

Entrepreneurship Education for Generation Z: Evaluating the Inside-Out Character Framework Using Structural Equation Modeling

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ABSTRACT:

Entrepreneurship education for Generation Z is often hampered because students tend to hide in their "comfort zone" and are afraid to make decisions due to a lack of strong inner character. This study aims to overhaul this learning method using the "Inside-Out" approach and the "Seven Undhira Characters" framework, which is likened to building a house, to transform students' passive nature into active professional skills. Through data analysis from 219 respondents, this study found an interesting fact: innate character is the most important foundation in the educational ecosystem. The application of this character has been shown to significantly influence the learning environment and entrepreneurial motivation. Uniquely, good learning facilities or atmosphere did not significantly impact motivation. This confirms that for Gen Z, entrepreneurial motivation stems purely from internal (intrinsic) drive and cannot be forced solely by external facilities. Nevertheless, the learning environment remains important because it acts as a bridge that can significantly improve student learning outcomes. In conclusion, helping Gen Z break out of their comfort zone requires two key steps: building character from within (especially Integrity and Self-Confidence) to foster the "will" to act, and providing a professional learning environment to provide a "path" to competence. This character framework has proven successful in transforming students' mindsets from initially avoiding challenges to becoming more courageous in solving problems independently

Keywords: Entrepreneurship Education; Generation Z; Character Education; Inside-Out Approach; Structural Equation Modeling.

1. Introduction

Generation Z and the Challenge of Entrepreneurship Generation Z faces unique challenges in entering the dynamic business

world. While technical skills and business knowledge are essential, they are not sufficient to ensure long-term success. Research indicates that for Generation Z, internal factors such as

mindset, resilience, and character play a more critical role than merely external environmental support. Therefore, a comprehensive educational strategy is required—one that does not only focus on "how to do business" but also on "how to be an entrepreneur." This necessitates a shift from traditional education to a character-based approach.

The "Seven Characters" Framework at Undhira Responding to this need, Universitas Dhyana Pura (Undhira) has integrated the "Seven Characters Learning Framework" into its curriculum to realize its vision of producing exemplary and excellent graduates (Teladan dan Unggul). This framework comprises specific values: Integrity, Self-Confidence, Diversity, and Servant Leadership (as the foundation of Exemplary values), alongside Entrepreneurship, Professionalism, and Global Insight (as the pillars of Superior values). This framework integrates concepts from Santoso et al. (2021), emphasizing that entrepreneurial motivation is deeply rooted in cognitive and character factors. Through this approach, students are not only exposed to theoretical knowledge and mentorship but are also shaped to possess strong internal values to navigate business uncertainties.

Analysis and Research Urgency Although many Higher Education Institutions provide entrepreneurship education through on-the-job training and mentorship, there is often an over-reliance on the learning atmosphere as the primary motivator. However, preliminary observations suggest that a supportive atmosphere acts merely as a reinforcer, whereas the true trigger for motivation and learning outcomes lies within the student's internal character. Unfortunately, there is limited empirical research specifically analyzing how these "Seven Characters" influence the learning atmosphere, motivation, and final learning outcomes among Generation Z students.

Objective of the Study To address this gap, this study moves beyond a systematic literature review and offers empirical evidence gathered from 219 students at Universitas Dhyana Pura. The study aims to analyze the extent to which the

Seven Characters framework serves as the primary determinant of entrepreneurial spirit compared to environmental factors alone. Specifically, this research seeks to answer the following questions: (1) How is the Seven Characters learning framework implemented in the context of entrepreneurship education at Dhyana Pura University? (2) Is there a significant relationship between the internalization of these characters and the students' learning motivation and outcomes? (3) Which specific character traits among the seven are the most influential in developing the entrepreneurial spirit of Generation Z?

By understanding these relationships, this research hopes to contribute to the development of an entrepreneurship curriculum that prioritizes character building as the core engine of student success, ensuring graduates are not just academically intelligent but also resilient innovators.

