

# THE INFLUENCE OF LOCUS OF CONTROL, RISK-TAKING PROPENSITY, NEED OF ACHIEVEMENT, PERSONALITY, ENTREPRENEURIAL EDUCATION, AND SOCIAL SUPPORT ON ENTREPRENEURIAL DECISION IN THE FASHION INDUSTRY

<sup>\*1</sup>Dhea Silviana Slamet,<sup>2</sup>Gia Rizky

<sup>1,2</sup>Department of Management, Faculty of Business and Humanities  
Universitas Teknologi Yogyakarta, Yogyakarta Special Region, Indonesia

Author's email:

<sup>1</sup>[dheasilvianaa@gmail.com](mailto:dheasilvianaa@gmail.com); <sup>2</sup>[gia.rizky@staff.uty.ac.id](mailto:gia.rizky@staff.uty.ac.id)

<sup>\*</sup>Corresponding author: [dheasilvianaa@gmail.com](mailto:dheasilvianaa@gmail.com)

**Abstract.** *This study aimed to analyze the influence of locus of control, risk taking propensity, need of achievement, personality, entrepreneurial education, and social support on entrepreneurial decision within Indonesian fashion industry. The research used a quantitative approach with purposive sampling technique, that surveyed 166 fashion business owners in Indonesian. Primary data were collected through Google Form-based questionnaire that had been tested for validity and reliability. Data was analyzed using descriptive statistics, instrument testing, logistic regression, and hypothesis testing, with IBM SPSS Statistics version 26. The findings revealed that partially, locus of control, risk taking propensity, need of achievement, personality, and social support had positive and significant effect on entrepreneurial decisions. Conversely, entrepreneurial education had negative and significant effect on entrepreneurial decisions. However, when considered collectively, all independent variables demonstrated positive and significant influence on entrepreneurial decisions. Based on the coefficient of determination test, these independent variables accounted for 69.9% of the variance in entrepreneurial decisions, with the remaining 30.1% attributable to other unexamined factors. The results underscored the critical need for entrepreneurship curricula to be more practical and aligned with real-world business demands.*

**Keywords:** *Entrepreneurial Decision, External Factor, Fashion Industry, Internal Factors*

## 1. INTRODUCTION

Unemployment continues to be a major economic concern in Indonesia, particularly among the youth. Although the national unemployment rate has shown a downward trend—from 5.32% in 2023 to 4.82% in 2024 (Yonatan, 2024)—the absolute number of unemployed individuals remains high, reaching approximately 7.2 million. Indonesia ranks highest among Southeast Asian countries in terms of unemployment, surpassing nations such as the Philippines, Brunei Darussalam, Malaysia, Vietnam, Singapore, and Thailand (Tempo, 2024). The most affected demographic is individuals aged 15–24, with an open unemployment rate of 16.42%, indicating significant challenges for young people entering the labor market (Badan Pusat Statistik, 2024).

Entrepreneurship is increasingly viewed as a strategic solution to this issue, particularly in the digital era, which offers expanded opportunities for business creation (Adha, 2023). As of February 2024, Indonesia had approximately 56.56 million entrepreneurs, accounting for 37.86% of the national labor force (Ahdia, 2024). However, this proportion remains relatively low compared to developed countries, where entrepreneurial participation typically ranges between 10–12% of the total population (VOI, 2025). The fashion industry, as a key subsector of Indonesia's creative economy, presents a promising avenue for entrepreneurial development. In 2023, the creative economy contributed Rp 1,414.8 trillion to the national GDP, with fashion, culinary, and crafts as the leading subsectors (Kementerian Perindustrian, 2024). The fashion

industry also plays a significant role in employment, accounting for 17% of the workforce or approximately 25 million jobs (Ambarwati, 2024).

Digital transformation and shifting consumer behavior, especially among Generation Z, have accelerated the growth of the fashion sector. E-commerce has become a dominant channel, with nine out of ten consumers purchasing fashion products online (Aruman, 2025). The Indonesian fashion e-commerce market is projected to reach US\$18.753 billion in 2025, representing 23.1% of the total e-commerce market, with an annual growth rate of 17.3% through 2029 (ECDB, 2025). Despite these opportunities, a critical issue remains: the gap between entrepreneurial intention and actual entrepreneurial action. According to Global Entrepreneurship Monitor (2022), while 35% of Indonesian adults express a desire to start a business, only 10% proceed to establish one. This discrepancy highlights a significant research gap, as most existing studies focus on entrepreneurial intention without adequately exploring the transition to actual entrepreneurial behavior.

