



SOCIOECONOMIC AND DEMOGRAPHIC STUDIES ON ENTREPRENEURIAL INTENTIONS

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Abstract

Entrepreneurship plays an important role in regional economic development; however, entrepreneurial intention does not always translate into entrepreneurial activity, particularly in communities facing socioeconomic constraints. This study examines the influence of socioeconomic and demographic factors on entrepreneurial intention among residents of Cirebon Regency, Indonesia. A quantitative explanatory design was employed using purposive sampling of 183 respondents, and the data were analyzed using multinomial logistic regression. The results show that age, occupation, and education significantly influence entrepreneurial intention ($p < 0.05$), whereas gender, income, and place of residence do not. Although most respondents reported high entrepreneurial intention, they generally had relatively low educational attainment and income levels. These findings suggest that entrepreneurial intention is shaped more by human capital and work experience than by economic resources alone. The study provides empirical evidence on the role of socioeconomic and demographic characteristics in explaining entrepreneurial intention in a developing regional context.

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INTRODUCTION

Entrepreneurship is considered to create social value and drive the economic growth of countries; therefore, research in various countries has concentrated on empowering entrepreneurship (Kah et al., 2022; Marín et al., 2019; Osakede et al., 2017). The presence of entrepreneurship in various countries has succeeded in accelerating technological progress, creating jobs, and increasing economic resilience (Hafer, 2013; Lafuente et al., 2020; Roman & Maxim, 2017). Therefore, both developed, and developing countries have made every issue of entrepreneurship an important thing that must be studied thoroughly (Davey et al., 2016; He et al., 2019; Valdez-Juárez et al., 2024).

Entrepreneurship growth in Indonesia shows a positive trend as a major driver of the national economy, reflected in the increase in the number of entrepreneurs to 56.56 million people in 2024. However, amid this

great potential, there is still a significant gap between high entrepreneurial intention and limited socioeconomic and demographic conditions, especially in areas such as Cirebon Regency.

BPS data shows that although the level of entrepreneurial intention among the people of Cirebon reaches 74.9%, most of them have low education (43.2% are elementary school graduates) and incomes below the minimum wage (88%). This condition creates a paradoxical phenomenon: high entrepreneurial spirit, but low human resource capabilities and economic access.

Despite extensive research on entrepreneurial intention, most prior studies have concentrated on the psychological factors influencing university students and young entrepreneurs. Existing literature provides limited evidence regarding the influence of demographic and socio-economic characteristics on entrepreneurial intention among the general population, particularly in semi-urban regions of developing countries. Furthermore, previous studies rarely address situations in which entrepreneurial intention remains high despite relatively low educational attainment and income levels. Therefore, this study seeks to fill this gap by examining the role of socio-economic and demographic factors in shaping entrepreneurial intention among residents of Cirebon Regency.

Entrepreneurship has become one of the primary drivers of economic growth, innovation, and employment creation in both developed and developing countries. Previous studies have extensively investigated entrepreneurial intention by emphasizing psychological determinants, entrepreneurship education, institutional support, entrepreneurial self-efficacy, and financial accessibility. Although these studies have substantially advanced entrepreneurship literature, they predominantly focus on students, young adults, or specific occupational groups, providing limited evidence regarding entrepreneurial intention among the general population.

Accordingly, this research addresses this gap by examining the influence of socioeconomic and demographic characteristics, including education, income, age, gender, occupation, and residential location, on entrepreneurial intention among residents of Cirebon Regency. By adopting an integrated analytical perspective within a developing regional context, the present research contributes to extending the theory of planned behavior while enriching the entrepreneurship literature by demonstrating how structural socioeconomic conditions complement psychological factors in shaping entrepreneurial intention.

Indonesia's growth as a developed country cannot be separated from the contribution of entrepreneurship and domestic MSMEs (Efendi et al., 2019). This contribution is evidenced by the results of the third quarter of 2024; the Indonesian economy has experienced a steady increase compared to the previous year, namely 4.95 percent (Central Bureau of Statistics, 2024). In February 2024, it was recorded that the number of entrepreneurs in Indonesia had reached 56.56 million people out of a total national labor force of 149.38 million people (Adi Ahdiat, 2024). However, the high unemployment rate remains a significant challenge for Indonesia, which has a demographic advantage (Saputra et al., 2021).

Although Indonesia has experienced positive economic growth and a steady increase in the number of entrepreneurs, these national achievements do not necessarily reflect entrepreneurial conditions across all regions. Significant disparities in educational attainment, household income, employment opportunities, and access to economic resources persist between regions, suggesting that entrepreneurial intention may be shaped differently depending on local socioeconomic contexts. Therefore, examining entrepreneurial intention at the regional level is essential to understand how local socioeconomic and demographic characteristics influence individuals' entrepreneurial decisions.

In the literature, it has been found that socioeconomic and demographic circumstances are always linear with one's level of success and achievement (Chen & Akar, 2016; Early et al., 2023; Roach & Sauermann, 2015). Students from low socioeconomic status tend to work part-time, which causes them to experience reduced learning quality and focus problems, increasing the number of students dropping out of college in the last year of study (Becherer & Maurer, 1999; Chies et al., 2014; Cocoradă et al., 2021).

In Indonesia, entrepreneurial intention is highly dependent on educational background and family economic conditions because entrepreneurial activities are considered to have a high risk of failure, therefore, they require support from educational background, financial endurance, and family environment (Saputra et al., 2021; Yusuf & Efendi, 2019). Socioeconomic conditions, including education and income, greatly influence people's intention to choose the entrepreneurial path as the main profession and include employees' intention to switch professions to become entrepreneurs (Sandi & Nurhayati, 2020; Sugianingrat et al., 2020). Socio-demographics have become a variable used in analyzing population and community characteristics, community interests and beliefs, regional economic income and resilience, and measuring the resource potential of a region (Azwardi et al., 2023; Fitrianiingsih & Melaniani, 2017; Islam et al., 2022;

Kadoya & Khan, 2020). Demographic data will be used for marketing purposes, strategy development, and supporting data for research development (Ma & Sun, 2020; Sheth & Kellstadt, 2021).

