entrepreneurial knowledge. Lesmana et al. [18] proved that entrepreneurial knowledge has a positive and significant effect on entrepreneurial interest. Furthermore, Aisyah et al. [23] also stated that entrepreneurial knowledge has a positive and significant effect on entrepreneurial interest among Muslim students at FEBI UINSU Medan. Wibowo [19] also stated that entrepreneurial knowledge has a positive and significant effect on entrepreneurial intention among students in the Special Region of Yogyakarta.

Digital literacy is the last variable that has the potential to influence entrepreneurial interest among Generation Z. Previous research related to the variable of digital literacy was presented by Setiawati et al. [21] showed that the digital literacy variable had a positive and significant effect on students' interest in entrepreneurship. Furthermore, Digital Literacy had a positive and significant effect on entrepreneurial interest among Sharia Economics students at IAIN Syekh Nurjati Cirebon [22].

Based on this explanation, researchers can conclude that the three variables of Openness to Experience, Entrepreneurial Knowledge, and Digital Literacy as independent variables can simultaneously influence the entrepreneurial interest variable of Generation Z. Based on the above research, the following hypothesis can be formulated:

H4: Openness to Experience, Entrepreneurial Knowledge, and Digital Literacy simultaneously influence entrepreneurial interest.

Research Method

This study adopts a quantitative approach and uses a questionnaire distributed via Google Forms, measured using a Likert scale as the main source of primary data. The population in this study is the entire Generation Z in Yogyakarta, with a sample of 207 Generation Z respondents residing in Yogyakarta, determined using purposive sampling. This method was used by selecting respondents who met certain criteria to obtain more representative data [24].

This study processed data using the IBM SPSS Statistics 22 program. Instrument testing was carried out through validity testing using Confirmatory Factor Analysis (CFA) and reliability testing using Cronbach's Alpha. The validity test aims to ensure that the research instrument, namely the questionnaire, actually measures what it is supposed to measure, while reliability is measured to ensure that the measurement results are consistent and reliable [24]. This study used multiple regression analysis to analyze the extent to which the independent variables affect the dependent variables. The t-test analysis allowed researchers to determine the magnitude of the influence of each independent variable separately on the dependent variable. The F-test analysis was used to test whether all regression coefficients of the independent variables together had a significant effect on the dependent variable. Finally, the coefficient of determination (R^2) test is used to measure the level of contribution of the model in explaining changes in the dependent variable in percentage form.

Results and Discussion

A. Validity and Reliability Test

Table 1 presents the results of validity testing for the study variables, namely Interest in Entrepreneurship (Y), Openness to Experience (X1), Entrepreneurship Knowledge (X2), and Digital Literacy (X3). The findings indicate that all questionnaire items meet the required validity criteria, demonstrating their suitability and reliability for subsequent statistical analysis and hypothesis testing procedures. This confirms that the measurement instruments accurately capture the intended constructs and provide a sound foundation for further inferential analysis.

Table 1. Output Results of Validity Testing

Statement Item	KMO value	Component	Description	Statement Item	KMO value	Component	Description
MB.1	0.878	0.781	Valid	LD.2	0.947	0.765	Valid
MB.2		0.779	Valid	LD.3		0.724	Valid
MB.3		0.767	Valid	LD.5		0.652	Valid
MB.4		0.749	Valid	LD.6		0.751	Valid
MB.5		0.848	Valid	LD.7		0.775	Valid
MB.6		0.819	Valid	LD.9		0.711	Valid
OE.1	0.731	0.688	Valid	LD.10	0.947	0.852	Valid
OE.2		0.832	Valid	LD.11		0.865	Valid
OE.3		0.796	Valid	LD.12		0.756	Valid
OE.4		0.758	Valid	LD.13		0.746	Valid
PK.1	0.877	0.600	Valid	LD.14	0.947	0.768	Valid
PK.2		0.574	Valid	LD.15		0.804	Valid
PK.3		0.771	Valid	LD.16		0.812	Valid
PK.4		0.543	Valid	LD.17		0.803	Valid
PK.6		0.781	Valid	LD.18		0.792	Valid
PK.7		0.698	Valid	LD.20		0.765	Valid
PK.8		0.775	Valid				
PK.9		0.738	Valid				
PK.10		0.685	Valid				

From the results of validity testing on the statement items for the variables Interest in Entrepreneurship (Y), Openness to Experience (X1), Entrepreneurship Knowledge (X2), and Digital Literacy (X3), it can be seen that the KMO value for each variable is greater than 0.5, all statement items in each variable have formed a single component and have a factor loading value > 0.5 in the component matrix, so that each statement item is valid.

