



Transforming the Entrepreneurial Mindset of Generation Z in Utilizing Digital Business Opportunities

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ABSTRACT

This study aims to analyze the transformation of the entrepreneurial mindset among Generation Z students in the Entrepreneurship Study Program, Faculty of Economics and Business, Universitas Negeri Makassar (UNM), and how they leverage business opportunities in the digital era. As digital natives, students are required to shift their paradigm from job seekers to adaptive opportunity creators. This study employs a descriptive qualitative method, with data collection techniques including in-depth interviews, observations, and documentation studies involving 60 active students who are currently pioneering businesses. Data analysis was conducted using the Miles, Huberman, and Saldana interactive model. The results indicate that a significant mindset transformation has occurred, with an average score of 4.40 (Very High). The highest indicators were found in digital-based innovation (4.60) and economic independence orientation (4.72). However, the aspect of resilience to failure remains in the moderate category (3.85). The utilization of business opportunities is dominated by the e-commerce and creative services sectors (41.7%), with the primary activity being social media trend analysis (93.3%). The findings confirm a positive correlation between the depth of mindset transformation and the sustainability of student businesses. This research recommends the need for curriculum reinforcement in risk management and mental toughness to support a more professional and sustainable entrepreneurial ecosystem within the university environment

INTRODUCTION

The phenomenon of digital transformation has fundamentally changed the global economic landscape, creating a paradigm shift in how business opportunities are identified and executed. Generation Z, as digital natives, are at the forefront of this change, where their entrepreneurial mindset is no longer simply seeking profit, but also technology-based efficiency. This shift in mindset is crucial given the increasingly complex and volatile challenges of the future economy.

An entrepreneurial mindset is the primary foundation for an individual's resilience amidst market uncertainty. According to Suryana (2014), entrepreneurship is a creative and innovative ability that serves as the foundation, tips, and resources for seeking opportunities for success. For Generation Z, this ability translates into utilizing digital tools to validate business ideas more quickly and with less risk.

Students in the Entrepreneurship Study Program at the Faculty of Economics and Business, Makassar State University (UNM), represent a unique representative of this group. As academics and aspiring practitioners, they are required to transform from a traditional, reactive mindset to a modern, proactive, and visionary one. This aligns with the institution's vision of producing human resources adaptable to changing times.

Business opportunities in today's era are no longer limited to physical spaces but have expanded into the virtual realm. Generation Z tends to view problems as business opportunities that can be solved with digital applications or platforms. This transformation involves a shift in core values, where courage to take risks is now coupled with sharp data analysis (data-driven decision-making).

However, there is a significant research gap between students' digital literacy and the realization of sustainable businesses. Although UNM's entrepreneurship students have access to abundant information, many remain trapped in a trend-following mindset without a strong strategic foundation. This indicates that technological mastery has not yet fully transformed into a mature entrepreneurial mindset.

Previous research by Pratama (2021) showed that Generation Z's entrepreneurial interest is very high, but their business resilience is low. There is a disconnect between the desire for financial independence and their mental readiness to face failure. At UNM, initial observations indicate challenges in transforming students' mentality from job seekers to true job creators.

Another gap is found in the aspect of opportunity utilization. Many students are able to identify opportunities, but fail in the execution phase due to a mindset that remains fragmented between academic theory and the realities of the field. This mindset transformation requires a strong catalyst, both in the curriculum and the entrepreneurial ecosystem on campus.

Furthermore, the social and cultural environment in Makassar, which is steeped in values of independence, often clashes with a digital consumerist lifestyle. This creates ambiguity in students' entrepreneurial mindsets; on the one

hand, they desire innovation, but on the other, they are constrained by their digital comfort zone. This gap is the focus of this research.

This research references Lestari's (2020) findings, which state that entrepreneurship education has a positive effect on mindsets, but self-efficacy remains the primary determinant. The current research will expand on these findings by examining how this transformation occurs specifically among Generation Z, who live in a more intense digital ecosystem than previous generations.

Unlike Wijaya's (2019) research, which focused on external motivation, this study places greater emphasis on internal mindset transformation. The primary focus is on how students' cognitive processes change when faced with business opportunities arising from technological disruption. UNM entrepreneurship students were chosen as subjects because they receive intensive academic intervention, making the transformation process more measurable.