Moreover, prior research presents inconsistent findings regarding the influence of internal psychological traits—such as locus of control, risk-taking propensity, need for achievement, and personality—and external factors like entrepreneurial education and social support. Some studies report positive and significant relationships (Karabulut, 2016; Nunfam et al., 2022), while others find no direct or statistically significant effects (Mohamed et al., 2023; Sun et al., 2020; Widjaya et al., 2021). These inconsistencies underscore the need for further investigation into how these factors interact to influence entrepreneurial decision-making.

The urgency of this research lies in its potential to address both theoretical and practical gaps. Theoretically, it aims to deepen understanding of the transition from intention to action in entrepreneurship, particularly within the fashion industry—a sector with high relevance to youth and substantial economic impact. Practically, the findings could inform policies and educational programs designed to nurture entrepreneurial decision-making, thereby contributing to national efforts to reduce unemployment and stimulate economic growth. By examining the combined effects of internal and external factors on entrepreneurial decisions, this study seeks to provide actionable insights that can empower aspiring entrepreneurs and support the development of a more dynamic and resilient entrepreneurial ecosystem in Indonesia.

## **2. LITERATURE REVIEW**

### ***2.1 Entrepreneurial Decision***

Entrepreneurial decision-making is a complex process influenced by various psychological and contextual factors. Drawing upon the Theory of Planned Behavior (Ajzen & Schmidt, 2020), which posits that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control. The entrepreneurial decision is the culmination of internal motivations and external influences, representing an individual's commitment to starting a business. It involves recognizing opportunities, evaluating risks, and mobilizing resources to create value (Fachrurazi dan Nurcholifah, 2021; Syariati, 2022). This decision is not instantaneous but evolves through stages—awareness, interest, emotional engagement, and final commitment—each shaped by personal traits and environmental factors (Takdir et al., 2015).

Understanding the interaction between internal and external factors is essential for explaining why some individuals move from intention to action in entrepreneurship. The Theory of Planned Behavior supports this view, emphasizing that attitudes, perceived norms, and perceived control collectively shape behavioral intentions and actual decisions (Ajzen & Schmidt, 2020).

### ***2.2 Internal Factors Influencing Entrepreneurship***

Entrepreneurial behavior is deeply influenced by internal psychological traits. One such trait is locus of control, which refers to an individual's belief in their ability to influence life outcomes. Those with a strong internal locus of control perceive success

and failure as results of their own actions, making them more resilient and proactive in facing challenges (Aprilia & Ardana, 2021; Sahputra & Berlianto, 2021). This trait is closely aligned with entrepreneurial characteristics such as initiative, perseverance, and openness to learning (Yorulmaz & Erdem, 2017).

Another essential internal factor is risk-taking propensity, defined as the tendency to engage in decisions where potential rewards outweigh perceived risks. Individuals with high risk-taking propensity are more likely to embrace uncertainty and act decisively in dynamic environments (Alshebami & Seraj, 2022; Anwar & Saleem, 2019). This trait is crucial for entrepreneurs who must navigate unpredictable markets and make bold decisions.

The need for achievement is also a key motivator. It reflects an individual's drive to accomplish meaningful goals and overcome obstacles for personal satisfaction. Entrepreneurs with a high need for achievement are typically goal-oriented, responsible, and eager to receive feedback to improve performance (Aprilia & Ardana, 2021; Rutkowska & Gierczuk, 2020).

Lastly, personality traits, particularly those within the Big Five model—extraversion, agreeableness, conscientiousness, emotional stability, and openness—play a significant role in shaping entrepreneurial tendencies. These traits influence how individuals interact, plan, manage stress, and approach innovation, all of which are vital in entrepreneurial contexts (Hossain et al., 2024; Tewal et al., 2017).

### *2.3 External Factors Influencing Entrepreneurship*

External conditions also significantly affect entrepreneurial decisions. Entrepreneurial education is a structured process that equips individuals with the knowledge, skills, and mindset necessary to start and manage a business. It includes both formal and informal learning aimed at fostering entrepreneurial initiative, enhancing business acumen, and building confidence (Hasan & Rakib, 2022; Li & Wu, 2019; Pebriyanti & Rizky, 2024).