Table 2. Reliability Test Output Results

Variables	Cronbach's Alpha	Description
Interest in Entrepreneurship	0.879	Reliable
Openness to Experience	0.766	Reliable
Entrepreneurship Knowledge	0.856	Reliable
Digital Literacy	0.954	Reliable

From the reliability test results, with Cronbach's Alpha values for all variables above 0.60, the instruments in this study are considered reliable or have a good level of consistency.

B. Multiple Linear Regression Analysis

Table 3 shows the results of multiple linear regression analysis, indicating that Openness to Experience (X1) and Entrepreneurship Knowledge (X2) positively influence Interest in Entrepreneurship (Y), while Digital Literacy (X3) has a smaller, non-significant effect.

Table 3. Multiple Linear Regression Analysis Results

Coefficients ^a			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	8.525	2.887
	Openness to Experience	0.165	0.076
	Entrepreneurship Knowledge	0.516	0.090
	Digital Literacy	0.133	0.074

a. Dependent Variable: Interest In Entrepreneurship

Based on the results of calculations using SPSS 22, the results of the multiple linear regression equation can be seen as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \quad (1)$$

$$Y = 8.525 + 0.165 X_1 + 0.516 X_2 + 0.133 X_3 + e \quad (2)$$

The constant value of 8.525 identifies that without the influence of the independent variables Openness to Experience (X1), Entrepreneurial Knowledge (X2), and Digital Literacy (X3) used in this study, the variable Interest in Entrepreneurship (Y) is 8.525. The regression coefficient of X1 is 0.165, which means that every time there is a 1% increase in the X1 variable (Openness to Experience), Entrepreneurial Interest increases by 0.165, but conversely, if there is a 1% decrease in the Openness to Experience variable, Entrepreneurial Interest decreases by 0.165. The regression coefficient for X2 is 0.516, which means that every time there is a 1% increase in the X1 variable (Entrepreneurship Knowledge), Entrepreneurial Interest increases by 0.516, but conversely, if there is a 1% decrease in the Entrepreneurship Knowledge variable, Entrepreneurial Interest decreases by 0.516. The regression coefficient for X3 is 0.133, which means that for every 1% increase in the X1 variable (Digital Literacy), Entrepreneurial Interest increases by 0.133. Conversely, if there is a 1% decrease in the Digital Literacy variable, Entrepreneurial Interest decreases by 0.133.

Table 4. T-test Output Results (Partial Test)

Variables	t	Sig.	Description
Openness to Experience (X1)	2.179	0.030	H1: Accepted
Entrepreneurship Knowledge (X2)	5.739	0.000	H2: Accepted
Digital Literacy (X3)	1.791	0.075	H3: Rejected

Based on the t-test (partial test) on the Openness to Experience variable (X1), the t-value is 2.179, and the significance value is 0.030. This means that the t-value of the Openness to Experience variable (X1) is greater than the t-table ($2.179 > 1.972$) and the significance value is $0.030 < 0.05$, so it can be concluded that H1 is accepted, meaning that Openness to Experience (X1) has a positive and significant effect on the Interest in Entrepreneurship (Y) of Generation Z. The Entrepreneurship Knowledge variable (X2) has a t-value of 5.739 and a significance value of 0.000. This means that the t-value of the Entrepreneurship Knowledge variable (X2) is greater than the t-table ($5.739 > 1.972$) with a significance value of $0.000 < 0.05$, so it can be concluded that H2 is accepted, meaning that Entrepreneurship Knowledge (X2) has a positive and significant effect on the Entrepreneurial Interest (Y). The Digital Literacy variable (X3) has a t-value of 1.791 and a significance value of 0.075. This means that the t-value of the Digital Literacy variable (X3) is smaller than the t-table value ($1.791 < 1.972$), and the significance value is $0.075 > 0.05$, so it can be concluded that H3 Rejected means that Digital Literacy (X3) does not affect the Interest in Entrepreneurship (Y).