2. Literature Review

Generation Z and the Digital Dependency Technological advancements and the rapid flow of information have fundamentally reshaped the lives of Generation Z. As "digital natives," this generation is accustomed to ubiquitous connectivity, managing everything from communication to shopping through a single handheld device: the smartphone. Research indicates that smartphone exposure is nearly universal across all socioeconomic demographics, whether in urban or rural settings. Consequently, Generation Z exhibits a significantly higher dependency on smartphones compared to traditional media like television. Hastini et al. (2020) highlight that this cohort experiences greater psychological distress when disconnected from the internet than when facing financial constraints, underscoring that digital access is now viewed as a primary need rather than a luxury.

The Role of Social Media in the Digital Era To understand this trend deeper, it is essential to acknowledge that we live in a hyper-connected digital era where technology is an inevitable part

of daily life (Y.-K. Lee, 2021). A dominant aspect of this landscape is social media. Voramontri & Klieb (2019) define social media as internet-based applications built on Web 4.0 foundations that empower the creation and exchange of user-generated content. These platforms provide a digital environment that transcends distance, space, and time, allowing users to share content and connect globally (Trimastuti, 2017). However, while these platforms offer vast information, they also present challenges in how Generation Z consumes and processes information, often leading to passive consumption rather than active value creation needed in entrepreneurship.

The Educational Shift and the Character Gap
The shift towards online and digital learning—accelerated by the COVID-19 pandemic—has revealed significant drawbacks in educational outcomes, particularly regarding character development. While digital education effectively transfers cognitive knowledge, it often struggles to cultivate "heart-set" and "mindset" values. Yemima et al. (2021) argue that character training typically occurs through direct social interaction between teachers and students, which is limited in virtual settings.

From Health Discipline to Entrepreneurial Resilience
The "New Normal" era initially emphasized discipline in the context of health protocols (such as hygiene and compliance). However, the implications of this era extend far beyond health. The lack of direct supervision in the digital age has exposed Generation Z to negative technological impacts, including academic dishonesty, anti-social behavior, and a lack of resilience. In the context of entrepreneurship education, this "character deficit" is a critical barrier. Just as discipline was vital for survival during the pandemic, internal character values (such as Integrity, Self-Confidence, and Professionalism) are now the prerequisites for survival in the business world. Therefore, relying solely on a digital learning atmosphere is insufficient; there is an urgent need for a framework—such as the Seven Characters of Undhira—that explicitly integrates character

building into the curriculum to transform Gen Z from passive technology users into resilient, innovative entrepreneurs.

2. Methodology

Research Design and Context: This study employs a quantitative explanatory research design to evaluate the efficacy of the "Seven Characters Learning Framework" within the entrepreneurship education curriculum at Universitas Dhyana Pura. The research focuses on how internal character values influence entrepreneurial outcomes among Generation Z students. **Population and Sample** The population comprises active students engaged in the Entrepreneurship Development Program. Using purposive sampling, 219 respondents were selected based on criteria: (1) active enrollment in entrepreneurship courses, and (2) participation in business project implementations. This sample size is deemed sufficient for Structural Equation Modeling (SEM) to analyze the interrelationships between variables.

Operational Framework: The Integrated Character-Preneurship Model To analyze the variables (Character, Learning Atmosphere, Motivation, and Learning Outcomes), this study synthesizes Stephen Covey's "Inside-Out" approach with Thomas Lickona's "Components of Good Character" specifically within an entrepreneurial context.

1. **Conceptualizing Character:** The "Inside-Out" Entrepreneur (Stephen Covey) The independent variable, "Seven Characters of Undhira," is categorized using Covey's framework to distinguish between internal resilience and external competence. This structure tests the hypothesis that successful entrepreneurs start from internal strength (Private Victory) before mastering market challenges (Public Victory).

○ **Private Victory (The Foundation):** Includes *Integrity* and *Self-Confidence*. In entrepreneurship education, this represents the student's internal mindset—the ability to be trustworthy and confident in taking business risks.

○ Public Victory (The Application): Includes *Diversity, Servant Leadership, Entrepreneurship, Professionalism, and Global Insight*. This represents the student's ability to build networks, lead teams, and compete in the global market.

2. Measuring Entrepreneurial Competence: The 3 Domains (Thomas Lickona) To ensure the assessment covers the holistic entrepreneurial profile, the measurement instrument is constructed based on Lickona's three components:

○ Moral Knowing (Cognitive Entrepreneurship): Assesses the student's understanding of business ethics, market theories, and the definitions of the Seven Characters.