Social support refers to the emotional, informational, and instrumental assistance received from family, peers, and social networks. This support system provides psychological safety, encouragement, and practical resources that help individuals manage stress and maintain motivation in their entrepreneurial journey (Gubbins et al., 2020; Neneh, 2022; Sahban et al., 2016). Family and peer support, in particular, can inspire entrepreneurial interest and facilitate access to networks and resources.

### *2.4 Hypotheses Development*

Entrepreneurial decision-making is a complex process influenced by various psychological and contextual factors. Drawing upon the Theory of Planned Behavior (Ajzen & Schmidt, 2020), which posits that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control, this study formulates hypotheses based on key internal and external variables.

Locus of control refers to an individual's belief in their ability to influence outcomes through personal effort. Those with a strong internal locus of control tend to take initiative, persist through challenges, and assume responsibility for their actions—traits that align with entrepreneurial behavior (Anra et al., 2020; Aprilia & Ardana, 2021; Sahputra & Berlianto, 2021). Thus, it is hypothesized:

*H1: Locus of control has a positive effect on entrepreneurial decisions.*

Entrepreneurs often operate in uncertain environments, and those with a high risk-taking propensity are more likely to embrace uncertainty and act decisively. This trait reflects a willingness to pursue opportunities despite potential setbacks (Alshebami & Seraj, 2022; Anwar & Saleem, 2019; Nasip et al., 2017).

*H2: Risk taking propensity has a positive effect on entrepreneurial decisions.*

The need for achievement drives individuals to set challenging goals, seek feedback, and persist through obstacles. Entrepreneurs with high achievement motivation are

more likely to commit to business ventures and strive for success (Ahamed & Rokhman, 2019; Aprilia & Ardana, 2021; Rutkowska & Gierczuk, 2020).

*H3: Need for achievement has a positive effect on entrepreneurial decision.*

Personality traits, particularly those in the Big Five model—extraversion, agreeableness, conscientiousness, emotional stability, and openness—are linked to entrepreneurial behavior. These traits influence creativity, resilience, and interpersonal effectiveness, which are critical in business contexts (Hossain et al., 2024; Tewal et al., 2017; Wijaya, 2017).

*H4: Personality has a positive effect on entrepreneurial decisions.*

Entrepreneurial education enhances knowledge, skills, and self-efficacy, enabling individuals to recognize and act on business opportunities. It fosters initiative and confidence, which are essential for transitioning from intention to action (Hasan & Rakib, 2022; ArdaBily & Rizky, 2024; Pebriyanti & Rizky, 2024).

*H5: Entrepreneurial education has a positive effect on entrepreneurial decisions.*

Support from family, peers, and social networks provides emotional reinforcement, practical assistance, and validation. This support system strengthens motivation and resilience, helping individuals sustain their entrepreneurial efforts (Gubbins et al., 2020; Neneh, 2022; Sahban et al., 2016).

*H6: Social support has a positive and significant effect on entrepreneurial decisions.*

Drawing on the Theory of Planned Behavior (Ajzen & Schmidt, 2020), which emphasizes the role of attitudes, perceived norms, and perceived behavioral control in shaping intentions and actions, this hypothesis suggests that these six variables interact synergistically to enhance an individual's readiness and commitment to start a business. Internal traits such as locus of control (Aprilia & Ardana, 2021), risk-taking propensity (Alshebami & Seraj, 2022), need for achievement (Rutkowska & Gierczuk, 2020), and personality (Hossain et al., 2024; Tewal et al., 2017) contribute to personal motivation and confidence, while external factors like entrepreneurial education (ArdaBily & Rizky, 2024; Pebriyanti & Rizky, 2024) and social support (Gubbins et al., 2020; Sahban et al., 2016) provide knowledge, resources, and emotional reinforcement. When these elements align, they create a conducive environment for individuals to move from entrepreneurial intention to actual decision, making a comprehensive model for understanding the multifaceted nature of entrepreneurship.