C. F-test (Simultaneous Test)

Based on the calculation, the F-value is 47.752, with a significance value of $0.000 < 0.05$ can be obtained. It can be concluded that H4 is accepted, namely that the variables of Openness to Experience, Entrepreneurial Knowledge, and Digital Literacy simultaneously have a significant effect on the Interest in Entrepreneurship among Generation Z.

D. Testing the Coefficient of Determination (R^2)

The results of the coefficient of determination test examine the influence of Openness to Experience (X1), Entrepreneurship Knowledge (X2), and Digital Literacy (X3) on Interest in Entrepreneurship (Y). The R-squared value of 0.414 indicates that 41.4% of the variance in students' entrepreneurial interest can be explained collectively by the three independent variables included in the regression model. This demonstrates a moderate level of explanatory power, suggesting that the model provides a meaningful contribution to understanding factors that shape entrepreneurial intentions. However, the remaining 58.6% of the variance is influenced by other factors not included in this study, such as personal motivation, family background, economic conditions, social environment, or access to capital.

Discussion

The results of the validity and reliability tests indicate that all research instruments meet acceptable psychometric standards. KMO values above 0.5 and factor loadings exceeding 0.5 confirm that each construct forms a solid factor structure, while Cronbach's Alpha values above 0.60 demonstrate internal consistency. This strengthens the credibility of the regression findings and supports the appropriateness of using structured quantitative instruments in entrepreneurship research, as recommended in established methodological frameworks [6], [24]. Reliable measurement is essential when analyzing entrepreneurial intention, as conceptual precision ensures that psychological and cognitive constructs are accurately captured.

The findings show that Openness to Experience has a positive and significant effect on entrepreneurial interest among Generation Z. This supports the Big Five personality framework, where openness reflects creativity, curiosity, and a willingness to explore new opportunities [9]. Individuals with higher openness are generally more receptive to innovation and change, characteristics closely aligned with entrepreneurial activities. Prior studies confirm that personality traits significantly influence entrepreneurial intention. Wijaya et al. [8] found that openness positively affects entrepreneurial intention, particularly when supported by entrepreneurship education. Similarly, Ningrum [17] reported that Big Five personality traits, especially openness, significantly shape students' entrepreneurial interest. These findings suggest that psychological predispositions play an important role in motivating young individuals to pursue entrepreneurial careers.

Entrepreneurship Knowledge emerges as the most dominant predictor of entrepreneurial interest in this study. The regression coefficient and t-test results indicate that knowledge contributes substantially to increasing entrepreneurial intention. This finding is consistent with previous studies emphasizing the importance of entrepreneurship education in shaping students' career aspirations. Aini and Oktafani [2] demonstrated that entrepreneurship knowledge significantly influences students' entrepreneurial interest. Likewise, Hasniati [11] found that both motivation and entrepreneurship knowledge positively affect entrepreneurial intention. Knowledge enhances students' understanding of business processes, opportunity recognition, and risk management, thereby increasing their confidence in starting a venture. The importance of structured entrepreneurial learning is also reinforced by Ani et al. [12], who highlighted that entrepreneurship knowledge and financial literacy significantly predict entrepreneurial intention. Therefore, strengthening entrepreneurship curricula in higher education institutions is crucial for fostering entrepreneurial ecosystems among Generation Z.

