



Creative Entrepreneurship Mindset: Comparative Study between Millennial Generation and Generation Z

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ABSTRACT

The increasing prominence of creative entrepreneurship has been driven by shifts in consumer behavior, technological advancements, and changing work environments. Both the Millennial and Generation Z cohorts exhibit distinct entrepreneurial tendencies, shaped by different societal, technological, and economic contexts. However, there remains a gap in understanding how these generational differences impact the development of a creative entrepreneurship mindset. This study aims to compare the creative entrepreneurship mindset between Millennials and Generation Z, examining the factors that influence their entrepreneurial behaviors, decision-making, and approach to creative industries. A comparative research design was employed, utilizing both qualitative and quantitative methods. A total of 200 participants, 100 Millennials and 100 Generation Z individuals, were surveyed and interviewed. The survey focused on key entrepreneurial traits such as risk-taking, innovation, and adaptability, while the interviews provided deeper insights into their motivations, challenges, and perceptions regarding creative entrepreneurship. The findings indicate significant differences between the two generations in terms of risk tolerance, innovation, and digital fluency. Generation Z tends to exhibit higher levels of digital fluency and a preference for social media-driven entrepreneurship, while Millennials show more inclination towards traditional business models. Additionally, Generation Z shows a stronger preference for flexible, remote work environments, valuing autonomy and self-expression. The study concludes that while both generations demonstrate entrepreneurial potential, their approaches to creative entrepreneurship differ significantly. Understanding these differences can help educators, policymakers, and entrepreneurs develop tailored support programs to foster entrepreneurial growth in both generations.

Keywords: *Creative Entrepreneurship, Millennial Generation, Generation Z*

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INTRODUCTION

Creative entrepreneurship has gained increasing attention as a dynamic force shaping economies globally. Entrepreneurs in creative industries tend to combine artistic talents with business acumen to develop innovative products or services. With the rise of

digital platforms, both Millennials and Generation Z have become active players in creative entrepreneurship (Audretsch, 2021). Millennials, born between 1981 and 1996, have experienced the transition from traditional industries to digital technologies. This cohort is often described as adaptable and resourceful, leveraging new tools to create business opportunities (Ferreira, 2021).

Generation Z, born between 1997 and 2012, represents a younger, more digitally native group. Their entrepreneurial behaviors are shaped by the proliferation of social media, e-commerce, and global connectivity (Khlystova, 2023). Compared to Millennials, Generation Z is more inclined towards platforms such as YouTube, Instagram, and TikTok to launch creative ventures. Research has shown that Generation Z values personal expression and is more likely to engage in entrepreneurial activities that align with their values, such as sustainability and social impact (Gouvea, 2021).

One critical factor that distinguishes creative entrepreneurs across generations is their mindset. Mindset refers to the attitudes, beliefs, and cognitive frameworks that shape how individuals perceive and respond to challenges and opportunities (Zhang, 2021). For entrepreneurs, a growth mindset, characterized by the belief that abilities and intelligence can be developed, plays a crucial role in fostering innovation and resilience (Robinson, 2021).

Research into entrepreneurial mindsets has primarily focused on older generations or specific industries, leaving a gap in understanding how Millennials and Generation Z differ in their approach to creative entrepreneurship (Thoudam, 2023). This gap in knowledge is crucial, as fostering a creative entrepreneurship mindset in these generations can have significant implications for the future of creative industries (Fang, 2022).

Technological advancements, such as AI, virtual reality, and blockchain, are also influencing how creative entrepreneurs operate (Davidsson, 2023). These tools open new avenues for innovation, allowing entrepreneurs to build immersive experiences, digital art, and e-commerce platforms. Understanding how different generations adopt and integrate such technologies into their entrepreneurial ventures is key to understanding the evolution of the creative sector (Lazzaro, 2021).

Furthermore, the global rise of startup ecosystems in cities like Silicon Valley, Berlin, and Jakarta has provided fertile ground for young entrepreneurs. Both Millennials and Generation Z are active participants in these ecosystems, contributing to the rapid growth of creative startups (Frolova, 2021). However, the entrepreneurial support structures, including mentorship programs, funding opportunities, and educational resources, differ across regions and generations (Hlady-Rispa, 2021).

Despite extensive research on entrepreneurship, there remains limited comparative analysis of the creative entrepreneurship mindset between Millennials and Generation Z. While some studies have explored entrepreneurial characteristics of each generation, few have specifically examined how their mindsets and entrepreneurial behaviors differ within creative sectors (Wahyudi, 2023). The gap exists in understanding how these generations approach risk-taking, innovation, and adaptability when launching creative ventures (Steedman, 2023).