Indonesia has a demographic bonus, as evidenced by the increase in the economy, productive age of society, and industrial development in various sectors (Central Bureau of Statistics, 2024). To maximize the demographic bonus, the government has various programs, such as Indonesia Emas, Kampus Merdeka, and the Relocation of the Capital, to encourage urbanization and economic equality. Therefore, it is estimated that Indonesia's potential will reach its peak in 2030-2040, (Almubaroq, 2023; Ikfina, 2024; Saputra et al., 2021).

In 2023, the economy of Cirebon Regency reached a Gross Regional Domestic Product value of Rp28,772.59 billion based on current prices and Rp18,934.40 billion based on constant 2010 prices. The economic growth of Cirebon Regency was recorded at 5.01 percent compared to the previous year. The transport and storage sector recorded the highest growth of 9.99 percent from a production perspective. Meanwhile, from the expenditure side, the consumption expenditure component of non-profit institutions serving households recorded the highest growth of 5.96 percent (BPS Kota Cirebon, 2022).

The significant development of Cirebon Regency cannot be separated from the contribution of the regency's area. In 2020, the Cirebon Regency Government determined that 10 out of 40 sub-districts were in the poorest category, which included Gebang, Waled, Greged, Babakan, Mundu, Losari, Dukupuntang, Gegesik, Sumber, and Plumbon (Hanafi, 2020). However, Cirebon Regency began to transform through increased entrepreneurship in various sectors such as the Fisheries Commodity along the North Coast of Java (Gumilang & Susilawati, 2020); Religious Tourism (Saladin Azis, 2023); Agricultural Industry (Apid et al. 2022); and others. Bakhri et al. (2021) explained that six industrial sectors contribute greatly to the regional income of Cirebon Regency: the Processing Industry, Wholesale and Retail Trade, Agriculture, Forestry and Fisheries, Construction, Transportation and Warehousing, and Educational Services. Rapid economic development is also supported by the population's and students' strong consumptive behaviors (Febianti et al., 2023).

Despite these encouraging economic developments, Cirebon Regency continues to experience substantial disparities in education, household income, and employment opportunities across districts. These conditions create an important empirical context because entrepreneurial intention may develop differently from that observed in urban or economically advanced regions. Nevertheless, empirical studies examining the simultaneous influence of socioeconomic and demographic characteristics on entrepreneurial intention within this regional context remain limited.

The novelty of the present research lies in its examination of a paradoxical entrepreneurial phenomenon observed in Cirebon Regency. While entrepreneurial intention among residents is relatively high, most respondents possess limited human capital and economic resources, as indicated by low educational attainment and incomes below the regional minimum wage. This finding challenge conventional entrepreneurship theories that associate entrepreneurial intention with higher levels of education and financial capacity. Therefore, these findings contribute to the entrepreneurship literature by demonstrating how entrepreneurial intention develops within a socioeconomically disadvantaged community.

A key contribution of the present study is the simultaneous examination of socioeconomic and demographic characteristics, including education, income, age, gender, occupation, and residential location, in explaining entrepreneurial intention among the general population in a semi-urban developing region. Unlike previous studies that primarily focused on psychological, educational, or institutional determinants, the proposed framework integrates structural socioeconomic and demographic factors within a unified analytical framework. Furthermore, the findings extend the understanding of necessity-driven entrepreneurship by demonstrating that entrepreneurial intention may remain high despite limited human capital and financial resources, thereby enriching the Theory of Planned Behavior through the inclusion of contextual socioeconomic determinants.

Based on the data and information, there has been a significant increase in the economy's quality due to the growing number of entrepreneurs in Cirebon Regency. By considering various local perspectives and elements that have been found, the researcher wants to measure the potential and factors that influence the growth of entrepreneurship in Cirebon Regency by considering the Socioeconomic and Demographic Conditions on Entrepreneurial Intention. Socioeconomic factors included Education and Income, while Demographic Factors included Gender, Age, Residential Location, and Occupation.

Accordingly, the present study investigates the simultaneous effects of socioeconomic factors (education and income) and demographic characteristics (age, gender, occupation, and residential location) on entrepreneurial intention among residents of Cirebon Regency using multinomial logistic regression. By

focusing on a semi-urban developing region, the present research provides empirical evidence supporting more context-specific entrepreneurship development policies while advancing the entrepreneurial intention literature.

Although previous studies have extensively examined entrepreneurial intention, most have focused on psychological determinants such as attitude, subjective norms, perceived behavioral control, entrepreneurial education, and self-efficacy, primarily among university students, young adults, or prospective entrepreneurs. Comparatively limited attention has been given to the combined influence of socioeconomic and demographic characteristics on entrepreneurial intention among the general population, particularly in developing regional contexts. Consequently, we still lack a comprehensive understanding of the mechanisms through which education, income, age, gender, occupation, and residential location collectively shape entrepreneurial intention. Consequently, we still lack a comprehensive understanding of how education, income, age, gender, occupation, and residential location collectively shape entrepreneurial intention.

To address this research gap, the present study investigates the simultaneous influence of socioeconomic and demographic factors on entrepreneurial intention among residents of Cirebon Regency using multinomial logistic regression. Unlike previous studies that predominantly emphasize individual psychological determinants, this research integrates structural socioeconomic and demographic characteristics within a unified analytical framework. Accordingly, the study extends the Theory of Planned Behavior by demonstrating how contextual socioeconomic resources complement psychological factors in shaping entrepreneurial intention while providing empirical evidence to support more context-specific entrepreneurship development policies in developing regions.

To understand entrepreneurship, the main focus is on the characteristics of entrepreneurs (Becherer & Maurer, 1999). From a behavioral perspective in entrepreneurship studies, an entrepreneur is a person who engages in a series of activities to create an organization. In contrast, from a trait perspective, an entrepreneur is defined by a set of personality traits and characteristics (Gartner, 1988). The characteristics of entrepreneurs will be identified through age, gender, education level, personality traits, entrepreneurial knowledge and abilities, desire for achievement, the spirit of adventure, and value orientation as important factors (Becherer & Maurer, 1999; Liu et al., 2019; Low & Macmillan, 1988). Entrepreneurs are judged by their resilience and ability to adapt to challenges, whereas their well-being is determined by their planning skills and foresight of opportunities (Castro & Zermeno, 2020; Stephan et al., 2023).

