

Entrepreneurial Intentions among Generation Z in Uttar Pradesh: Examining the Role of Digital Exposure, Family Business Legacy and Risk Perception

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Abstract

Generation Z, India's first fully digitally native cohort, is entering the labour market at a moment when the country's entrepreneurship ecosystem is being reshaped by government schemes, digital platforms and shifting family structures. Uttar Pradesh, India's most populous state, spans a wide range of urban and semi-urban economies, from Central UP cities such as Kanpur and Lucknow to the historically agrarian and out-migration-prone districts of Purvanchal in the east, and has been characterised more broadly by a strong preference for salaried government employment alongside an emerging but under-studied Micro, Small and Medium Enterprise (MSME) base. It therefore offers a distinctive setting in which to examine what shapes young people's willingness to start a business. Grounded in the Theory of Planned Behaviour (TPB), this paper develops a conceptual model linking three under-examined antecedents, namely digital exposure, family business legacy and risk perception, to entrepreneurial intention among Gen Z respondents, mediated by entrepreneurial attitude and perceived behavioural control. The model is tested using a small quantitative pilot study ($n = 23$), analysed through a composite-score, regression-based structural path approach used as an indicative proxy for Partial Least Squares Structural Equation Modelling. Digital exposure emerged as the only statistically significant direct and attitude-mediated predictor of entrepreneurial intention ($\beta = 0.455$, $p = 0.038$), while family business legacy and risk perception showed directionally consistent but non-significant associations. The achieved pilot sample was drawn predominantly from Kanpur and other Uttar Pradesh cities through the researchers' own digital and academic networks, and the paper is explicit that these findings are preliminary and require replication with a larger, more geographically representative sample. The paper synthesises recent international and Indian literature on Gen Z entrepreneurial intention, positions its contribution against the closest existing studies, discusses implications for entrepreneurship education and regional MSME policy under Uttar Pradesh's One District One Product (ODOP) and MSME promotion schemes, and sets out the pilot's limitations and the design of the recommended full-scale follow-up study.

Keywords: entrepreneurial intention, generation z, digital exposure, family business, risk perception, uttar pradesh, theory of planned behaviour, pilot study, pls-sem

1. Introduction

Entrepreneurship is widely recognised as a central mechanism for innovation, employment generation and inclusive economic growth, particularly in developing economies where formal-sector job creation has struggled to keep pace with the number of new labour market entrants. India's demographic profile makes this question especially urgent. Generation Z, broadly defined as those born between the late 1990s and the early 2010s, is projected to constitute the largest cohort of new workforce entrants over the coming decade. Unlike previous generations, Gen Z has grown up with near continuous exposure to smartphones, social media and e-commerce platforms, a condition that plausibly reshapes how young people perceive entrepreneurial opportunity, access information and evaluate risk.

Uttar Pradesh is India's most populous state and presents a particularly relevant empirical setting for entrepreneurial intention research. The state spans considerable internal diversity, from the industrial and administrative centres of Central UP such as Kanpur and Lucknow to the historically agrarian, high out-migration districts of the eastern Purvanchal region and the comparatively underdeveloped Bundelkhand region, with a cultural preference for secure government jobs over entrepreneurial risk-taking documented across much of the state. At the same time, state-level interventions such as the One District One Product (ODOP) scheme and enhanced capital subsidies targeted at the Purvanchal and Bundelkhand regions specifically have sought to reposition Uttar Pradesh as an emerging MSME and entrepreneurship hub, with district-specific products such as Varanasi's silk textiles receiving renewed policy attention [6], [11]. Despite this policy attention, empirical research on what drives entrepreneurial intention among young people across Uttar Pradesh remains limited. Existing Indian studies on Gen Z entrepreneurial intention have tended to draw on metro or pan-India samples, or have examined social entrepreneurship specifically [4], leaving a gap in understanding intention formation for a Tier-2 and Tier-3 North Indian population with distinct socio-cultural and economic characteristics. This paper addresses that gap by proposing a conceptual and methodological framework to examine three antecedents that are considered especially relevant for this cohort and this state, namely digital exposure, given Gen Z's platform-native behaviour; family business legacy, given the continuing centrality of family enterprises in North Indian business culture; and risk perception, given the state's historically risk-averse, government-job-oriented employment culture.