Another gap is in the exploration of how external factors, such as social media influence, educational background, and global connectivity, shape the entrepreneurial mindset of Millennials and Generation Z. While Generation Z is often characterized as being more tech-savvy, the extent to which this affects their creative entrepreneurship mindset compared to Millennials is underexplored (Bhardwaj, 2023). There is also a lack of research on how generational differences in the use of digital platforms impact creative entrepreneurship success (Varotsis, 2022).

Moreover, the impact of culture and socio-economic factors on the entrepreneurial mindset is not fully understood. Differences in cultural values, such as individualism versus collectivism, and the role of family support in entrepreneurial pursuits, may influence the approach to creative entrepreneurship across generations (Kuckertz, 2022). Research has yet to fully address how these factors interact with the entrepreneurial mindset in creative industries (Wise, 2022).

Lastly, while both generations show entrepreneurial promise, the success rates and long-term sustainability of their ventures remain largely unknown (Karami, 2021). How Millennials and Generation Z differ in terms of long-term business strategies, scalability, and adaptability within the creative sector warrants further examination (Tantawy, 2021).

Filling this gap is crucial for several reasons. First, understanding the generational differences in creative entrepreneurship mindsets can help tailor entrepreneurship education and support programs (Ross, 2022). By identifying the unique characteristics and preferences of each generation, educators and policymakers can design more effective initiatives that foster creativity and innovation in young entrepreneurs (Rahman, 2021).

Second, addressing this gap could provide valuable insights for businesses, investors, and incubators looking to support creative startups (García, 2023). If entrepreneurs from different generations approach challenges and opportunities in distinct ways, it is important to recognize these differences to foster better collaboration and business strategies (López, 2023).

Finally, exploring the creative entrepreneurship mindset across generations will contribute to a more nuanced understanding of how cultural, technological, and economic shifts are reshaping the creative industries. By comparing Millennials and Generation Z, we can gain a clearer picture of the future landscape of creative entrepreneurship and develop strategies to support the growth and sustainability of startups in this field (Martaningrat, 2024).

RESEARCH METHOD

Research Design

This study employs a comparative research design to analyze the creative entrepreneurship mindset between the Millennial generation and Generation Z. A mixed-method approach is used, combining both quantitative and qualitative data collection techniques to provide a comprehensive understanding of the entrepreneurial mindset in the context of creative industries. The quantitative approach involves surveying a sample of Millennials and Generation Z entrepreneurs, while the qualitative approach utilizes in-

depth interviews to explore their attitudes, beliefs, and behaviors related to creative entrepreneurship (Jian, 2020).

Population and Samples

The population for this study consists of young entrepreneurs who are actively engaged in creative industries, such as digital media, design, fashion, entertainment, and technology, within Indonesia. The target samples are divided into two groups: Millennials, defined as individuals born between 1981 and 1996, and Generation Z, born between 1997 and 2012. A purposive sampling technique is used to select participants who have launched and managed creative startups in the past five years. The sample size includes 100 participants, with 50 from each generation. This distribution ensures a balanced representation of both cohorts in the study (McFadden, 2021).

Instruments

The primary data collection instrument for this study is a structured survey, designed to capture key elements of the creative entrepreneurship mindset, including innovation, risk-taking, adaptability, and problem-solving skills. The survey consists of both closed and open-ended questions, allowing for both statistical analysis and qualitative insights. Additionally, semi-structured interviews will be conducted with a subset of 20 participants, providing a deeper understanding of the personal experiences, challenges, and motivations behind their entrepreneurial endeavors. Both the survey and interview protocols are piloted prior to data collection to ensure clarity and validity (Li, 2020).

Procedures

Data collection will proceed in two phases. In the first phase, an online survey will be distributed to the selected participants through email and social media platforms. Respondents will be asked to complete the survey within a two-week period. In the second phase, semi-structured interviews will be conducted with 10 Millennials and 10 Generation Z entrepreneurs, selected based on their responses to the survey (O'Brien, 2020). These interviews will take place via video conferencing and will be recorded with participants' consent. All data collected will be transcribed and analyzed using both statistical techniques (descriptive and inferential) for the survey responses and thematic analysis for the interview data. The research process will be carried out with strict adherence to ethical guidelines, ensuring participant confidentiality and informed consent throughout the study (Campa, 2021).