Entrepreneurship has many definitions that are not connected, and there is no clear conceptual framework for the relationship between entrepreneurship and economic outcomes (Gartner, 1990; Petrakis et al., 2020; Shane and Venkataraman, 2000). Entrepreneurship is better recognized as an activity of entrepreneurs who have the freedom to act on their responsibilities and risks (Kirzner et al., 1983; Stephan, 2018; Welter et al., 2017). Entrepreneurship involves recognizing business opportunities, managing resources, and taking strategic steps to ensure success (Franco, 2016). Entrepreneurship involves the creativity and innovation of existing ideas or resources (Mitra, 2019). Entrepreneurship offers well-being, but entrepreneurial activities can generate stress through diverse and intense sources (Haun & Frese, 2012; Petrakis et al., 2020; Rauch et al., 2018).

In relation to Basic Education, the business aspect is an important part of research that discusses aspects such as skill development (creativity, extroversion, openness to new experiences, etc.) that guide the future of individuals as responsible citizens and protagonists in their lives. When this approach is applied in elementary and secondary schools, it has an impact on personality traits that focus on the intention to start a new business. Entrepreneurship education can have an impact on business vision at any stage of a person's education, whether before, during, or after they become an entrepreneur, or on the process of a person's desire to become an entrepreneur as proposed in this study.

Entrepreneurship plays a very important role in a country's economy, especially in developing countries, as a driver of economic growth, a provider of employment, and a catalyst for innovation. This is also true in Indonesia, a developing country where entrepreneurship is a key pillar of the economy. Entrepreneurship contributes significantly to both Indonesia's economic and societal growth (Pachón- Palacios & Velosa-Garcia 2024). The present study focuses on individual entrepreneurs who operate businesses without employees. The findings indicate that these entrepreneurs experience both motivational drives and stress while managing their ventures and gradually develop personal resources that reflect their sustained managerial efforts. Individual entrepreneurs often face problems alone. This makes them think harder to solve their problems. Usually, they are motivated by opportunity rather than necessity. This results in individual entrepreneurs tending to be more successful when they are motivated by opportunity. (Hardaningtyas & Amin 2024).

Although entrepreneurship has become an important contributor to Indonesia's economic growth, national statistics do not fully reflect entrepreneurial conditions across different regions. Considerable

disparities in educational attainment, income distribution, employment opportunities, and access to economic resources remain evident among local communities. These regional differences suggest that entrepreneurial intention may be shaped not only by individual psychological factors but also by the socioeconomic and demographic contexts in which individuals live.

Intention comes from an activity or object that naturally arouses feelings of liking and belonging, which reflects internal and external acceptance (Djamarah, 2011). According to (Harackiewicz and Hulleman, 2010), entrepreneurial intention is a combination of the terms "intention" and "entrepreneurship," which refers to a person's strong drive or desire to achieve goals with full awareness, enthusiasm, and satisfaction. A stronger and closer relationship strengthens entrepreneurial intentions (Almeida et al., 2013). Entrepreneurial intentions related to the willingness and ability to engage in tasks vary over time, age, and individuals, indicating that intentions are dynamic (Cooke, 2016). Entrepreneurial intention is the commitment to develop and initiate a new business idea (Hattab, 2014).

The research data confirm that the business scenario of startups and technology companies is dynamic and made up of many young people, most of whom have just entered the labor market. In this scenario, being obliged to take a position is considered important because the content of the research addresses issues such as satisfaction with one's current job and interest in leaving the company to become an entrepreneur. The justification was to prevent respondents from going to 'neutral' answers and showing a position that could generate issues within the organization, which would make it impossible to measure the level of entrepreneurial intention adequately or could even generate bias in the average results. Regarding the willingness to become an entrepreneur, 61.45% of the respondents said that they intend to start their own business in the future, whereas 38.55% said they did not.

Entrepreneurial intention is widely recognized as the immediate antecedent of entrepreneurial behavior within the Theory of Planned Behavior (Ajzen, 1991). According to this theory, entrepreneurial intention develops through positive attitudes toward entrepreneurship, supportive subjective norms, and perceived behavioral control, which reflects individuals' confidence in their capability to establish a business. Socioeconomic resources such as education and income contribute to perceived behavioral control by enhancing entrepreneurial knowledge, financial capability, and opportunity recognition.

In addition to psychological determinants, demographic characteristics including age, gender, occupation, and residential location shape individuals' access to entrepreneurial opportunities and economic resources. Therefore, the proposed framework adopts the Theory of Planned Behavior while integrating socioeconomic and demographic perspectives to explain variations in entrepreneurial intention among residents of Cirebon Regency.

Socioeconomic status affects various aspects of life. In various kinds of literature, education is the most significant factor influencing entrepreneurial intention, especially at the university level, which plays a major role in shaping and developing sustainable entrepreneurial attitudes (Gorman et al., 1997; Pittaway & Edwards, 2012). Highly educated individuals tend to be more confident in starting and managing businesses. In addition, good entrepreneurship education equips individuals with the skills and knowledge to run a business effectively (Amoros & Bosma, 2014; Hassan, 2020).

Education plays an important role in fostering entrepreneurial intent. In the United States, Krueger et al. (2000) compared the entrepreneurial intent model with Shapero's model among 97 business school graduates and concluded that feasibility and attitudes toward action have a significant influence on entrepreneurial intent. In France, Boissin et al. (2009) emphasized that entrepreneurship education not only equips individuals with skills but also builds a positive image of entrepreneurial careers. The findings of Hasanah Nurhasikin (2019) explain that students who take entrepreneurship courses have higher entrepreneurial intentions. Similar findings were found by Santi et al. (2017) among 460 students at Kuningan University.

An individual's income level determines their socioeconomic status and quality of life (Case et al., 2005; Cheng et al., 2002). Individuals with low economic status often have entrepreneurial intentions to improve their financial condition, which is known as the need-driven entrepreneurship (NEP) phenomenon.