○ Moral Feeling (Emotional Entrepreneurship): Measures the *Motivation* variable. It assesses the student's passion, resilience against failure, and desire to create value—validating the hypothesis that motivation stems from internal character (values) rather than just the classroom atmosphere.

○ Moral Action (Behavioral Entrepreneurship): Measures *Learning Outcomes*. It assesses tangible actions, such as discipline in

business execution, consistency in maintaining product quality, and the ability to solve real-world problems during on-the-job training.

Data Collection Instrument: Data were collected using a structured questionnaire. The items were developed to measure:

○ Character Strength: The internalization of Undhira's 7 Character Framework

○ Learning Atmosphere: The perceived support from mentors and the campus ecosystem.

○ Entrepreneurial Motivation: The drive derived from *Moral Feeling*.

○ Learning Outcomes: The competency derived from *Moral Action*.

Data Analysis: The collected data were analyzed using path analysis to determine the dominant factors affecting student success. This analysis specifically aims to verify whether the "Inside-Out" character formation (Covey) acts as the primary antecedent for entrepreneurial motivation and outcomes (Lickona's Action), surpassing the influence of the external learning atmosphere.

Table 1: Operationalization of Undhira's 7 Character using Lickona & Covey's Framework

	Lickona Component	Covey's Paradigm	Focused Undhira Characters	Entrepreneurial Competency Target
Phase 1: Foundation	Moral Knowing (Cognitive)	Private Victory (Independence)	Integrity, Self-Confidence	The Mindset: Building trust, self-belief, and ethical foundation
Phase 2: The Drive	Moral Feeling (Affective)	Transition (Internalization)	Entrepreneurship (Spirit)	The Motivation: Resilience, passion and intrinsic drive to create value
Phase 3: The Result	Moral Action (Psychomotor)	Public Victory (Interdependence)	Servant Leadership, Diversity, Professionalism, Global Insight	The Skill: Team management, conflict resolution, global competitiveness, and execution

To ensure construct validity, the research instrument was developed based on the

Integrated Character-Preneurship Model, which synthesizes the "Seven Characters of Undhira"

with the theoretical frameworks of Lickona (1991) and Covey (1989). As illustrated, the variables are operationalized into a developmental sequence, transforming abstract character values into measurable indicators.

- **Independent Variable: Character Foundation (Phase 1)** The independent variable focuses on the internal foundation of the student, termed as "Private Victory." Based on Table 1, this variable is measured using indicators of Integrity and Self-Confidence. Following Lickona's concept of *Moral Knowing*, the questionnaire items in this section assess the cognitive aspect—specifically, the students' understanding of business ethics and their self-belief in facing risks.
- **Intervening Variable: Entrepreneurial Motivation (Phase 2)** The mediating variable is operationalized through the Entrepreneurship character, focusing on the "spirit" or drive. Aligned with Lickona's *Moral Feeling*, the instrument measures the affective dimension—assessing the students' intrinsic desire to succeed, resilience against failure, and passion for innovation. This aligns with the "Internal Drive" phase in the proposed model.

- **Dependent Variable: Learning Outcomes & Competence (Phase 3)** The dependent variable represents the "Public Victory" or the tangible results of the educational process. This variable encompasses Servant Leadership, Diversity, Professionalism, and Global Insight. The measurement utilizes Lickona's *Moral Action* domain, where questionnaire items evaluate observable behaviors, such as the ability to lead teams, collaborate in diverse settings, and demonstrate professional discipline in real-world business projects.

- **Instrument Scaling** All items derived from Table 1 were measured using a 5-point Likert scale. This structural mapping ensures that the statistical analysis (SEM) reflects the theoretical progression from internal character building (Phase 1) to external entrepreneurial competency (Phase 3).