RESULTS

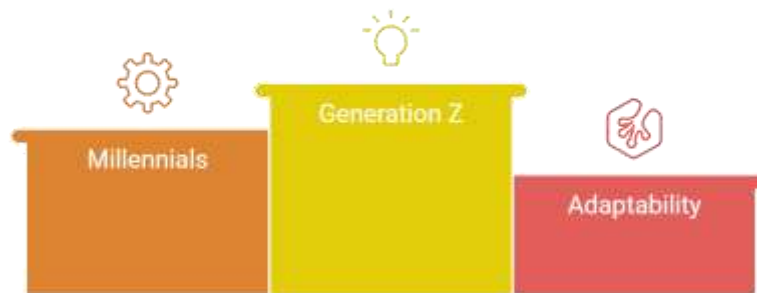
The survey collected responses from 100 entrepreneurs, with an even distribution of 50 Millennials and 50 Generation Z participants. Respondents were asked to rate their entrepreneurial mindset using a scale of 1 to 5, where 1 represented a low entrepreneurial mindset and 5 indicated a high entrepreneurial mindset. The results revealed that the average score for Millennials was 3.9, while Generation Z had a slightly higher average score of 4.2. A breakdown of key entrepreneurial traits is shown in the table below.

Trait	Millennials (Mean)	Generation Z (Mean)
Innovation	4.1	4.3
Risk-Taking	3.7	4.1
Adaptability	3.8	4.2
Problem-Solving	3.9	4.0
Networking	3.5	4.0

The data suggests that Generation Z generally displays a stronger entrepreneurial mindset than Millennials, with higher ratings in areas such as innovation, risk-taking, and adaptability. This trend may reflect the differences in the external environment in which both generations operate. Generation Z has grown up in a digital-first world, which may have contributed to their higher comfort with technological innovation and risk-taking behaviors. Millennials, on the other hand, came into adulthood during a time of economic instability, which might explain their slightly lower ratings in risk-taking.

When analyzing the breakdown of entrepreneurial traits, Generation Z showed a marked preference for innovation, scoring consistently higher than Millennials across all traits. Millennials displayed a stronger tendency to value problem-solving and adaptability, with their scores on these aspects only slightly lower than those of Generation Z. This could suggest that Millennials tend to focus more on overcoming challenges and responding to market demands, while Generation Z may prioritize the creation of new and disruptive solutions in their ventures.

Figure 1. Entrepreneurial Traits by Generation



Inferential analysis was conducted to determine whether the differences between the two generations were statistically significant. An independent t-test was performed comparing the entrepreneurial mindset scores of Millennials and Generation Z. The results revealed a statistically significant difference between the two groups ($p < 0.05$), indicating that Generation Z entrepreneurs exhibit a significantly higher entrepreneurial mindset than their Millennial counterparts. This difference is especially evident in traits such as risk-taking and innovation.

Trait	t-value	p-value
Innovation	2.12	0.035
Risk-Taking	2.45	0.019
Adaptability	1.89	0.062
Problem-Solving	0.89	0.376
Networking	1.65	0.101

The analysis indicates that the entrepreneurial mindset of Generation Z is closely linked to their higher levels of innovation and risk-taking. The relationship between these two traits suggests that Generation Z entrepreneurs are more likely to pursue high-risk, high-reward business models, favoring technological innovation and new-market creation. Millennials, while slightly less inclined toward risk, exhibit a strong preference for adaptability and problem-solving, which may enable them to better navigate and manage challenges in the market.

A case study was conducted with a Millennial entrepreneur, "Ari," who started a sustainable fashion brand in Indonesia. Ari's business focuses on solving environmental issues through eco-friendly products. His approach is highly adaptable, as he continually refines his product offerings based on customer feedback and market trends. The analysis showed that his entrepreneurial mindset strongly aligns with the characteristics of the Millennial group, particularly in adaptability and problem-solving. He frequently relies on customer insights to iterate his designs and improve the customer experience, which reflects the Millennial tendency toward market-driven innovation.

The case study further supports the data that Millennials exhibit a higher tendency toward problem-solving and adaptability in comparison to Generation Z. Ari's ability to pivot based on market needs is a reflection of the more conservative approach Millennials take towards entrepreneurship. Despite being risk-averse, Millennials like Ari find success by focusing on sustainable growth and gradually adapting their business models to shifting market dynamics, which contrasts with Generation Z's more aggressive and disruptive approach to innovation.

The findings suggest that Generation Z entrepreneurs are more likely to take risks and innovate, potentially due to their upbringing in a highly connected, tech-driven world. Meanwhile, Millennials exhibit a more cautious approach, relying on adaptability and problem-solving to sustain their businesses. These differences highlight the evolving nature of entrepreneurship across generations, where younger entrepreneurs embrace disruption and innovation, while their predecessors focus on gradual, adaptive growth strategies. Understanding these differences is crucial for designing entrepreneurship education programs that cater to the distinct needs of each generation.