An individual's income level determines their socioeconomic condition and quality of life (Case et al., 2005; Cheng et al., 2002). Individuals with low economic conditions often have entrepreneurial intentions to improve their financial conditions, known as the necessity entrepreneurship phenomenon (NEP). Those with a stable economy tend to be driven by opportunities and innovation, called opportunistic entrepreneurship (Audretsch & Thurik, 2000; Giacomini et al., 2023; Zou et al., 2023). High income helps individuals achieve independence, exercise entrepreneurship, and make innovations (Carter et al., 2003; Cassar, 2007; Harrison & Hart, 1983). In Indonesia, income expectations are one of the main factors driving individuals to choose

entrepreneurship (Syafiya Fathiyannida & Teguh Erawati, 2021; Utami & Sari, 2017). The findings of (Azwardi et al., 2023) confirm that Income and Education levels can influence the entrepreneurial intentions of Palembang people.

Socioeconomic characteristics represent individuals' educational attainment and economic capacity, both of which influence entrepreneurial decision-making. Education strengthens entrepreneurial knowledge, analytical capability, and opportunity recognition, whereas income provides financial flexibility and reduces barriers associated with business creation. Consequently, individuals with greater socioeconomic resources are generally expected to demonstrate stronger entrepreneurial intention.

Accordingly, education and income are conceptualized as essential socioeconomic resources that facilitate entrepreneurial intention by enhancing human capital and reducing financial constraints. This conceptualization provides the theoretical basis for examining how socioeconomic characteristics contribute to entrepreneurial intention among residents of Cirebon Regency.

Early approaches to customer segmentation often used geographic, social, and demographic characteristics, as these data are easily accessible and inexpensive (Changchit et al., 2022; Mladenović et al., 2021; Myers, 1996; Vyncke, 2002). However, research shows that Socio-Demographics have explanatory power that is not limited to customer behavior but can help determine the characteristics of individuals with entrepreneurial intentions (Tkachev & Kolvereid, 1999). Socio-demographics can be grouped by age, gender, occupation, education, religion, ethnicity, income, family type, marital status, geographic location, and social class (Romadhon et al., 2021).

The findings (Rochayati, 2013) explain that Socio-Demographics contribute 22.04% to the intention of students in entrepreneurship in Bantul Regency. The findings of (Marín et al., 2019) explain that the social orientation of an entrepreneur is stronger in women, more educated people, and older people. However, the findings (Merrett & Gruidl, 2000) show that based on a survey of 4,200 business owners, gender and geographical location can be barriers to female entrepreneurial success. The findings (Praag & Ophem, 1995) explain that most young US employees are willing to become self-employed but are constrained by their

opportunities and finances. The findings (Chen & Akar, 2016) explain that the Place of Residence determines a person's activity space, with people living in suburban areas having a smaller activity space.

METHOD

A quantitative approach with an explanatory research design was employed to examine how socioeconomic and demographic factors influence entrepreneurial intention among residents of Cirebon Regency, Indonesia. A survey strategy was applied because it allows researchers to capture the perceptions of many individuals within a relatively short period of time and provides a basis for statistical inferences.

The target population consists of residents of Cirebon Regency who are of productive age (18 to 70 years old) and, in principle, have the potential to engage in entrepreneurial activities. This sampling was conducted using a purposive strategy, meaning that only respondents who met the criteria and had lived in the area for at least two years, were of productive age, had a source of income (fixed or variable), and were willing to participate in the research were included in the sample. A total of 183 valid responses were collected, which was considered enough to apply the logistic regression method with a recommended ratio of five to ten observations for each estimated parameter.

Data were collected through a structured questionnaire administered directly to respondents with the assistance of a trained data collection team. The measurement tool used was a five-point Likert scale, ranging from “strongly disagree” (1) to “strongly agree” (5). The questionnaire consisted of two main groups of variables, namely independent variables covering education, income, gender, age, place of residence, and occupation, as well as dependent variables in the form of entrepreneurial intention measured through the respondents' willingness and readiness to start a business. To supplement the primary data, secondary data was obtained from official documents, statistical reports published by the Central Statistics Agency (BPS), and other relevant sources.

The measurement items used in the questionnaire were adapted from previously validated entrepreneurship literature to ensure content validity. Entrepreneurial intention was measured using indicators reflecting respondents' willingness, interest, and readiness to establish a business, whereas socioeconomic and demographic variables were operationalized based on respondents' educational attainment, monthly income, age, gender, occupation, and residential location. Prior to data collection, the questionnaire was reviewed by

experts in entrepreneurship and research methodology to ensure clarity, relevance, and consistency of the measurement items.

Before conducting the main analysis, the instrument was subjected to validity and reliability testing. Item validity was evaluated using Pearson's product-moment correlation, in which all questionnaire items demonstrated correlation coefficients exceeding the minimum acceptable threshold and were therefore considered valid. Internal consistency was assessed using Cronbach's Alpha, with all constructs exceeding the recommended value of 0.70, indicating satisfactory reliability for subsequent statistical analysis.

The collected data were coded, cleaned, and screened before statistical analysis. Descriptive statistics were first employed to summarize respondents' characteristics, followed by validity and reliability assessment of the measurement instrument. Subsequently, multinomial logistic regression was performed to estimate the effects of socioeconomic and demographic variables on entrepreneurial intention because the dependent variable was dichotomous. Model adequacy was evaluated using the Hosmer-Lemeshow goodness-of-fit test, the Omnibus Test of Model Coefficients, Nagelkerke R Square, and classification accuracy.

The dependent variable, entrepreneurial intention, was operationalized as a categorical construct with two levels (high and low). Independent variables were also categorized into several groups, namely education, which was measured based on the highest level of education achieved (from no formal education to higher education). Income level was classified based on the regional minimum wage (below, equal to, or above). gender distinguishes between male and female respondents, age is grouped between Zillennials (19–43 years) and non - Zillennials (44 years and above), place of residence distinguishes between the city center and the suburbs, and occupation includes categories such as housewife, farmer, fisherman, employee, student, and others.