However, the simple form designed by Undhira for character education as a form of higher education that takes national character building through education can be summarized as the picture of the house below,

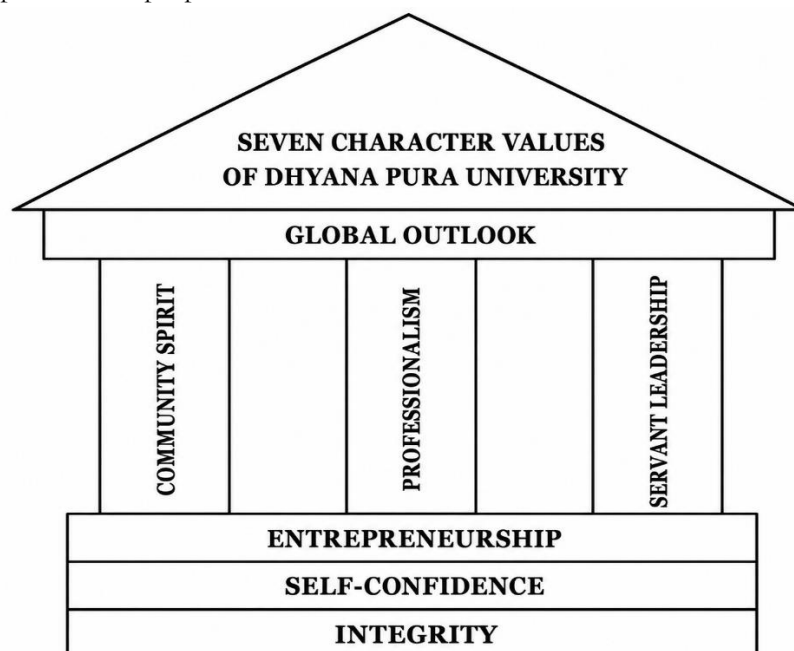


Figure 1: Character Logo contains the symbol of a house building.

The Seven Characters are conceptually visualized as a 'House' structure, symbolizing a sanctuary

where the academic community operates as a cohesive family—growing, counseling, and

strengthening one another. To fully embody this philosophy, the framework is constructed upon fundamental architectural elements: the foundation (base), the pillars (columns/walls), the access points (doors and windows), and the protective shelter (ceiling and roof).

3. Results

Based on the character learning framework established in the methodology, a statistical analysis was conducted to empirically verify how internal character values shape Generation Z's competence and attitudes in entrepreneurship. The resulting structural model, illustrating the relationships between these variables, is presented in Figure 2 below

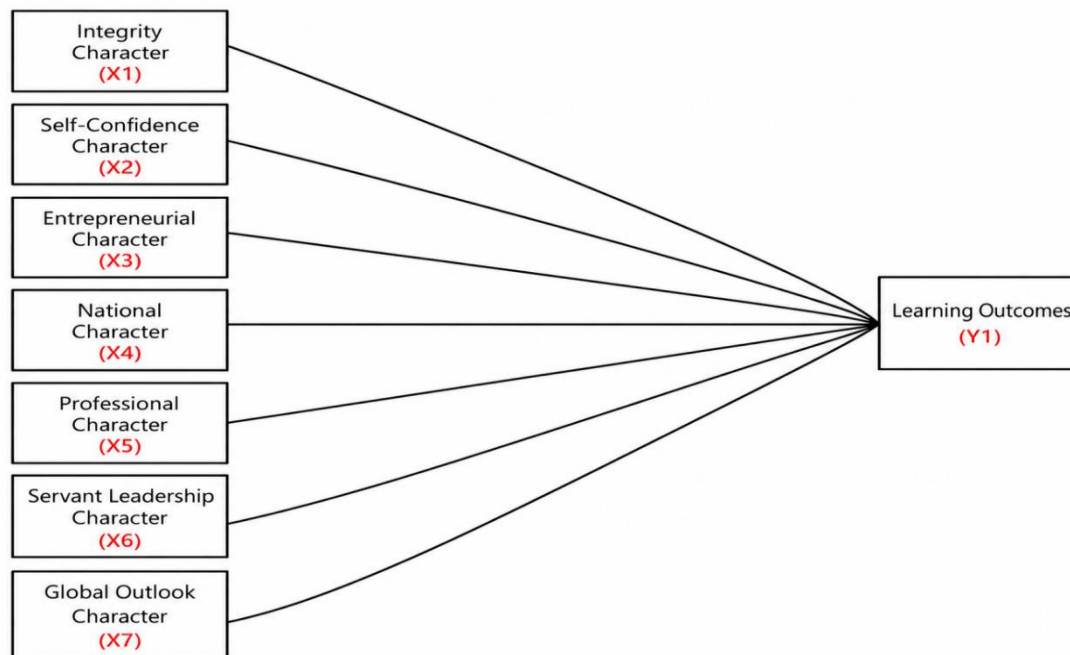


Figure 2: Seven-Character Learning Framework for Entrepreneurship Outcomes.