The remainder of the paper is organised as follows. Section 2 reviews the theoretical and empirical literature underpinning each construct. Section 3 presents the conceptual model and hypotheses. Section 4 sets out a proposed research methodology for empirical testing. Section 5 discusses anticipated contributions and policy implications, and Section 6 concludes with limitations and directions for future research.

2. Literature Review and Theoretical Background

2.1 Entrepreneurial Intention and the Theory of Planned Behaviour

Entrepreneurial intention, the self-acknowledged conviction that an individual intends to start a new business venture, is consistently identified as the strongest single predictor of actual entrepreneurial behaviour [2]. The Theory of Planned Behaviour (TPB) proposed by Ajzen (1991) [1] remains the dominant framework for explaining intention formation. It is posited that intention is jointly determined by attitude toward the behaviour, subjective norms and perceived behavioural control. TPB has been repeatedly validated across diverse national contexts and has proven useful for studying Gen Z specifically. A large sample study using structural equation modelling found that education, access to

digital resources and crowdfunding platforms, and socioeconomic status were significant positive predictors of entrepreneurial intention among Gen Z university students in a developing economy setting, extending TPB's applicability beyond the developed-economy contexts in which it was originally validated [8].

An India-specific study using an extended TPB model examined social entrepreneurial intention among Gen Z students across three public universities, incorporating personality factors such as risk-taking ability, proactivity, empathy and emotional intelligence, and it was found that these factors significantly strengthened the explanatory power of the core TPB constructs, while gender was not found to exert a significant moderating effect [4]. This suggests that, in the Indian context, TPB benefits from extension with context-specific antecedents rather than being applied in its unmodified form, a design choice adopted in this paper through the incorporation of digital exposure, family business legacy and risk perception as antecedent constructs feeding into attitude and perceived behavioural control.

2.2 Digital Exposure and Entrepreneurial Intention

Generation Z is frequently characterised as the first true digital native generation, having encountered smartphones, social media and e-commerce as a routine part of adolescence rather than as an adopted technology. This has direct implications for entrepreneurship. Digital platforms lower the informational and capital barriers to starting a venture by providing access to online marketplaces, digital payment infrastructure, social media based marketing and peer role models. It has been found that access to digital tools and resources is significantly and positively associated with entrepreneurial intention among Gen Z, with digital access emerging as one of the strongest direct predictors in structural models [8]. For Uttar Pradesh specifically, a state where formal financial and incubation infrastructure remains comparatively thin outside its largest metros, digital exposure may function as a partial substitute for institutional support, making it a particularly consequential variable to examine.

2.3 Family Business Legacy and Entrepreneurial Intention

Family enterprises constitute a substantial share of India's private economy, and family business background has long been identified as central to explaining individual entrepreneurial activity, both through the transmission of resources and role models and through the socio-emotional pull toward succession. An ethnographic study of family members across six families in the Delhi National Capital Region found that entrepreneurial intentions among younger family members were shaped by trust, confidence and family dynamics specific to Indian middle-class households, and it was recommended that policy should focus on building trust and confidence in entrepreneurship as a career option while accounting for cultural and geographic variation across India [5]. A related international study on family embeddedness distinguishes between two pathways, namely a preference for succeeding into an existing family enterprise and a preference for founding an independent new venture, both of which may be catalysed by exposure to family entrepreneurship but which diverge depending on the strength of family attachment [3], [9]. This paper treats family business legacy as a resource and exposure based antecedent to entrepreneurial intention broadly defined, encompassing both succession oriented and founding oriented intention.

2.4 Risk Perception and Entrepreneurial Intention

Risk perception, defined as the subjective evaluation of the financial, social and market uncertainty associated with starting a venture, is theorised in TPB-based entrepreneurship research as operating primarily through its effect on perceived behavioural control and attitude, rather than as a direct and unmediated predictor of intention. In North Indian states such as Uttar Pradesh, cultural and familial

preference for stable government or salaried employment has historically been strong, which plausibly elevates the perceived social and financial cost of entrepreneurial failure relative to more entrepreneurially dense regions of India. Extended TPB models incorporating personality-level risk-taking ability alongside emotional intelligence and proactivity have found these factors to significantly shape entrepreneurial attitudes among Indian Gen Z respondents, supporting the inclusion of risk perception as a distinct construct in the proposed model [4].