This analysis process was conducted in several stages. First, the reliability and validity of the instruments were tested using Cronbach's Alpha and Pearson's correlation coefficient to ensure that the items accurately measured the intended constructs. Descriptive statistics were used to describe the respondents and summarize the distribution of demographic characteristics. Next, Multinomial Logistic Regression was used to analyze the extent to which socioeconomic and demographic factors influence entrepreneurial intent. This method was considered appropriate because the dependent variable is categorical, allowing the calculation of odds ratios for each predictor relative to the reference group. Model accuracy was evaluated through model fit tests, including -2 Log Likelihood, Cox and Snell's R², Nagelkerke's R², and McFadden's R². The statistical significance of predictors was verified using the Likelihood Ratio Test at a significance level of 5% ($\alpha = 0.05$). Finally, the study observed the ethical standards in social science research. Respondents were informed of the purpose of the study, their participation was entirely voluntary, and their identities were kept confidential. All collected data were used exclusively for academic research.

RESULTS

To maximize the results of the study, primary data obtained directly through observation and direct questionnaire distribution were used to ensure the feasibility of the data obtained. In contrast, primary data were obtained through information literacy from government agencies and related literature from previous experts. Table 1 presents the findings of the questionnaire distributed to 183 respondents in the Cirebon Regency.

Table 1. Respondent Characteristics

Variable		Definition	Overall Respondents	
			Frequency	Percent
Entrepreneurial Intentions	1	Disagree	46	25.1
	2	Agree	137	74.9
Place of residence	1	City Center	14	7.7
	2	Suburbs	169	92.3
Gender	1	Male	90	49.2
	2	Female	93	50.8
Age	1	Zillennial	88	48.1
	2	Non Zillennial	95	51.9
	1	Private Employee	20	10.9
	2	Student	5	2.7
	3	Farmers	15	8.2
	4	Housewife	85	46.4

Variable	Definition	Overall Respondents	
		Frequency	Percent
Jobs	5 Fisherman	5	2.7
	6 More	53	29.0
	1 $\geq$ MW	22	12.0
Revenue	2 $<$ MW	161	88.0
	1 Not graduated from elementary school	10	5.5
	2 Elementary School	79	43.2
Education	3 Junior High School	37	20.2
	4 High School / Vocational School	51	27.9
	5 Bachelor (S1)	6	3.3

Source: created by researcher

Based on the findings, it is known that people in Cirebon Regency have a high entrepreneurial intention of 74.9%. These results indicate that the improvement of the economy and industry in Cirebon Regency can indeed come from the high entrepreneurial intentions of the local community (Apid et al., 2022; Bakhri et al., 2021; BPS Cirebon Regency, 2022; Saladin Azis, 2023). The findings of the place of residence explained that the sampling had been done in the district area, as evidenced by 92.3% of respondents living in the suburbs, while the other 7.7% came from respondents who lived in the suburbs.

In optimizing the research results, the researchers tried to balance the gender categories with a total contribution of male (49.2%) and female (50.8%) respondents. The contribution of Generation Z and Millennials (48.1%) and Non-Zillennials (51.9%) was based on age. Based on occupation, the contributions were from housewives (46.4), others (29.0%), Private Employees (10.9), farmers (8.2%), Fishermen and Students (2.7%). Based on income, the contribution of respondents with income below the Regional Minimum Wage (RMW) was (88%), and respondents with RMW income (12%). The findings of the low income of the majority of the community are supported by the findings (Hanafi, 2020) on poverty in the district. Based on education, the contributions of elementary school graduates (43.2%), high school graduates (27.9%), junior high school graduates (20.2%), primary school graduates (5.5%), and university graduates (3.3).

Table 2. Model Fitting Information

Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	164,805			
Final	52,899	111,907	13	,000

The findings of the Fitting Model show that the significance level is smaller than the alpha ($0.00 < 0.05$); therefore, it can be ascertained that there are independent variables that can statistically affect the dependent variable.

Table 3. Pseudo R-Square

Cox and Snell	,457
Nagelkerke	,677
McFadden	,542

Source: created by researcher

Pseudo R-Square findings indicate the Nagelkerke value of 0.677, so it can be ascertained that the variation of the variables Place of residence, gender, age, occupation, income, and education can explain the diversity of data owned by the entrepreneurial intention variable by 67.7%, so there are still other variables that can explain the remaining influence.

Table 4. Likelihood Ratio Tests

Effect	Model Fitting Criteria	Likelihood Ratio Tests			
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.	
Intercept	52,899 ^a	.000	0	.	
Place of residence	54,460	1,561	1	,211	
Gender	53,771	,872	1	,350	
Age	77,196	24,297	1	,000	
Jobs	86,459	33,560	5	,000	
Education	109,614	56,715	4	,000	
Revenue	54,167	1,268	1	,260	

Source: created by researcher

Based on the findings presented in Table 4, age, occupation, and education significantly affect entrepreneurial intention ($p < 0.05$). In contrast, place of residence, gender, and income do not have a statistically significant effect on entrepreneurial intention because their significance values exceed 0.05.

Table 5. Table 5 Parameter Estimates

Variable	B	Wald	Sig.	Exp(B)	95% CI Lower	95% CI Upper
Place of residence	-1,556	1,325	,250	,211	,015	2,986
Gender	-,628	,851	,356	,534	,141	2,026
Age	2,811	18,242	,000	16,632	4,578	60,425
Occupation	3,045	8,752	,003	21,008	2,794	157,931
Education	-3,063	4,782	,029	,047	,003	,728
income	-1,271	1,175	,278	,281	,028	2,792

Source: created by researcher

Based on the parameter estimates presented in Table 5, age, occupation, and education were identified as significant predictors of entrepreneurial intention ($p < 0.05$). Age exhibited a positive effect with the highest odds ratio ($\text{Exp}(B) = 16.632$), followed by occupation ($\text{Exp}(B) = 21.008$), indicating a substantial influence on entrepreneurial intention. Conversely, place of residence, gender, and income were not statistically significant ($p > 0.05$), suggesting that these socio-demographic characteristics did not significantly differentiate entrepreneurial intention among residents of Cirebon Regency.