*H7: Locus of control, risk taking propensity, need of achievement, personality, entrepreneurial education, and social support simultaneously have a positive and significant effect on entrepreneurial decision.*

## 2.5 Framework

Based on the theoretical review and the development of hypotheses presented, the conceptual framework of this study is as follows:

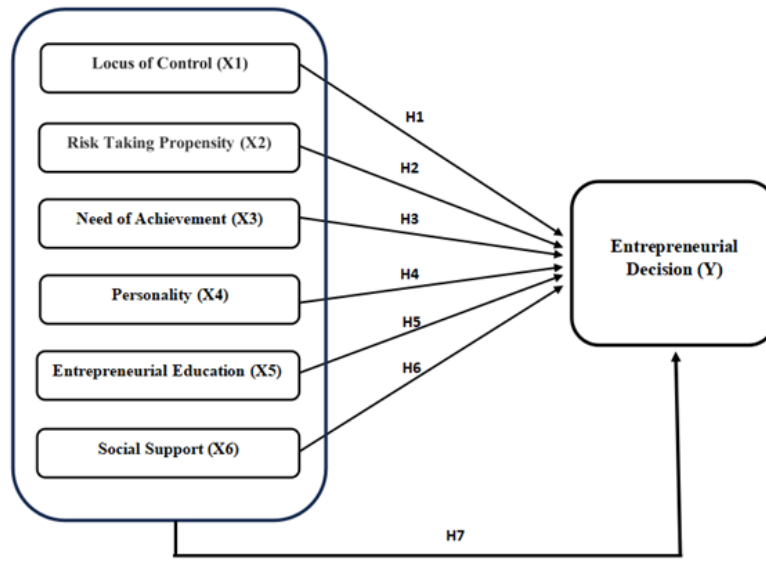


Figure 1. Conceptual Framework

### 3. RESEARCH METHODS

This research adopted a quantitative methodology to investigate the impact of six key variables—locus of control, risk-taking propensity, need for achievement, personality, entrepreneurial education, and social support—on entrepreneurial decision-making among fashion entrepreneurs in Indonesia. The study was conducted over a five-month period, from February to June 2025, utilizing an online survey as the primary data collection method. The fashion industry was purposefully selected as the research context due to its rapid expansion and strategic role within Indonesia's creative economy.

Participants were recruited using a purposive sampling technique, targeting individuals who met two inclusion criteria: (1) actively managing a fashion business in Indonesia, and (2) operating within the small to medium-sized enterprise (SME) category. A total of 166 respondents were included in the sample, representing a segment highly responsive to market dynamics, digital innovation, and entrepreneurship-related policy shifts.

Data was collected through a structured questionnaire distributed via Google Forms. The instrument was adapted from previously validated scales and comprised items measuring six independent variables and one dependent variable. The independent variables were assessed using a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree," while the dependent variable—entrepreneurial decision—was measured using a Guttman scale with binary response options ("Yes" = 1, "No" = 0). The questionnaire had been tested for validity and reliability.

Quantitative data analysis was performed using IBM SPSS Statistics version 26. The analytical procedures included descriptive statistics and binary logistic regression analysis. Model evaluation encompassed overall model fit, goodness-of-fit tests, Nagelkerke R Square for explanatory power, and prediction accuracy. Hypothesis testing was conducted using the Wald test to examine the partial effects of each independent variable, and the Omnibus test of model coefficients to assess the overall significance of the regression model. The logistic regression equation used in this study is formulated as follows:

$$\ln \frac{P}{1-p} = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6$$

Description:  
b<sub>0</sub> = Constant

- b1 = Regression coefficient for locus of control  
b2 = Regression coefficient for risk taking propensity  
b3 = Regression coefficient for need of achievement  
b4 = Regression coefficient for personality  
b5 = Regression coefficient for entrepreneurial education  
b6 = Regression coefficient for social support

## 4. RESULTS AND DISCUSSION

### 4.1 Descriptive Statistics

This study surveyed 166 fashion entrepreneurs in Indonesia, most of whom were female (77.1%), high school graduates (50%), based in Central Java (22.3%), operating businesses under five years (60.2%), and earning monthly revenues below IDR 50 million (59.6%). There are eleven provinces from which no respondents were recorded. These provinces include Bengkulu, South Kalimantan, North Kalimantan, Central Sulawesi, East Nusa Tenggara, Papua, West Papua, Central Papua, Highland Papua, South Papua, and Southwest Papua.