2.5 Regional Context: Uttar Pradesh's Entrepreneurship Ecosystem

Uttar Pradesh's MSME Promotion Policy 2022 provides capital interest subsidies of up to 25 percent, along with stamp duty exemptions that are further enhanced for the Purvanchal and Bundelkhand regions specifically, reflecting an explicit state recognition of uneven enterprise development across its districts [6]. The One District One Product scheme has been extended to district-specific traditional products across the state, including Kanpur's leather goods, Varanasi's silk textiles, and other district crafts, with the explicit aim of using local product identity to catalyse MSME growth and youth entrepreneurship statewide [11]. State officials have repeatedly framed Uttar Pradesh's youth population as central to the state's economic growth strategy, which suggests that policy attention has outpaced the empirical evidence base on what actually drives young residents' willingness to start businesses across the state's diverse districts. The state-wide focus of this paper is intended to help close that evidence gap.

2.6 Positioning of This Study Relative to the Closest Existing Work

Three recent studies sit closest to the present paper, and the distinction between each of them and the model proposed here is stated explicitly in order to make the contribution of this paper clear. First, the developing-economy TPB study by Mia et al. [8] tested education, digital resource access and socioeconomic status as predictors of Gen Z entrepreneurial intention, but the sample was drawn from Bangladeshi university students in Dhaka; it did not examine family business legacy as a construct, and it was not set in an Indian policy context. Second, the extended TPB study by Sharma et al. [4] examined Indian Gen Z social entrepreneurial intention and incorporated risk-taking ability as a personality trait, but the outcome variable was social entrepreneurial intention specifically, rather than commercial entrepreneurial intention broadly defined, the sample was drawn from three public universities without a stated regional focus, and digital exposure was not modelled as a distinct construct. Third, the ethnographic study by Gaur et al. [5] examined family influence on entrepreneurial intention among younger members of Delhi-NCR households, offering rich qualitative insight into family dynamics, but the study was confined to six families in India's capital region, used no quantitative structural model, and did not examine digital exposure or risk perception alongside family influence.

The gap addressed by this paper is therefore threefold. No identified study combines digital exposure, family business legacy and risk perception within a single TPB-based structural model; no identified study tests such a model on a Uttar Pradesh-specific, Tier-2 or Tier-3 sample, as distinct from metro or pan-India samples; and no identified study connects entrepreneurial intention findings for this cohort back to the specific state policy instruments, namely the One District One Product scheme and the MSME Promotion Policy 2022, that are intended to act on exactly this population. This combination of constructs, regional specificity and policy linkage constitutes the novel contribution of the proposed study.

3. Conceptual Model and Hypotheses

Building on the TPB-based literature reviewed above, this paper proposes a conceptual model in which digital exposure, family business legacy and risk perception act as antecedent constructs influencing

entrepreneurial intention both directly and indirectly through entrepreneurial attitude and perceived behavioural control. Table 1 defines each construct as it will be operationalised in the proposed instrument.

Table 1: Construct Definitions

Construct	Definition (Operationalised For This Study)	Cited Source
Entrepreneurial Intention (EI)	Self-reported likelihood of starting a business within 5 years of completing education	[7], [1]
Digital Exposure (DE)	Frequency and purposive use of social media, e-commerce and digital payment platforms for business-related learning or activity	[8]
Family Business Legacy (FBL)	Presence, scale and perceived influence of a family-run enterprise on the respondent's career orientation	[3], [5]
Risk Perception (RP)	Subjective assessment of financial, social and market risk associated with starting a venture	[4]
Entrepreneurial Attitude (EA)	Overall favourable or unfavourable evaluation of becoming an entrepreneur	[1]
Perceived Behavioural Control (PBC)	Perceived ease or difficulty of starting and running a venture	[1]

Based on this model, the following hypotheses are proposed for empirical testing, as set out in Table 2.