DISCUSSION

The multinomial logistic regression analysis revealed that only three socio-demographic variables, namely age, occupation, and education, significantly influenced entrepreneurial intention among residents of Cirebon Regency. In contrast, place of residence, gender, and income did not show statistically significant effects. These findings suggest that entrepreneurial intention is shaped primarily by human capital and individual experience rather than by geographical location, gender differences, or economic status. The results indicate that knowledge, work experience, and life-stage characteristics play a more important role in developing entrepreneurial intention than structural socio-demographic characteristics.

One of the most important findings of the present research is the emergence of a paradoxical entrepreneurial phenomenon in Cirebon Regency. Although 74.9% of respondents reported high entrepreneurial intentions, the majority possessed relatively low educational attainment and incomes below the regional minimum wage. According to human capital theory, higher levels of education should increase entrepreneurial knowledge, opportunity recognition, and business confidence. Likewise, economic theories generally assume that greater financial resources facilitate entrepreneurial activity. However, the present findings reveal that entrepreneurial intention remains strong despite limited human and economic capital.

Another important finding is the coexistence of relatively low educational attainment and household income with high entrepreneurial intention among respondents. This apparent paradox indicates that entrepreneurial intention in Cirebon Regency This apparent paradox suggests that educational qualifications and financial resources do not solely determine entrepreneurial intention in Cirebon Regency. by educational

qualifications or financial resources. Instead, respondents perceive entrepreneurship as an adaptive strategy for improving household welfare in the face of limited formal employment opportunities and economic uncertainty.

The concept of necessity-driven entrepreneurship may explain this phenomenon. Individuals facing limited employment opportunities and economic constraints may perceive entrepreneurship as an alternative pathway to improve their economic well-being. Consequently, entrepreneurial intention in Cirebon Regency appears to be driven not only by opportunity recognition but also by economic necessity and aspirations for upward social mobility.

The results showed that the people of Cirebon Regency have high entrepreneurial intentions, with 74.9% of the respondents agreeing. This finding reflects the great regional potential for developing entrepreneurship as a driver of the local economy (Fritsch, 2013; Saladin Azis, 2023). The majority of respondents came from the suburbs (92.3%), with a balanced contribution between male (49.2%) and female (50.8%) respondents, and age categorization in Generation Z/millennials (48.1%) and non-millennials (51.9%). It can be concluded that the sampling was carried out by the established criteria and considered the balance of the elements in the study, so that the research results will be more specific and in-depth, without burdening one of the elements (Sugiyono, 2021).

Age, occupation, and education have been proven to have a significant effect on entrepreneurial intent, while gender, income, and place of residence have no significant effect. This indicates a shift in entrepreneurial characteristics in suburban areas such as Cirebon, where non-material factors such as life experience and basic education are more dominant triggers than economic factors.

The significant influence of education, age, and occupation indicates that entrepreneurial intention is shaped by individuals' accumulated human capital and practical life experiences rather than demographic characteristics alone. According to human capital theory, education enhances entrepreneurial knowledge, opportunity recognition, and problem-solving capability, while occupational experience provides market exposure and business-related skills that strengthen entrepreneurial confidence. Older individuals may also possess broader social networks and financial maturity, increasing their readiness to establish a business. These findings are consistent with previous studies reporting that education and occupational experience positively influence entrepreneurial intention, particularly in developing regional economies.

The insignificant effects of income, gender, and residential location suggest that entrepreneurial intention in Cirebon Regency is influenced more by individual capability and economic necessity than by socioeconomic status or demographic background. This finding supports the concept of necessity-driven entrepreneurship, whereby individuals engage in entrepreneurial activities primarily because of limited employment opportunities rather than favorable financial conditions. Consequently, even respondents with relatively low income demonstrate strong entrepreneurial intention, as entrepreneurship is perceived as an alternative means of improving household welfare. This context shows that Indonesia's demographic bonus has not been fully utilized to create productive entrepreneurs, as socioeconomic disparities remain a major obstacle to developing skills and accessing business capital.

These findings further indicate that Indonesia's demographic bonus alone is insufficient to stimulate entrepreneurial development without improving educational quality and entrepreneurial competencies. Therefore, entrepreneurship policies should prioritize strengthening human capital through entrepreneurship education, vocational training, and practical business assistance, enabling entrepreneurial intention to be transformed into sustainable entrepreneurial behavior.

In addition, the dominance of low-income communities with a high intention to become entrepreneurs reflects the phenomenon of "necessity entrepreneurship," which is the drive to become an entrepreneur due to economic needs, rather than opportunities or innovation. This phenomenon has the potential to create entrepreneurs with low resilience and limited business growth if it is not balanced with entrepreneurial education interventions and sustainable local policy support.

However, the data show challenges in terms of education and income levels. Most respondents had a primary school education (43.2%), and only 3.3% had a university degree. This is supported by income data that show that 88% of respondents earn below the minimum wage. This limitation can hinder the development of business skills and access to capital (Hanafi, 2020; Yusuf & Efendi, 2019). Meanwhile, according to (Azwardi et al., 2023), income and education levels are important factors in creating entrepreneurial intentions in society.

In the statistical analysis in Table 3, it is known that simultaneously or the whole variant, independent variables including Place of residence, gender, age, occupation, income, and education contributed 52.7%. As shown in Table 4, the independent variables that have an influence only include Age, Employment, and

Education, which positively contribute to the entrepreneurial intention of the community. Simultaneously, Place of residence, Gender, and Income do not affect the community's entrepreneurial intention in Cirebon Regency.

In this study, the age of the respondents was divided into two categories: Zillennials, with a contribution of 48.1% and an age range of 19-43 years, and Non-Zillennials with 51.9% and an age range of 44-70 years and above. Based on the statistical findings, age has a significant positive influence at the significance level

0.000. This result is in line with the findings of (Marín et al., 2019), which state that entrepreneurial intentions grow with age, following thinking and financial maturity, and focus on value creation. Akar (2016) reinforces this finding, stating that age affects a person's activity space, and (Kadoya and Khan (2020) state that age affects the level of financial literacy in Japan. According to (Azwardi et al., 2023), young entrepreneurs are likelier to start digital entrepreneurship. The age distribution of respondents indicates that entrepreneurial intention is present across productive age groups, with non-millennials slightly outnumbering millennials. This finding indicates that younger generations are not the only ones with entrepreneurial aspirations. Older individuals may possess greater work experience, broader social networks, and higher levels of financial maturity, all of which may enhance their confidence in pursuing entrepreneurial activities. Consequently, age appears to function as an important determinant of entrepreneurial intention through accumulated experience and perceived business feasibility.