**Table 1.** Descriptive Statistics Results

No	Respondent	Characteristics	Total	Percentage
1	Gender	Man	38	22.9
		Woman	128	77.1
2	Highest Level of Education	Junior High School Equivalent	8	4.8
		Senior High School Equivalent	83	50.0
		Diploma	13	7.8
		Bachelor	61	36.7
		Master	1	0.6
3	Provincial Domicile	Aceh	2	1.2
		Bali	2	1.2
		Bangka-Belitung	2	1.2
		Banten	5	3.0
		Yogyakarta Special Region	22	13.3
		Jakarta	14	8.4
		Gorontalo	3	1.8
		Jambi	2	1.2
		West Java	19	11.4
		Central Java	37	22.3
		East Java	20	12.0
		West Kalimantan	2	1.2
		Central Kalimantan	2	1.2
		East Kalimantan	1	0.6
		Riau Islands	1	0.6
		Lampung	4	2.4
		Maluku	2	1.2
		North Maluku	1	0.6
		West Nusa Tenggara	4	2.4
		Riau	5	3.0

No	Respondent	Characteristics	Total	Percentage
		West Sulawesi	2	1.2
		South Sulawesi	1	0.6
		Southeast Sulawesi	2	1.2
		North Sulawesi	1	0.6
		West Sumatra	1	0.6
		South Sumatra	5	3.0
		North Sumatra	4	2.4
4	Duration of Business Operation	Less than 5 Years	100	60.2
		5 Years - Less than 10 Years	53	31.9
		10 Years - Less than 15 Years	12	7.2
		15 Years - More than 15 Years	1	0.6
5	Monthly Revenue Income / Month	Less than Rp 50,000,000	99	59.6
		Rp 50,000,000 - Less than Rp 100,000,000	42	25.3
		Rp 100,000,000 - Less than Rp 250,000,000	16	9.6
		Rp 250,000,000 - Less than Rp 500,000,000	5	3.0
		Rp 500,000,000 - More than Rp 500,000,000	4	2.4

(Source: Data Processing Result, 2025)

#### 4.2 Logistic Regression Analysis

According to Ghozali (2021), logistic regression analysis involves four key tests: overall model fit, goodness-of-fit evaluation, Nagelkerke's  $R^2$  for explanatory power, and prediction accuracy assessment.

##### a. Overall Model Fit

b.

**Table 2.** presents the results of the Overall Model Fit test conducted in this study.

Iteration	-2 Log likelihood	Coefficients Constant
Step 0	150.654	1.595
Step 1	61.125	-14.870

(Source: Data Processing Result, 2025)

Based on Table 2, the results of the Overall Model Fit test indicate that the final -2 Log Likelihood value (Block 1) decreased to 61.125 after incorporating the six independent variables. This reduction of 89.529 from the initial value suggests that the proposed model fits the data well. The improvement in model fit confirms that the inclusion of the predictors enhances the regression model, thereby supporting the acceptance of the null hypothesis ( $H_0$ ).

##### c. Goodness of Fit Test

The outcomes of the Goodness of Fit Test are summarized in table 3.

**Table 3.** Goodness of Fit Test Results

Hosmer and Lemeshow Test			
Step	Chi-square	df	Sig.
1	3.515	8	0.898

(Source: Data Processing Result, 2025)

Based on Table 3, the Hosmer and Lemeshow Goodness-of-Fit Test produced a chi-square value of 3.515 with a significance level of 0.898. Since the p-value exceeds the 0.05 threshold, the null hypothesis is accepted, indicating no significant difference between the predicted and observed values. This result confirms that the logistic regression model is statistically appropriate and fits the data well. Therefore, the model is considered reliable for predicting entrepreneurial decision outcomes in this study.

d. Coefficient of Determination (Nagelkerke R Square)

The findings from the coefficient of determination (Nagelkerke R<sup>2</sup>) analysis are detailed in the following table.

**Table 4.** Coefficient of Determination Results

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	61.125 <sup>a</sup>	0.417	0.699

(Source: Data Processing Result, 2025)

Based on Table 4, the Nagelkerke R Square value is 0.699, indicating that the six independent variables—locus of control, risk-taking propensity, need for achievement, personality, entrepreneurial education, and social support—collectively explain 69.9% of the variance in entrepreneurial decision-making. The remaining 30.1% is attributed to other factors not included in the model, suggesting that while the model demonstrates strong explanatory power, additional variables may also contribute to entrepreneurial decisions.

e. Testing the Accuracy of Predictions

The findings from the prediction accuracy test are presented in Table 5.