Previous research often generalizes Generation Z broadly. This study makes a specific contribution by focusing on students in Makassar, where local wisdom in commerce blends with the demands of digital modernity. Mindset transformation is viewed as a hybrid process between traditional values and future orientation.

The primary objective of this study is to analyze the process of entrepreneurial mindset transformation among students in the Entrepreneurship Study Program at the Faculty of Economics and Business, Universitas Negeri Makassar (UNM). The researchers sought to determine the factors that trigger changes in students' perspectives on risk and innovation in the digital age.

Furthermore, this study aims to identify the psychological and technical barriers that hinder this mindset transformation. By understanding these barriers, educational institutions can design more effective mentoring strategies for students in starting businesses.

Finally, this research is expected to formulate an ideal entrepreneurial mindset transformation model for Generation Z students. This model can then be used as a reference in developing an outcome-based education curriculum relevant to current industry dynamics.

Through a comprehensive qualitative and quantitative approach, this research is expected to provide a comprehensive picture of the extent to which UNM's entrepreneurial students are ready to become driving forces of the creative economy in Indonesia. Focusing on mindset transformation is key to ensuring that existing business opportunities are not exploited momentarily but managed sustainably.

LITERATURE REVIEW

Entrepreneurial Mindset

An entrepreneurial mindset is a cognitive set that drives individual behavior to create value through opportunity recognition and risk management. According to Alma (2018), this mindset is not simply a desire to start a business, but rather a strong mental ability to be independent, creative, and innovative in seeking sources of income. For students, this mindset serves as a compass that guides academic action toward practical practice in the field.

The mindset transformation of Generation Z involves a radical shift from a conventional career orientation to digital economic independence. Zimmerer (in Suryana, 2014) emphasizes that entrepreneurship is the result of discipline and a systematic process of applying creativity to market needs. For students majoring in entrepreneurship, this transformation is accelerated by exposure to management theory and the competitive environment, which shapes their business intuition in a more structured way.

This mindset is also closely related to a growth mindset, where failure is viewed as a learning process. According to Dweck (in Rhenald Kasali, 2017), individuals with a growth mindset are more resilient in the face of volatile market changes. For Generation Z at Makassar State University, this is reflected in their ability to continuously adapt despite the startup ecosystem frequently experiencing sharp fluctuations.

Key characteristics of a contemporary entrepreneurial mindset include self-efficacy, calculated risk-taking, and future orientation. Hendro (2011) stated that an entrepreneur must possess the ability to see what others don't. This transformation is crucial for students so they become more than just trend observers, but also drivers of change through original, solution-oriented ideas.

Exploiting Business Opportunities

A business opportunity is a favorable situation for someone to create a new product or service. According to Kasmir (2017), opportunities arise from environmental changes, whether technological changes, government policies, or shifts in consumer tastes. Students' ability to validate opportunities depends largely on their ability to conduct effective environmental scanning.

Generation Z has an advantage in exploiting technology-based opportunities due to their familiarity with social media and digital platforms. However, according to Suharyadi et al. (2007), a good opportunity must have economic value and be sustainable, not simply follow a passing trend. Therefore, entrepreneurship students are required to be able to distinguish between simple "ideas" and "business opportunities" with real market potential.

Seizing opportunities also involves a continuous process of innovation. Taufik (2014) explains that the ability to seize opportunities often stems from problems or complaints within the community. Students with a sharp entrepreneurial mindset will see these problems as opportunities to offer solutions with high value propositions, especially within Makassar's dynamic community.

Generation Z and the Digital Entrepreneurship Ecosystem

Generation Z was born and raised in an era where information flows without boundaries, which directly impacts how they process business information. Tapscott (in Riswanto, 2021) states that this generation is characterized by collaboration and a passion for personal experiences. This has triggered a mindset transformation from mass-based businesses to community-based businesses and personalized digital services.

Entrepreneurship education in higher education serves as an incubator for this transformation. According to Buchari Alma (2018), higher education must be able to transform students' mindsets so they have the courage to start businesses at an early age. At Makassar State University, the synergy between the formal

curriculum and field practice is key to ensuring students not only master theory but also respond to the dynamics of business opportunities in South Sulawesi.

In conclusion, transforming an entrepreneurial mindset and exploiting business opportunities are two sides of the same coin, mutually reinforcing each other. Without the right mindset, opportunities will simply pass by without execution, and without valid opportunities, an entrepreneurial mindset will not yield economic results. Integrating the two, as encouraged in the UNM FEB curriculum, is expected to produce resilient young entrepreneurs in the digital economy era.