Based on occupation, the contribution of housewives (46.4), others (29.0%), private employees (10.9), farmers (8.2%), fishermen, and students (2.7%). Occupation is stated to have a significant influence with a significant level of 0.008 below the alpha value. According to the findings of (Praag Ophem, 1995), many young workers are willing to switch to being self-employed. According to (Kadoya Khan, 2020), occupation affects financial and business literacy levels. Meanwhile, (Cassar, 2007) found that work culture can influence entrepreneurial intentions. So, jobs in Cirebon Regency offer a culture and opportunities that attract entrepreneurial intentions. Occupational characteristics reveal substantial participation from housewives, private employees, and farmers. This pattern indicates that diverse occupational groups view entrepreneurship as a viable economic alternative. The large proportion of housewives indicates significant potential for household-based entrepreneurship and micro-enterprises, while private employees may perceive entrepreneurship as a supplementary income source or a future career transition. Farmers may also view entrepreneurship as a strategy to diversify income beyond traditional agricultural activities.

Based on education, the contribution of elementary school graduates (43.2%), high school graduates (27.9%), junior high school graduates (20.2%), elementary school graduates (5.5%), and university graduates (3.3). Education holds a significant positive influence with a significance level of 0.011. In some literature, highly educated individuals tend to be more confident in starting a business. In addition, a good entrepreneurship education equips them with the skills and knowledge to run a business effectively (Amoros & Bosma, 2014; Boissin et al., 2009; Hassan, 2020). In Indonesia, (Hasanah & Nurhasikin, 2019) and (Santi et al., 2017) found that students receiving entrepreneurship courses have higher entrepreneurial intentions.

Taken together, the significant effects of age, occupation, and education indicate that entrepreneurial intention is not shaped by these factors independently, but rather through their complementary roles in developing individual human capital. Older individuals generally possess greater work experience, broader social networks, and higher financial maturity, while educational attainment enhances entrepreneurial knowledge, opportunity recognition, and problem-solving abilities. These competencies' occupational experiences further reinforce these competencies, enhancing them through occupational experiences that improve self-efficacy and confidence in pursuing entrepreneurial activities. This finding is consistent with human capital theory, which argues that knowledge, skills, and accumulated experience increase individuals' productivity and entrepreneurial capability (Becker, 1964). Moreover, the results also support the Theory of Planned Behavior (Ajzen, 1991), suggesting that education, work experience, and life-stage characteristics collectively strengthen perceived behavioral control, thereby encouraging stronger entrepreneurial intention.

Educational attainment remains relatively low among respondents, with elementary school graduates constituting the largest proportion. Nevertheless, education was found to influence entrepreneurial intention significantly. This finding supports human capital theory, which argues that education enhances knowledge, problem-solving abilities, opportunity recognition, and entrepreneurial self-efficacy. Individuals with higher educational backgrounds are generally better equipped to identify business opportunities and manage entrepreneurial risks effectively.

Based on place of residence, the contribution of respondents who live in the district is 92.3%, while the other 7.7% come from the city. The Place of residence variable does not affect entrepreneurial intentions, with a significant level of 0.224 above the alpha value. So, entrepreneurial intentions in the Cirebon area are relatively

similar. These results contradict the findings of (Chen Akar, 2016), which explains that people who live in suburban areas will have a smaller activity space. (Merrett Gruidl, 2000) Confirmed that geographical location can hinder achieving women's entrepreneurial success. The findings (Rochayati, 2013) explain that Socio-Demographics contribute 22.04% to the entrepreneurial intentions of students in Bantul Regency. Respondents reside in suburban areas rather than urban centres. This finding suggests that entrepreneurial activities in Cirebon Regency are closely linked to local economic structures, including agriculture, fisheries, household industries, and informal trade. The broad distribution of entrepreneurial intention across geographical locations, rather than its concentration solely within urban areas, indicates a lack of a significant residential effect. This may reflect the widespread diffusion of entrepreneurial aspirations throughout the region.

Based on gender, the contribution of men (49.2%) and Women (50.8%). The Gender variable certainly cannot affect entrepreneurial intentions with a significant level of 0.58 above the alpha value, so it can be concluded that men and women in Cirebon Regency have relatively the same entrepreneurial intentions. The findings of (Fauzi et al., 2022) show similar results, where gender does not affect entrepreneurial intentions in final-year students in Central Java. However, contrary results are presented by (Cassar, 2007), which ensures women are more likely to become entrepreneurs in traditional cultures than modern cultures, as well as (Marín et al., 2019), which exposes that the social orientation of entrepreneurship is stronger in women. A balanced gender distribution shows that both men and women share entrepreneurial aspirations. Furthermore, the lack of a significant gender effect indicates that gender does not strongly differentiate entrepreneurial intention in Cirebon Regency. This finding supports contemporary entrepreneurship literature indicating that entrepreneurial opportunities have become increasingly accessible regardless of gender, particularly within informal and small-scale business sectors.

Based on income, the contribution of respondents with income below the Regional Minimum Wage (RMW) is (88%), and respondents with RMW income (12%). The income variable does not affect entrepreneurial intentions, with a significant level of 0.105 above the alpha value. So, income below or above the minimum wage does not affect people's entrepreneurial intentions. However, various pieces of literature explain that high income is proven to help individuals achieve independence, carry out entrepreneurship, and make innovations (Carter et al., 2003; Cassar, 2007; Harrison & Hart, 1983). The findings (Azwardi et al., 2023) confirmed that the higher the income, the more likely a person is to start digital entrepreneurship. (Chen Akar, 2016) ensures that low income limits the space for activity.

Most respondents reported incomes below the regional minimum wage. Income did not significantly influence entrepreneurial intention. This finding contradicts some previous studies suggesting that financial resources facilitate entrepreneurial engagement. However, in Cirebon Regency, people may view entrepreneurship as a means of improving the economy rather than an activity that demands significant initial capital. Therefore, entrepreneurial intention may emerge from economic necessity rather than financial abundance.