**Table 5.** Prediction Accuracy Test Results

Classification Table <sup>a,b</sup>					
Observed			Predicted		
			Entrepreneurial Decision (Y)		Percentage Correct
			No	Yes	
Step 1	Entrepreneurial Decision (Y)	No	20	8	71.4
		Yes	5	133	96.4
	Overall Percentage				92.2

(Source: Data Processing Result, 2025)

Based on Table 5, the model demonstrates a prediction accuracy of 92.2%, indicating that the majority of the 166 respondents genuinely intended to pursue entrepreneurship in the fashion industry. The remaining 7.8% entered the industry due to alternative motivations, such as necessity or as a fallback after other career options were unsuccessful. This suggests that while the model is highly effective in identifying entrepreneurial intent, a small portion of decisions may be influenced by external or situational factors.

### 4.3 Hypothesis Test Results

#### a. Wald Test (Partial Test)

The outcomes of the partial hypothesis testing are summarized in the following table.

**Table 6.** Wald Test Results

Iteration History <sup>a,b,c</sup>									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I for EXP (B)	
Step	X1	0.316	0.144	4.834	1	0.028	1.371	Lower	Upper
								1.035	1.816



Iteration History <sup>a,b,c</sup>									
1 <sup>a</sup>		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I for EXP (B)	
								Lower	Upper
	X2	0.265	0,06	6.275	1	0.012	1.304	1.059	1.605
	X3	0.367	0.131	7.856	1	0.005	1.443	1.117	1.866
	X4	0.122	0.046	7.024	1	0.008	1.129	1.032	1.235
	X5	-0.677	0.202	11.185	1	0.001	0.508	0.342	0.756
	X6	0.108	0.051	4.496	1	0.034	1.114	1.008	1.231
	Constant	-14.870	3.969	14.035	1	0.000	0.000		

(Source: Data Processing Result, 2025)

Based on the analysis results in Table 6, the logistic regression equation obtained is as follows:

$$\text{Ln} \frac{p}{1-p} = -14,870 + 0,316X1 + 0,265X2 + 0,367X3 + 0,122X4 - 0,677X5 + 0,108X6$$

The logistic regression analysis reveals that five independent variables—locus of control (X1), risk-taking propensity (X2), need for achievement (X3), personality (X4), and social support (X6)—exert a positive and statistically significant influence on entrepreneurial decision-making. This suggests that higher levels of these factors are associated with an increased likelihood of individuals choosing to pursue entrepreneurship. In contrast, entrepreneurial education (X5) demonstrates a negative effect, indicating that greater exposure to entrepreneurial education may reduce the probability of making an entrepreneurial decision. Additionally, the constant value of -14.870 implies that in the absence of these six predictors, individuals are unlikely to opt for entrepreneurship, underscoring the importance of these variables in shaping entrepreneurial behavior.

#### b. Omnibus Tests of Model Coefficients (Simultaneous Tests)

The results of the simultaneous hypothesis testing are displayed in the table below.

**Table 7.** Omnibus Tests of Model Coefficients

<b>Omnibus Tests of Model Coefficients</b>				
		<i>Chi-square</i>	df	Sig.
Step 1	Step	89,529	6	0,000
	Block	89,529	6	0,000
	Model	89,529	6	0,000

(Source: Data Processing Result, 2025)

Based on Table 7, the value of Omnibus Test of Model Coefficients is 89.529 with 6 degrees of freedom and a significance level of 0.000. The test confirms that the logistic regression model is statistically significant. This indicates that, collectively, the independent variables—locus of control, risk-taking propensity, need for achievement, personality, entrepreneurial education, and social support—have a positive and significant influence on entrepreneurial decision-making, validating the model's suitability for further analysis.

#### 4.4 Discussion

The study found that locus of control has a positive and significant effect on entrepreneurial decision-making. Individuals with a high internal locus of control tend to believe that outcomes are determined by their own actions rather than external factors such as luck or fate. This belief fosters confidence and decisiveness in pursuing entrepreneurship. The findings align with previous research by Aulia & Evanita (2020), Nunfam et al. (2022), and Neneh & Dzomonda (2024), all of which emphasize the role of locus of control in strengthening entrepreneurial intention and behavior. Thus, locus

of control is a critical psychological factor influencing the decision to become an entrepreneur.