METHODOLOGY

Research Design

This research uses a descriptive qualitative approach. According to Sugiyono (2018), qualitative research methods are used to examine natural objects, where the researcher serves as the key instrument. This design was chosen to deeply understand the phenomenon of the transformation of the mindsets of Generation Z students at Makassar State University (UNM), which cannot be measured solely with numbers but rather through the subjects' narratives and experiences.

Research Location and Timeline

This research was conducted in the Entrepreneurship Study Program, Faculty of Economics and Business, Makassar State University. The location was selected purposively because this study program serves as a hub for aspiring young entrepreneurs in Eastern Indonesia. The research is planned to last three months, encompassing preparation, data collection, and analysis.

Research Subjects (Informants)

The subjects in this study were active students in the Entrepreneurship Study Program at the Faculty of Economics and Business, Universitas Negeri Makassar (FEB UNM) who fall into the Generation Z category (born 1997-2012). Informants were selected using a purposive sampling technique with the following criteria:

1. Students who have taken core entrepreneurship courses.
2. Students who are currently or have started a business (either digital or conventional).
3. Students who actively utilize digital platforms in their business activities.

Data and Data Sources

The data used in this study consists of:

1. Primary Data: Obtained directly through in-depth interviews with informants and participant observation of student business activities on campus.
2. Secondary Data: Obtained through documentary studies, such as student business profile reports, study program curricula, and related literature from relevant journals and books.

Data Collection Techniques

Data collection techniques were conducted through three main methods:

1. In-depth Interviews: Conducting open-ended questions and answers to explore how the mindset transformation process occurs.

2. Observation: Observing student behavior in identifying and executing business opportunities on campus and on social media.

Documentation: Collecting physical or digital evidence in the form of business portfolios, business social media accounts, or business plans created by students.

Research Instruments

In qualitative research, the primary instrument is the researcher themselves (human instrument). The researcher's role is to establish the focus, select informants, collect data, assess data quality, and interpret the data. Additionally, an interview guide and a recording device are used as supporting instruments to ensure the validity of the data obtained.

Data Analysis Techniques

Data analysis follows the interactive model of Miles, Huberman, and Saldana (2014), which consists of:

1. Data Collection: Collecting all interview and observation results.
2. Data Reduction: Summarizing, selecting key points, and focusing on transforming mindsets and exploiting opportunities.
3. Data Display: Presenting data in the form of a brief narrative or chart for easy understanding.
4. Conclusion Drawing: Formulating final results based on patterns discovered during the research.

Data Validation Techniques

To ensure data validity, this study employed Technical Triangulation and Source Triangulation. Researchers compared interview data with observational data and verified the accuracy of the information through several different informants (students, business partners, and supervising lecturers) to obtain objective data.

Research Procedure

This research procedure is divided into four stages:

1. Pre-field phase (proposal and instrument development).
2. Field phase (data collection through interviews and observations at the Faculty of Economics and Business, Universitas Negeri Makassar).
3. Data Analysis phase (processing the collected data).
4. Reporting phase (preparation of the final research report).

RESULT

Respondent Profile

The respondents in this study were 60 students from the Entrepreneurship Study Program, Faculty of Economics and Business, Universitas Negeri Makassar (UNM), graduating class of 2022-2024, serving as the initial sample.

Table 1. Student Business Profile by Category

| No. | Business Category | Number of Students | Percentage (%) |
|--------------|---|--------------------|----------------|
| 1 | <i>E-commerce/Dropshipper</i> | 25 | 41,7% |
| 2 | <i>Food & Beverage (Digital Marketing)</i> | 18 | 30,0% |
| 3 | <i>Creative Services (Design/Content Creator)</i> | 12 | 20,0% |
| 4 | <i>Fintech/Reseller Credit & Data</i> | 5 | 8,3% |
| Total | | 60 | 100% |

Source: processed data (2025)

Table 1 shows that the majority of UNM Entrepreneurship students (41.7%) are involved in e-commerce. This demonstrates the dominant characteristics of Generation Z, who utilize digital platforms to start businesses with minimal capital. Food & Beverage businesses ranked second, but still employ a digital approach in their marketing.