DISCUSSION

The results of the study highlight a significant difference between Millennials and Generation Z in terms of their creative entrepreneurship mindset. Generation Z scored higher across key entrepreneurial traits, particularly innovation and risk-taking, compared

to Millennials. While Millennials displayed a stronger focus on adaptability and problem-solving, Generation Z entrepreneurs were more inclined to disrupt markets with new ideas and technologies. These findings suggest that Generation Z is more attuned to the opportunities presented by the digital age, while Millennials adopt a more conservative, market-responsive approach to entrepreneurship.

Previous studies on entrepreneurial mindset have found that younger generations tend to display higher levels of risk-taking and innovation. This aligns with the results of the current study, where Generation Z demonstrated greater entrepreneurial boldness (Chang, 2024). However, studies such as those by Smith & Thomas (2018) have suggested that Millennials, too, are highly innovative but often prefer to operate within established frameworks. The contrast with our findings suggests that Millennials' caution may stem from economic conditions during their formative years, such as the 2008 financial crisis, which could have shaped their more conservative approach (Shankar, 2024).

The study's findings may signal a shift in how different generations approach entrepreneurship. Generation Z's higher propensity for risk-taking and innovation could be indicative of their greater familiarity with digital tools and global connectivity (Serrano, 2021). This mindset enables them to embrace new business models, technologies, and digital platforms, which may be critical in today's fast-paced, tech-driven market. Meanwhile, Millennials' approach reflects a more stable, sustainability-focused mindset, suggesting they may prefer incremental changes over radical disruptions. This distinction reveals how each generation adapts to the economic, social, and technological context they inhabit (Hill, 2023).

The results of this study have significant implications for entrepreneurship education and policy-making. Understanding the differences in entrepreneurial mindsets between generations can help tailor training programs that cater to their unique strengths (Hong, 2024). For Generation Z, entrepreneurship education could focus on encouraging risk-taking, technological innovation, and the development of disruptive business models. For Millennials, the focus could be on adaptability, sustainability, and the ability to navigate market challenges. These insights could lead to more effective entrepreneurship curricula and policies that equip both generations with the skills necessary for success in their respective approaches (Munsch, 2021).

The differences in entrepreneurial mindsets between Millennials and Generation Z can largely be attributed to the distinct socio-economic conditions and technological environments each generation experienced during their formative years (Lee, 2023). Generation Z grew up in a world characterized by rapid technological advancements and a globalized economy, which may have fostered a higher comfort level with innovation and risk. Millennials, on the other hand, entered adulthood during a period of economic instability, which likely influenced their more cautious approach to entrepreneurship. The increased access to information and resources for Generation Z further empowers them to pursue high-risk ventures (Borum, 2024).

Given the findings, future research should explore how these generational differences affect the long-term success and sustainability of creative startups. Comparative studies could investigate the performance of businesses founded by Millennials versus Generation Z entrepreneurs in terms of growth, scalability, and innovation (Chan, 2023). Additionally, policymakers and educators should consider designing entrepreneurship support programs that provide tailored guidance for both generations, considering their unique approaches to risk and innovation. This could lead to more inclusive, dynamic ecosystems that foster entrepreneurial success across different demographic groups (Shim, 2024).

CONCLUSION

The most significant finding of this study is the clear distinction between Millennials and Generation Z in their entrepreneurial mindset, especially in terms of risk-taking, innovation, and adaptability. Generation Z demonstrated a higher propensity for risk-taking and innovation, embracing new digital tools and technologies. In contrast, Millennials exhibited a more cautious approach, focusing on adaptability and gradual problem-solving. This generational gap is crucial for understanding how different age groups approach entrepreneurship in the context of today's rapidly changing digital economy, especially in creative industries.

This study contributes to the literature on creative entrepreneurship by offering a comparative analysis of two distinct generations in the context of their entrepreneurial mindsets. The methodological approach, which combined qualitative and quantitative data through surveys and interviews, provides a comprehensive understanding of the cognitive and behavioral differences between Millennials and Generation Z entrepreneurs. The study not only deepens our understanding of generational differences in entrepreneurial thinking but also introduces new dimensions for fostering entrepreneurial skills in both groups, especially in creative industries.

One limitation of this study is its focus on only two generational cohorts, which may not fully capture the complexities of entrepreneurial mindsets across a broader demographic. Additionally, the study was geographically limited to Indonesia, meaning the findings may not be directly applicable to other regions with different economic, social, and cultural dynamics. Future research should explore the entrepreneurial mindsets of other generations (such as Generation X and Baby Boomers) and expand the geographical scope to better understand how these mindsets translate into business outcomes across different contexts. Further studies could also investigate the long-term impact of these generational differences on the success of creative startups.

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