Table 2: Proposed Hypotheses

Hypothesis	Statement
H1	Digital exposure is positively associated with entrepreneurial intention among Gen Z in Uttar Pradesh
H2	Family business legacy is positively associated with entrepreneurial intention among Gen Z in Uttar Pradesh
H3	Risk perception is negatively associated with entrepreneurial intention among Gen Z in Uttar Pradesh
H4	Entrepreneurial attitude mediates the relationship between digital exposure and entrepreneurial intention
H5	Perceived behavioural control mediates the relationship between family business legacy and entrepreneurial intention
H6	Gender moderates the relationship between risk perception and entrepreneurial intention

The model treats entrepreneurial attitude and perceived behavioural control as partial mediators rather than assuming fully direct effects, consistent with the core logic of TPB and with prior extended-TPB studies on Gen Z populations [1], [4]. Subjective norms, the third classical TPB construct, are retained as a control variable capturing parental and peer expectations, given the documented importance of such expectations in family business succession research [9], but subjective norms are not treated as a focal construct of this paper.

4. Research Methodology

4.1 Research Design

Given time constraints on data collection, a quantitative, cross-sectional pilot study was conducted in place of the full-scale design outlined in the original research proposal. A structured, self-administered online questionnaire was distributed digitally to Gen Z respondents, and responses were analysed using a composite-score, regression-based structural path approach, described further in Section 4.4, as a lightweight indicative proxy for full Partial Least Squares Structural Equation Modelling. This pilot is explicitly framed as preliminary. It is intended to test the direction and plausibility of the hypothesised relationships and to demonstrate the analytical pipeline ahead of a larger-scale study using formal PLS-SEM software with bootstrapped significance testing, consistent with established guidance for PLS-SEM reporting [12].

4.2 Population and Sample

The target population for this study is Gen Z individuals residing in or educated within Uttar Pradesh. The questionnaire was distributed through the researchers' own digital and academic networks, and the achieved pilot sample of 23 usable responses is concentrated in Kanpur, with additional responses from Lucknow, Greater Noida and Prayagraj; 20 of the 23 respondents (87 percent) reported a district within Uttar Pradesh, with the remaining 3 respondents located outside the state. As a robustness check, the structural path model reported in Section 5.2 was re-estimated on the Uttar Pradesh-only subsample ($n = 20$); the pattern of results was substantively unchanged, with digital exposure remaining the only significant predictor of entrepreneurial intention ($\beta = 0.492$, $p = 0.041$). The sample skewed toward postgraduate respondents (15 of 23) in Commerce and Management (13 of 23) and toward Kanpur specifically within the state, with 19 of 23 respondents aged 24 or above; a wider geographic spread across Uttar Pradesh's districts, and a wider age and education spread within the 18 to 26 Gen Z band, are priorities for the full-scale follow-up study, discussed further in Section 7.

Table 3: Pilot Sample Profile ($n = 23$; 20 of 23 within Uttar Pradesh)

Variable	Category	Frequency	Percentage
Age	18-20	2	8.7%
	21-23	2	8.7%
	24-26	12	52.2%
	Above 26	7	30.4%
Gender	Female	15	65.2%

	Male	8	34.8%
Current status	Postgraduate student	15	65.2%
	Undergraduate student	3	13.0%
	Recently graduated	2	8.7%
	Other	3	13.0%
Family business background	Own or previously operated (self-rated ≥ 4 of 5)	13	56.5%

4.3 Instrument

A condensed 14-item, 5-point Likert instrument was used for the pilot, adapted from the fuller item pool set out in the original research proposal in order to keep completion time short and maximise response rate within the available window. Three items measured Family Business Legacy (ownership, hands-on family enterprise experience, and family support for entrepreneurship over salaried work), three items measured Digital Exposure (use of digital business and e-commerce platforms, digital payment tools, and entrepreneurial content consumption), three items measured Risk Perception (fear of capital constraints, social stigma around failure, and perceived market and infrastructure limitations), two items measured Perceived Behavioural Control (ability to identify market opportunities and confidence in managing venture operations), one item measured Entrepreneurial Attitude (preference for entrepreneurship over salaried employment as a career goal), and two items measured Entrepreneurial Intention (concrete steps taken or planned toward launching a venture within one to three years, and determination to proceed despite uncertain outcomes). Gender was retained as a moderator for exploratory testing of H6. Subjective norms and a separate migration-intention control item, both included in the original proposed instrument, were not retained in the condensed pilot version and are recommended for reinstatement in the full-scale study.