Interestingly, Digital Literacy does not have a significant partial effect on entrepreneurial interest, although its regression coefficient is positive. This indicates that digital literacy contributes directionally but does not independently predict entrepreneurial intention when combined with openness and entrepreneurship knowledge. Previous studies have produced mixed findings regarding the role of digital literacy. Suryani and Chaniago [3] reported that digital literacy significantly influences entrepreneurial intention among vocational students. Similarly, Setiawati et al. [21] found that entrepreneurial literacy and digital literacy jointly affect interest in startup businesses. However, in the present study, digital literacy may function as a supporting competence rather than a primary driver. As Generation Z is generally familiar with digital technology, digital skills may already be evenly distributed, reducing their differentiating effect. Moreover, digital literacy as conceptualized by Naufal [14] and Hague and Payton [15] encompasses the ability to use technology critically and creatively. Without strong entrepreneurial knowledge and motivation, digital skills alone may not translate into entrepreneurial interest.

The simultaneous F-test confirms that Openness to Experience, Entrepreneurship Knowledge, and Digital Literacy collectively have a significant effect on entrepreneurial interest. This finding aligns with integrative models of entrepreneurial intention, which emphasize the combined influence of personality traits, knowledge, and contextual competencies. Krueger et al. [13] argue that entrepreneurial intention is shaped by attitudes, perceived feasibility, and personal predispositions. Similarly, Ahmad et al. [16] found that personality traits significantly influence entrepreneurship intention among accounting students. The present findings support the idea that entrepreneurial intention is

multidimensional and cannot be explained by a single factor. Even if digital literacy is not significant individually, its presence contributes to the overall explanatory power of the model.

The coefficient of determination value of 0.414 indicates that 41.4 percent of the variance in entrepreneurial interest is explained by the three independent variables. This represents a moderate level of explanatory strength. However, 58.6 percent of the variance remains unexplained, suggesting the presence of additional influencing factors. Previous research has identified family environment, social support, motivation, and media exposure as significant determinants of entrepreneurial interest [4], [23]. Lesmana et al. [18] also found that campus environment and social media utilization contribute to entrepreneurial interest alongside knowledge. Therefore, future studies should incorporate broader contextual and motivational variables to develop a more comprehensive explanatory model.

Overall, this study confirms that Entrepreneurship Knowledge plays the most critical role in shaping entrepreneurial interest among Generation Z, followed by Openness to Experience. Digital Literacy, while important in the digital era, does not independently drive entrepreneurial intention. These findings imply that universities should prioritize strengthening entrepreneurship education while simultaneously fostering innovative mindsets. Integrating personality development programs with experiential entrepreneurial learning may further enhance students' readiness to pursue entrepreneurial careers.

Conclusion

This study concludes that Openness to Experience and Entrepreneurship Knowledge have a positive and significant effect on the entrepreneurial interest of Generation Z in Yogyakarta. Meanwhile, Digital Literacy does not significantly influence their entrepreneurial interest. However, when considered together, Openness to Experience, Entrepreneurship Knowledge, and Digital Literacy simultaneously have a significant impact on Generation Z's entrepreneurial interest. These findings indicate that personality traits and knowledge-based factors play a more prominent role in shaping entrepreneurial motivation than digital skills alone, although the combination of these factors can collectively contribute to fostering interest in entrepreneurship.

Limitations

This study has several limitations that should be considered. First, data collection was conducted using self-administered questionnaires without direct guidance from the researchers, which may have led to misunderstandings of certain items and potential invalid responses. Second, the study focused solely on Openness to Experience, Entrepreneurship Knowledge, and Digital Literacy, leaving out other potential variables that could influence

Generation Z's entrepreneurial interest, such as self-efficacy, social environment, economic conditions, and family support.

Recommendations

Based on the findings, it is recommended that future research explore additional variables to better understand the factors influencing entrepreneurial interest among Generation Z. Including factors such as self-efficacy, social environment, economic conditions, and family support could provide a more comprehensive view. Additionally, it is suggested that the Department of Industry, Cooperatives, and Small and Medium Enterprises (Perinkopukm) develop targeted entrepreneurship training programs for Generation Z to support them in building businesses and enhancing their personal and professional development.

Conflict of Interest

The authors declare no conflict of interest.

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