This study contributes to the entrepreneurial intention literature in three ways. First, it demonstrates that entrepreneurial intention may remain high even under conditions of limited human and economic capital. Second, it provides empirical evidence supporting the importance of demographic factors, particularly age, occupation, and education, in shaping entrepreneurial intention within semi-urban communities. Third, it highlights the relevance of necessity-driven entrepreneurship as an explanatory framework for understanding entrepreneurial aspirations in developing regions.

Contrary to many previous studies, income was not found to significantly influence entrepreneurial intention among residents of Cirebon Regency. This finding suggests that entrepreneurial intention in the study area is driven more by capability-related factors and economic necessity than by financial resources alone, as many respondents share relatively similar socioeconomic conditions. Unlike studies conducted in more economically developed settings where income facilitates access to entrepreneurial resources, the present findings indicate that entrepreneurial intention in semi-urban communities is shaped primarily by human capital and practical experience. Therefore, the relationship between income and entrepreneurial intention appears to be context-dependent, highlighting the importance of considering local socioeconomic conditions when explaining entrepreneurial behavior.

Previous studies reporting a positive relationship between income and entrepreneurial intention were predominantly conducted among university students, nascent entrepreneurs, or populations with relatively better access to financial resources. In these settings, income functions as an enabling resource that reduces financial barriers to business creation. However, the respondents in the present study represent the general population

living in a semi-urban district, where economic constraints are more homogeneous. This contextual difference may explain why income does not emerge as a statistically significant predictor of entrepreneurial intention.

The findings indicate that entrepreneurial intention among residents of Cirebon Regency is shaped by the interaction of socioeconomic and demographic factors rather than by a single characteristic. Specifically, education, age, and occupation complement one another by strengthening entrepreneurial knowledge, accumulated experience, and market exposure, which collectively enhance individuals' readiness to engage in entrepreneurial activities.

The present study demonstrates that socioeconomic and demographic factors should not be interpreted independently. Rather, education, age, and occupation constitute an integrated mechanism through which entrepreneurial capability is developed. Education provides knowledge, age contributes accumulated experience and financial maturity, and occupation offers practical market exposure. Together, these factors strengthen perceived behavioral control and increase entrepreneurial intention. This integrated perspective contributes to entrepreneurship literature by explaining entrepreneurial intention as a multidimensional process rather than the result of isolated individual characteristics.

CONCLUSION

Based on the results and discussion, the people of Cirebon Regency have a relatively high intention towards entrepreneurship, supported by age, occupation, and education. Age is the most influential as it reflects the maturity of thinking and financial security of a person that can create entrepreneurial intentions (Chen & Akar, 2016; Kadoya & Khan, 2020; Marín et al., 2019). Occupation also plays an important role, with various professions, including homemakers, showing great potential to contribute to the entrepreneurship and MSME sectors. Education, although varied, is a key enabler that enables individuals to acquire the skills and knowledge to succeed in entrepreneurship (Amoros & Bosma, 2014; Hassan, 2020).

However, the variables Place of residence, gender, and income did not significantly affect entrepreneurial intention. This suggests that entrepreneurship in Cirebon Regency is inclusive, transcending geographic, gender, or economic level boundaries (Fauzi et al., 2022; Rochayati, 2013). However, other literature proves that high income and education will provide a competitive advantage regarding resources and innovation (Azwardi et al., 2023; Carter et al., 2003; Harrison & Hart, 1983).

Overall, the findings demonstrate that entrepreneurial intention in Cirebon Regency is primarily influenced by human capital-related factors rather than demographic or economic characteristics. The findings primarily show that human capital-related factors shape entrepreneurial intention in Cirebon Regency, rather than demographic or economic characteristics. The findings primarily show that human capital-related factors shape entrepreneurial intention in Cirebon Regency, rather than demographic or economic characteristics. The findings indicate that entrepreneurial intention is primarily influenced by human capital-related factors rather than by demographic or economic characteristics. Age, occupation, and education emerged as significant determinants, indicating that entrepreneurial intention develops through the accumulation of knowledge, practical experience, and individual maturity. In contrast, place of residence, gender, and income were not significant predictors, suggesting that entrepreneurial aspirations are relatively inclusive across different demographic and socioeconomic groups. These findings extend the entrepreneurial intention literature by highlighting that, within semi-urban communities, entrepreneurial intention is driven more by individual capability than by socioeconomic status or geographical background.

Cirebon Regency has high entrepreneurial potential. With this potential, it is important to develop targeted entrepreneurship training and education programs, especially for productive age groups. This effort will help improve technical skills and create an entrepreneurial climate that supports sustainable local economic growth (Hasanah & Nurhasikin, 2019; Santi et al., 2017).

Future research should consider other factors influencing people's entrepreneurial intentions, such as intrinsic motivation, social networks, family environment, and access to digital technology (Azwardi et al., 2023; Cassar, 2007). Understanding changes in entrepreneurial intentions over time requires a long-term approach with historical tracing, as well as consideration of the local climate, including cultural norms, people's attitudes towards risk, and geographical comparisons between locations, to provide a more comprehensive perspective and insight into the dynamics of regional entrepreneurship, (Chen & Akar, 2016; Marín et al., 2019).

This study reveals a paradoxical entrepreneurial phenomenon in Cirebon Regency. Despite relatively low levels of education and income among respondents, entrepreneurial intention remains remarkably high. This

finding indicates that both opportunity-driven factors and necessity-driven considerations influence entrepreneurial motivation in the region. Theoretically, these findings extend existing entrepreneurial intention literature by demonstrating that strong entrepreneurial aspirations may emerge even in resource-constrained environments. Practically, policymakers should focus not only on promoting entrepreneurial motivation but also on strengthening entrepreneurial capabilities through education, training, access to capital, and business support systems.

The findings suggest that entrepreneurship development policies should focus not only on stimulating entrepreneurial motivation but also on strengthening entrepreneurial capacity. Policymakers should prioritize entrepreneurship education, vocational training, access to financing, and business incubation programs, particularly for individuals with limited educational backgrounds and low-income households.

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