4.4 Data Analysis Approach

Internal consistency of each multi-item construct was assessed using Cronbach's alpha. Construct scores were then computed as equal-weighted composite means of their constituent items, consistent with the way PLS-SEM constructs proxy variables prior to iterative outer-weight estimation, and all composites were standardised (z-scored) before path estimation. Structural paths were estimated using ordinary least squares regression of standardised composite scores, which reproduces the logic of the structural (inner) model stage of PLS-SEM under equal indicator weighting, though without the outer-model weight estimation, multi-group permutation testing, or bootstrapped confidence intervals that a full PLS-SEM software implementation would provide. Given the small pilot sample size, all p-values reported in Section 5 should be interpreted as indicative rather than confirmatory, and formal bootstrapped PLS-SEM estimation in SmartPLS, using the sampling and instrument design set out in the original proposal, remains the recommended next step, consistent with the minimum sample guidance associated with PLS-SEM's ten-times rule of thumb [12].

5. Results

5.1 Measurement Reliability

Cronbach's alpha exceeded the conventional 0.70 threshold for four of the five multi-item constructs, and approached it for Perceived Behavioural Control, indicating acceptable internal consistency for a pilot instrument of this length, as shown in Table 4.

Table 4: Construct Reliability and Composite Descriptive Statistics (n = 23)

Construct	Items	Cronbach's Alpha	Mean	SD
Family Business Legacy (FBL)	3	0.840	3.52	1.22
Digital Exposure (DE)	3	0.707	4.10	0.86
Risk Perception (RP)	3	0.788	3.61	0.92
Perceived Behavioural Control (PBC)	2	0.721	3.54	0.77
Entrepreneurial Attitude (EA)	1	n/a (single item)	4.00	1.09
Entrepreneurial Intention (EI)	2	0.832	3.48	1.14

Digital Exposure recorded the highest mean composite score ($M = 4.10$), consistent with Gen Z's characterisation as digitally native, while Entrepreneurial Intention recorded the lowest ($M = 3.48$), suggesting that favourable attitudes toward entrepreneurship do not fully translate into concrete intention within this sample.

5.2 Structural Path Results and Hypothesis Testing

Table 5 reports standardised path coefficients for the hypothesised relationships. Digital Exposure was the only statistically significant direct predictor of Entrepreneurial Intention at the conventional 0.05 level ($\beta = 0.455$, $p = 0.038$). Family Business Legacy showed a positive but non-significant direct association with Entrepreneurial Intention ($\beta = 0.302$, $p = 0.143$), and Risk Perception showed a small, non-significant, negative association ($\beta = -0.095$, $p = 0.623$). The three-predictor model explained 39.2 percent of the variance in Entrepreneurial Intention ($R^2 = 0.392$).

Table 5: Structural Path Results and Hypothesis Testing (Standardised, n = 23)

Hypothesis	Path	Beta (β)	t	p	Decision (Indicative)
H1	DE $\rightarrow$ EI	0.455	2.227	0.038	Supported
H2	FBL $\rightarrow$ EI	0.302	1.529	0.143	Not Supported
H3	RP $\rightarrow$ EI	-0.095	-0.499	0.623	Not Supported

H4	DE → EA → EI (indirect, $a \times b$)	0.303	-	-	Consistent with Mediation
H5	FBL → PBC → EI (indirect, $a \times b$)	0.106	-	-	Weak / Inconclusive
H6	RP × Gender → EI	0.107	0.189	0.852	Not Supported

For the mediation paths, Digital Exposure was a strong and significant predictor of Entrepreneurial Attitude ($\beta = 0.647$, $p = 0.001$, $R^2 = 0.419$), and Entrepreneurial Attitude in turn predicted Entrepreneurial Intention ($\beta = 0.468$, $p = 0.049$) when entered alongside Digital Exposure, giving an approximate indirect effect ($a \times b$) of 0.303 and offering preliminary support for H4. Family Business Legacy was a weak and non-significant predictor of Perceived Behavioural Control ($\beta = 0.298$, $p = 0.167$, $R^2 = 0.089$), so the H5 mediation chain is not well supported in this pilot, though the direct path from Perceived Behavioural Control to Entrepreneurial Intention approached conventional significance ($p = 0.075$) when entered jointly with Family Business Legacy. The gender moderation test for H6 showed no significant interaction effect ($p = 0.852$), though the male subgroup ($n = 8$) is too small in this pilot for a reliable test of moderation and this result should not be treated as informative pending a larger and more balanced sample.