Observations from the study reveal that entrepreneurship learning focused solely on cognitive and psychomotor domains encounters significant obstacles. Students often lack the courage to make decisions, leading to a tendency to retreat into a 'safe zone' or display passivity when facing challenges due to limited internal reinforcement. This defensive attitude acts as an automatic barrier, often preventing them from finding solutions to complex obstacles. However, this stagnation can be effectively overcome by internalizing the characters of Diversity, Professionalism, and Global Insight. By integrating these specific values, the learning process shifts from passive avoidance to active problem-solving, empowering students to

autonomously navigate and resolve the conditions they face.

The structural model presented in Figure 3 empirically validates the hypothesis that overcoming student passivity requires a strong internal foundation. The statistical analysis of 219 respondents demonstrates a significant positive correlation between the Seven Characters of Undhira (Exogenous Variable) and Entrepreneurial Motivation (Intervening Variable). This finding confirms that the "defense mechanism" or fear of decision-making discussed earlier is not merely a lack of technical knowledge, but a deficit in internal character reinforcement, specifically *Self-Confidence* and *Integrity*.

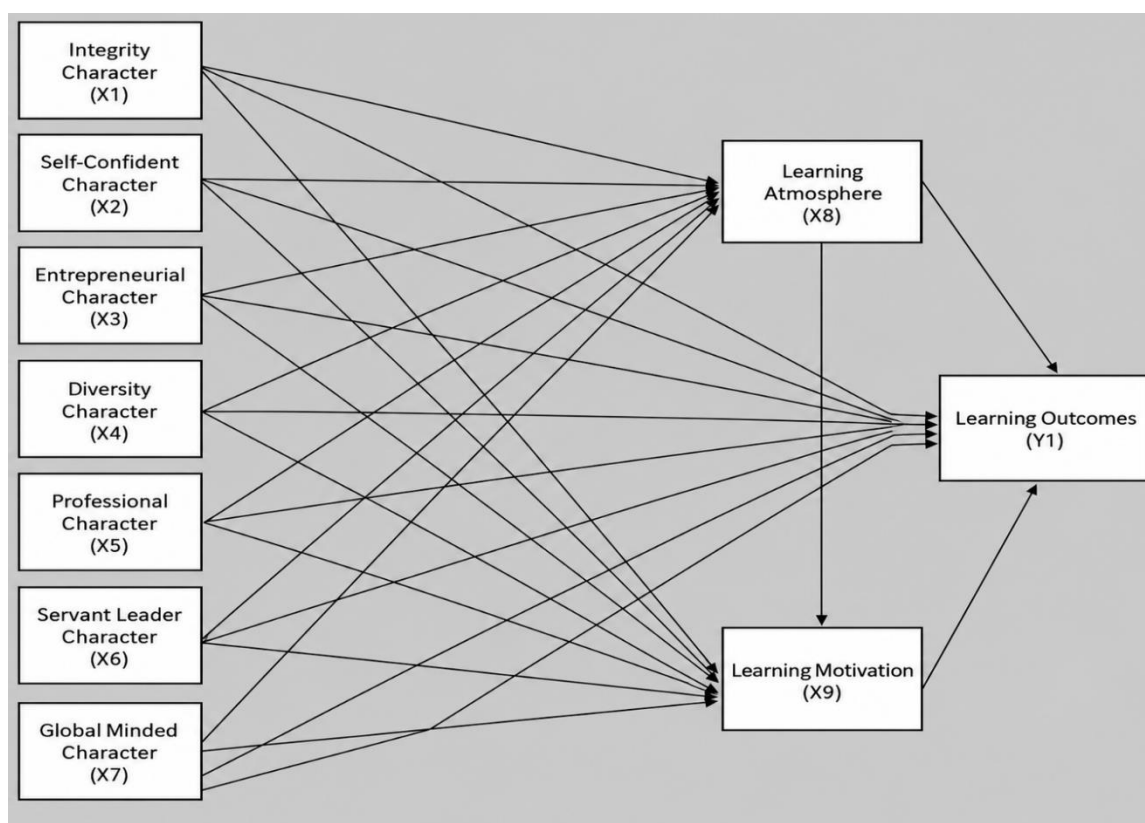


Figure 3. Constellation Design Analysis for SEM-PLS Structural Models

Furthermore, the path analysis reveals that Learning Outcomes (Endogenous Variable) are most effectively boosted when character values are internalized first. As shown in the data, the direct influence of character on learning outcomes is amplified by intrinsic motivation. This suggests that when students internalize values such as Diversity and Professionalism,