Risk-taking propensity was also found to significantly and positively influence entrepreneurial decision-making. Individuals who are more willing to take risks are better equipped to handle uncertainty and are more likely to pursue entrepreneurial ventures. This trait reflects a readiness to face potential failure in exchange for greater opportunities. The results are consistent with studies by ,Ahamed & Rokhman (2019), Steenkamp et al. (2023), and Parveen et al. (2020), which highlight risk tolerance as a key driver of entrepreneurial behavior. Therefore, risk-taking propensity plays a vital role in motivating individuals to initiate business activities.

The need for achievement was shown to have a significant and positive impact on entrepreneurial decision-making. Individuals with a strong desire to achieve are more likely to pursue entrepreneurship as a means of proving their capabilities and attaining personal success. This motivational factor enhances confidence and determination to start a business. The findings are supported by Saif & Ghania (2020), Aprilia & Ardana (2021), and Dzomonda & Neneh (2023), who found that achievement motivation is closely linked to entrepreneurial intention and behavior. Thus, the need for achievement serves as a powerful internal drive in the decision to become an entrepreneur.

Personality traits were found to significantly and positively affect entrepreneurial decision-making. Individuals with strong and positive personality characteristics—such as openness to experience, conscientiousness, emotional stability, agreeableness, and extraversion—tend to exhibit higher levels of confidence, resilience, and social competence, all of which are essential for entrepreneurship. These findings are consistent with research by Al-Ghazali et al. (2022), Hossain et al. (2024), and Bazkiaei et al. (2020), which demonstrate the influence of personality on entrepreneurial intention and behavior. Therefore, personality is a key determinant in shaping an individual's readiness to engage in entrepreneurial activities.

Contrary to expectations, entrepreneurial education was found to have a negative and significant effect on entrepreneurial decision-making. This suggests that higher levels of entrepreneurial education may reduce the likelihood of choosing entrepreneurship, possibly due to overly theoretical teaching methods and limited practical exposure. The findings are in line with studies by Khalifa & Dhiaf (2016), Putra & Nugroho (2023), and Setyaki & Sugiyanto (2023), which highlight the ineffectiveness of current educational approaches in fostering entrepreneurial intent. Cultural factors may also contribute, as higher education is often associated with aspirations for formal employment (CNBC Indonesia, 2025; Kadeni & Srijani, 2021). This underscores the need for more experiential and practice-oriented entrepreneurship education.

Social support was found to have a positive and significant effect on entrepreneurial decision-making. Support from family, friends, and close networks enhances an individual's confidence, motivation, and emotional resilience, making them more likely to pursue entrepreneurship. These findings are consistent with Farooq (2018), Si et al., (2022), and Neneh (2022), who emphasize the role of social support in strengthening entrepreneurial intention and behavior. As an external factor, social support provides both emotional and practical resources that facilitate the transition into entrepreneurship.

The study also confirmed that all six variables—locus of control, risk-taking propensity, need for achievement, personality, entrepreneurial education, and social support—collectively have a significant and positive effect on entrepreneurial decision-making. This supports the hypothesis that entrepreneurial decisions are shaped by a combination of internal and external factors. The findings are consistent with Primandaru (2017), Vodă & Florea (2019), and Ratnamiasih & Setia (2016), who highlight the importance of a holistic approach in understanding entrepreneurial behavior. A simultaneous analysis provides a comprehensive view of the psychological and contextual elements that influence the decision to start a business.

## CONCLUSION

This study concludes that five internal and external factors: the focus of control, risk-taking propensity, need for achievement, personality, and social support—positively and significantly influence entrepreneurial decision-making. In contrast, entrepreneurial education has a negative effect. However, when assessed collectively, all six variables significantly contribute to the decision to pursue entrepreneurship, highlighting the importance of a multidimensional approach.

The scope of this research is limited to fashion entrepreneurs in Indonesia, which may restrict the generalizability of the findings to other creative sectors or broader entrepreneurial contexts. Future studies are encouraged to explore different industries, geographic regions, or employ comparative methods to validate and expand upon these results.

The findings suggest a need to enhance internal motivation and social support systems while critically reassessing the design and delivery of entrepreneurship education. Stakeholders, including educators, policymakers, and ecosystem enablers—should ensure that educational programs align with practical business realities and foster entrepreneurial readiness.

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