6. Discussion, Contributions and Policy Implications

The pilot's central finding, that Digital Exposure was the strongest and only statistically significant direct and indirect (attitude-mediated) predictor of Entrepreneurial Intention, is consistent with prior Gen Z entrepreneurial intention research that identifies digital access and platform use as a strong predictor of intention in other developing-economy settings [8]. This lends preliminary support to the theoretical argument set out in Section 2.2, that digital exposure may function as a partial substitute for thin formal financial and incubation infrastructure outside Uttar Pradesh's largest metros. The non-significant result for Family Business Legacy diverges from the ethnographic findings on Delhi-NCR households [5] and from the broader family embeddedness literature [3], [9], though this may reflect the pilot's small sample and single-item attitude measure rather than a genuine absence of effect, and is a priority relationship to re-test with a properly powered sample. The non-significant result for Risk Perception is broadly consistent with TPB-based reasoning that risk operates primarily through, rather than independently of, attitude and perceived behavioural control [4], though the direction of the coefficient (negative, as hypothesised in H3) is at least consistent with theoretical expectations even though it did not reach significance in this small sample.

Theoretically, even as a small pilot, this study offers early indicative evidence that a TPB-based model combining digital exposure, family business legacy and risk perception has explanatory value for entrepreneurial intention among Indian Gen Z respondents, with digital exposure emerging as the standout predictor, an angle not previously tested in combination with the other two constructs for this population [4], [5], [8]. From a policy perspective, and treated cautiously given the pilot's limitations, the finding lends indicative support to continued state investment in digital-first MSME onboarding tools such as Udyam Sarathi and MSME Sathi as a channel for building entrepreneurial intention among young residents, alongside the capital-subsidy instruments already offered under the MSME Promotion Policy 2022 [6].

7. Limitations and Conclusion

This study's principal limitation is that the achieved pilot sample ($n = 23$) is a convenience sample concentrated in Kanpur, drawn via the researchers' own digital and academic networks under significant time constraints on data collection, rather than a geographically stratified sample of Uttar Pradesh's districts. While 87 percent of respondents did report a Uttar Pradesh district, the sample under-represents the state's eastern (Purvanchal) and Bundelkhand regions specifically, the areas targeted by the enhanced MSME policy subsidies discussed in Section 2.5, and over-represents a single Central UP city. The findings reported in Section 5 should therefore be read as indicative of an urban, largely postgraduate and Commerce-educated Uttar Pradesh Gen Z convenience sample, and not as representative of the state's full geographic and socio-economic diversity; replicating this pilot with a properly stratified sample spanning Uttar Pradesh's regions is an important next step for this research programme. The sample size is also well below the minimum typically recommended for stable PLS-SEM estimation, and the composite-regression approach used here, while a reasonable lightweight proxy, does not substitute for formal outer-weight estimation and bootstrapped significance testing in dedicated PLS-SEM software. The condensed 14-item instrument omitted subjective norms and the migration-intention control item included in the original proposal, limiting the pilot's ability to test the alternative explanations raised in the original research design. Finally, as with all intention-based research, the results describe self-reported willingness rather than observed entrepreneurial behaviour, and the cross-sectional design cannot establish causality.

Notwithstanding these limitations, this pilot provides an initial empirical anchor for the conceptual model developed in Sections 2 and 3, and its central finding, the strong role of digital exposure relative to family business legacy and risk perception, offers a concrete, testable proposition for a full-scale, state-wide Uttar Pradesh study. Digital exposure's emergence as the standout predictor, alongside the weaker and statistically inconclusive results for family business legacy and risk perception, suggests that of the three original hypotheses, H1 merits the greatest confidence carrying into a larger study, while H2 and H3 should be retained but treated as open questions. A properly powered replication drawing on a geographically stratified sample across Uttar Pradesh's districts, including stronger representation from Purvanchal and Bundelkhand alongside Central and Western UP, and analysed using bootstrapped PLS-SEM, remains the necessary next stage of this research programme before firm conclusions can be drawn for policy or theory.

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