Analysis of Entrepreneurial Mindset Transformation

The data below shows the degree of shift in students' mindsets after receiving entrepreneurship education interventions on campus.

Table 2. Mindset Transformation Indicators (Scale 1-5)

| No. | Mindset Indicator | Average Score | Category |
|---------------|-----------------------------------|---------------|------------------|
| 1 | Courage to Take Risks | 4,45 | Very high |
| 2 | Digital-Based Innovation | 4,60 | Very high |
| 3 | Resilience (Failure Resistance) | 3,85 | High |
| 4 | Economic Independence Orientation | 4,72 | Very high |
| Total Average | | 4,40 | Very high |

Source: processed data (2025)

Table 2 shows that the transformation of students' mindsets is in the Very High category with an average of 4.40. The highest scores are found in the "Economic Independence Orientation" (4.72) and "Digital-Based Innovation" (4.60) indicators. This proves that Generation Z students at UNM have successfully shifted their paradigm from mere job seekers to opportunity creators through innovative use of the digital ecosystem. However, the "Resilience" indicator has the lowest score (3.85), indicating the need for further assistance in dealing with mental stress when business encounters obstacles.

Exploiting Business Opportunities in the Digital Era

This section measures the extent to which students are able to translate their mindset into concrete actions in exploiting opportunities.

Table 3. Ability to Utilize Business Opportunities

| No. | Opportunity Utilization Activities | Frequent Frequency | Percentage (%) |
|-----|------------------------------------|--------------------|----------------|
| 1 | Trend Analysis on Social Media | 56 | 93,3% |
| 2 | Use of Ads (Paid Advertising) | 15 | 25,0% |
| 3 | Collaboration with Influencers | 12 | 20,0% |
| 4 | Digital Product Diversification | 48 | 80,0% |

Source: processed data (2025)

The data in Table 3 reveals that the most dominant activity in capitalizing on opportunities is "Social Media Trend Analysis" (93.3%). Students are highly sensitive to the dynamics occurring on platforms like TikTok and Instagram when determining the types of products to sell. However, professional utilization of opportunities through "Paid Advertising" and "Influencer Collaboration" is still relatively low (below 30%), indicating that their mindset transformation is still at the organic stage and has not yet fully entered the stage of large-scale business expansion.

Recapitulation of the Relationship between Transformation and Execution

To examine the influence of mindset on actual results, a comparison between the mindset index and business operational success was used.

Table 4. Relationship between Mindset and Business Realization

| Transformation Level | Number of Students | Current Business Status (>6 Months) | Success Percentage |
|----------------------|--------------------|-------------------------------------|--------------------|
| Tall | 45 | 38 | 84,4% |
| Currently | 12 | 5 | 41,6% |
| Low | 3 | 0 | 0% |

Source: processed data (2025)

Table 4 shows a clear positive correlation between mindset transformation and business sustainability. Students with a high level of mindset transformation had an 84.4% success rate after six months. Conversely, students with a low level of transformation were more likely to fail to sustain their businesses. This demonstrates that a shift in perspective on business opportunities is a key determinant of the success of young Generation Z entrepreneurs at UNM.

DISCUSSION

The research results show that students in the Entrepreneurship Study Program at the Faculty of Economics and Business, Universitas Negeri Makassar (FEB UNM) have undergone a significant transformation in their entrepreneurial mindset, driven by the integration of the academic curriculum and the digital

ecosystem. This transformation is evident in their shift in orientation, no longer viewing entrepreneurship as an alternative option but as a primary career path. This aligns with Suryana's (2014) theory, which states that entrepreneurship is the result of a systematic process of applying creativity and innovation to market needs.

The dominance of students in the e-commerce and creative services sectors (Table 4.1) demonstrates that Generation Z tends to minimize capital risk by utilizing digital platforms. The "minimal capital, high impact" mindset is a key characteristic of their transformation. They no longer wait for a physical storefront to start a business, but instead utilize social media as a digital storefront. This phenomenon reinforces Alma's (2018) argument regarding entrepreneurial independence that adapts to technological change.

The digital-based innovation indicator, which achieved a very high score (4.60) in Table 4.2, indicates that UNM entrepreneurship students possess strong digital self-efficacy. They are able to transform raw information from the internet into concrete business opportunities. This cognitive process involves rapid environmental scanning, where viral issues are immediately translated into commercial products or content. This transformation is clear evidence that digital natives possess unique business intuition compared to previous generations.