they transform from passive learners into active problem-solvers. The data indicates that the *Learning Atmosphere* serves as a supporting ecosystem, but the primary driver that pushes students out of their 'safe zone' and into 'Global Insight' competence is the strength of their internal character.

Table 2. Interpretation of Analyze

Analyze	f^2	Interpretation
Character → Learning Atmosphere	2,773	Very High
Character → Learning Motivation	0,585	High
Character → Learning Outcomes	0,053	Small
Learning Atmosphere → Learning Motivation	0,010	Very Small
Learning Atmosphere → Learning Outcomes	0,166	Medium

Structural Model and Effect Size Analysis: The structural model presented in Figure 3 empirically validates the hypothesis that overcoming student passivity requires a strong internal foundation.

The statistical analysis of 219 respondents demonstrates a significant positive correlation between the Seven Characters of Undhira

(Exogenous Variable) and Entrepreneurial Motivation (Intervening Variable).

To determine the strength of these relationships, the effect size () analysis was conducted as shown in Figure 4. The results indicate a "Very High" effect of Character on Learning Atmosphere ()

and a "High" effect on Learning Motivation (). Conversely, the influence of Learning Atmosphere on Motivation is categorized as "Very Small" (). This data empirically suggests that the primary driver pushing students out of their 'safe zone' is the strength of their internal character, not merely the external environment.

Table 3. Result Hypothesis

Hypothesis	Analyze	P-Value	Result
H1	Character → Atmosphere	0.000	Passed
H2	Character → Motivation	0.000	Passed
H3	Character → Outcomes	0.001	Passed
H4	Atmosphere → Motivation	0.144	Failed
H5	Atmosphere → Outcomes	0.000	Passed
H6	Character → Atmosphere → Motivation	0.359	Failed
H7	Character → Atmosphere → Outcomes	0.000	Passed

Detailed findings regarding the direct effects between the latent variables are provided in Figure 5. As shown in the table, the statistical significance of the relationships—specifically the influence of the Seven Characters on Learning Atmosphere and Entrepreneurial Motivation—is evidenced by the resulting P-values and T-statistics.

Character as the Internal Engine of Entrepreneurial Spirit (*Reflecting on H1 & H2: The Dominance of Character*) The study provides compelling empirical evidence that successful entrepreneurship education for Generation Z must begin with internal character reconstruction, rather than mere technical training. The massive statistical influence of the Seven Characters on Learning Atmosphere ($T=51.787$) and Motivation ($T=11.924$) validates the "Inside-Out" approach. In the context of entrepreneurship, this implies that attributes such as *Self-Confidence* and *Integrity* are the prerequisites for an entrepreneurial mindset. The data suggests that before a student can identify market opportunities or manage risks (Competence), they must first possess a strong internal moral compass. This challenges the traditional

pedagogy that prioritizes business plans over character building; the results prove that without the "Seven Characters," the entrepreneurial drive remains dormant.

The Failure of External Stimuli in Motivating Gen Z (*Reflecting on H4 & H6: The Insignificance of Atmosphere on Motivation*) A critical finding for entrepreneurship educators is the rejection of the hypothesis that a conducive atmosphere drives motivation ($P > 0.05$). This explains a common phenomenon where students remain passive or stuck in their "safe zone" despite being provided with excellent business incubators or facilities. The analysis confirms that entrepreneurial motivation is strictly intrinsic. For Generation Z, external facilities (Atmosphere) act as a hygiene factor—they are necessary but not sufficient to trigger the "courage to act." This finding aligns with the "passive defense mechanism" theory discussed earlier: students do not fear business because of a lack of facilities, but because of a lack of internal character reinforcement. Therefore, motivation to become an entrepreneur cannot be "bought" with facilities; it must be "built" through character.

The "Ecosystem of Competence": From Character to Business Action (*Reflecting on H3, H5, & H7: The Mediation Path*) While character ignites the spark, the Learning Atmosphere plays a crucial role as an accelerator for competence. The significant mediation effect ($T=5.866$) indicates that the Seven Characters create a professional culture (Atmosphere), which in turn significantly boosts Learning Outcomes (Entrepreneurial Competence). This illustrates the complete "Inside-Out" flow:

- Character (Internal): Builds the mental readiness and ethics (Integrity, Diversity).
- Atmosphere (External): Character transforms the class into a supportive, professional business ecosystem.
- Competence (Result): Students feel safe to take risks, make decisions, and apply their "Global Insight" to solve real problems. This proves that to produce graduates capable of global competition, High-Education Institutions must fuse character building with a supportive professional atmosphere.

4. Discussion

The Evolution of Character Education at Undhira Over the past 12 years, the learning framework of the "Seven Characters of Undhira" has undergone significant evolution and refinement. This continuous improvement aims to cultivate students who are not only "Exemplary and Superior" (Teladan dan Unggul) but also possess the moral integrity and competence required to contribute to the vision of "Golden Indonesia 2045." The framework has been distilled into a form that is both accessible and sustainable, designed to nurture the innate character traits students have possessed since childhood and transform them into professional competencies needed in adulthood.

The Generational Challenge Why Gen Z is Different While character values were effectively transmitted across Baby Boomers, Gen X, and Millennials, the landscape has shifted drastically for Generation Z. Facing rapid disruptions in education and the economy, Gen Z encounters

unique challenges that differ from their predecessors. Although they receive basic character education within the family unit, this foundation requires reinforcement and expansion to withstand the pressures of the digital era. Research indicates that Gen Z requires specific guidance to mature their character, ensuring they can navigate the complexities of modern economic development and survive in a highly competitive environment.

Implementation and Entrepreneurial Impact Recognizing the rapid cultural and technological shifts affecting Gen Z, Undhira's character framework is designed to be practical and impactful. The integration of character building into daily lectures—reinforced by dedicated sessions every Wednesday—has yielded observable results. This impact is evident when students engage in field applications across various sectors such as tourism, education, health, and technology. Beyond theoretical understanding, students demonstrate the ability to provide meaningful assistance to the community and, crucially, establish new entrepreneurial ventures. This proves that the internalization of character values effectively translates into tangible economic contributions and community development.

5. Conclusion

This study concludes that the "Character Education Framework" is not merely a supplementary element, but the foundational core of effective entrepreneurship learning. Empirical evidence confirms that for Generation Z, internal character maturity acts as the primary driver for learning motivation and achievement, significantly surpassing the influence of the learning atmosphere alone. This validates the "Inside-Out" approach, where success begins with internal self-mastery (Private Victory) before manifesting as external professional competence (Public Victory).

By strategically integrating the Seven Characters of Undhira—ranging from Integrity to Global Insight—into the curriculum, the university successfully bridges the gap between cognitive

knowledge and behavioral action. The findings suggest that effective entrepreneurship education for Generation Z should not rely solely on creating a supportive environment, but must prioritize the construction of strong internal values. Ultimately, this framework provides a proven roadmap to produce "Exemplary and Superior" graduates who are not only academically competent across diverse sectors (tourism, health, technology) but also possess the mental resilience and intrinsic motivation required to succeed as innovative entrepreneurs in the digital era.

This research acknowledges certain limitations and constraints regarding its scope. The study focuses specifically on the 'Seven Characters of Undhira' as an institutional adaptation of the character education guidelines established by the Ministry of Higher Education, Science, and Technology. Consequently, the discussion is limited to this specific framework and does not cover the entire spectrum of character education policies in Indonesia. Despite these boundaries, it is hoped that these findings will serve as a foundational reference for future researchers to develop more comprehensive models and explore further improvements in character-based entrepreneurship education.

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Author Bio

The author has an extensive research background in Education, Management and Information Systems. Committed to improving instructional quality, he has authored two books on Information Systems designed with innovative learning approaches. His current research is dedicated to refining Entrepreneurship Education through character building, aiming to produce superior human resources capable of competing in the global market.

Conflict Of Interest Statement

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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