However, an interesting finding emerged regarding the relatively lower resilience score (3.85) compared to other indicators. This discussion revealed that although students are highly innovative, they tend to be vulnerable to mental stress when faced with market fluctuations or negative criticism on social media. This suggests that transforming the entrepreneurial mindset of Generation Z students still requires strengthening aspects of emotional intelligence and mental toughness for their businesses to survive in the long term.

The positive correlation between the level of mindset transformation and business sustainability (Table 4.4) confirms that the business success of UNM students is not simply a matter of luck, but rather the result of a mature paradigm shift. Students who have reached the "Very High" transformation stage tend to have better strategic planning. They go beyond selling to building brands and maintaining customer relationships, which are key elements of business sustainability.

Regarding opportunity utilization, the use of social media trend analysis, which reached 93.3%, indicates that students rely heavily on digital secondary data in decision-making. This mindset is highly progressive, allowing them to validate ideas quickly and affordably. Consistent with Kasmir's (2017) opinion, this opportunity utilization stems from a sensitivity to the rapidly changing technological environment in the Industry 4.0 era.

On the other hand, the low usage of paid advertising (Ads) indicates that students' entrepreneurial mindset remains stuck at the micro and organic business scale. There is hesitation to undertake business expansion that involves larger financial investments. This is an important point in this discussion: the mindset transformation has only reached the "start-up mindset" stage but has not yet fully reached the "scale-up mindset" stage.

The research location in Makassar also contributes to this transformation of mindset. Local culture, which values self-respect (Siri') and courage in traveling or trading, appears to blend with modern entrepreneurial values. Students tend to be more willing to try new things due to the strong social support and culture of independence within Makassar State University, which accelerates the internalization of entrepreneurial values.

The integration of lecture material with hands-on practice has proven to be a key catalyst for this transformation. Students not only learn theory in the classroom, but are also forced to directly confront market realities through practical assignments. This creates a feedback loop that strengthens their entrepreneurial mindset every time they successfully overcome small challenges in their businesses.

In conclusion, the transformation of the entrepreneurial mindset of Generation Z students in the Entrepreneurship Study Program at UNM is on the right track, but requires further development in advanced managerial aspects and mental resilience. Their digitally savvy use of opportunities requires further professional and sustainable development to compete nationally and internationally.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of research and discussions that have been conducted regarding the transformation of the entrepreneurial mindset of Generation Z students in the Entrepreneurship Study Program, FEB UNM, several main conclusions can be drawn as follows:

1. **Significant Transformation Occurs:** A strong entrepreneurial mindset has emerged among Generation Z students at UNM, from job seekers to job creators. This is evidenced by the average mindset index score falling within the "Very High" category, particularly for the digital innovation and economic independence indicators.
2. **Opportunity Utilization Characteristics:** Generation Z students overwhelmingly utilize digital-based business opportunities with low capital risk. Their primary activities focus on analyzing social media trends and leveraging the e-commerce ecosystem. This demonstrates that high digital literacy is a key asset in transforming their mindset.
3. **Resilience Barriers:** Despite their high level of innovation, students still face limitations in terms of resilience, or resilience to business failure. There is a tendency for mental vulnerability when facing volatile market pressures, so mindset transformation has not fully addressed the emotional maturity aspect of entrepreneurship.
4. **Positive Correlation:** There is a linear relationship between the level of mindset transformation and business sustainability. Students who successfully internalize entrepreneurial values deeply through the curriculum and practices at FEB UNM have been shown to have more stable businesses that survive for more than six months compared to those who simply follow passing trends.

FUTURE RESEARCH

Based on the conclusions above, the researcher puts forward several suggestions which are expected to be useful for the development of student entrepreneurship in the future:

1. For the UNM Entrepreneurship Study Program: It is recommended to increase the portion of material on risk management and mental toughness. Mentoring through mentors or business practitioners is essential to strengthen students' psychological well-being and enable them to be more resilient in the face of failure.
2. For Students: Students are expected to go beyond organic marketing strategies on social media and begin to learn aspects of business professionalism, such as the use of paid advertising (ads), business legality, and more standardized financial management for scale expansion.
3. For Future Researchers: Future researchers are advised to expand their research focus beyond a single study program and also compare the transformation of students' entrepreneurial mindsets across faculties or universities in South Sulawesi to gain a more comprehensive picture.

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