

Trends in Modern Entrepreneurship

2026 JAKPAT SURVEY REPORT



Forewords

The Ministry of Micro, Small, and Medium Enterprises (MSMEs) stated that increasing the entrepreneurship ratio is one of the most effective strategies to reduce unemployment and poverty in Indonesia*. The agency aims for Indonesia's entrepreneurship ratio to reach 3.6% by 2029, up from the current 3.29%.

Jakpat conducted a survey to explore entrepreneurship trends, especially among prospective or existing business owners. The report, based on responses from 1387 participants, maps the motivations, strategies, and AI adoption challenges of current and aspiring entrepreneurs.

*<https://www.antaranews.com/berita/5401750/kementerian-umkm-rasio-kewirausahaan-2029-ditarget-capai-36-persen>

Research highlights



- 3 out of 10 respondents are business owners, and 59% plan to be.
- Uncapped revenue is the most common reason why people become entrepreneurs, confirmed by 46%.
- Gen Z is more focused on early-stage skills like idea generation and market research in entrepreneurship learning.
- Physical location and suppliers are essential for building a business, but priorities diverge by age.
- Social media posting and word-of-mouth are the dominant marketing strategies utilized by all entrepreneurs.
- Business owners are increasingly turning to AI to help handle creative and strategic tasks more efficiently.

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Research details



DATA COLLECTION

- The survey was distributed to a total of 1387 respondents
- The data were collected on the 5th-6th of February 2026
- Margin of error below 5%
- The questionnaires were distributed via Jakpat mobile app
- Proportioned by the Indonesian internet population

RESEARCH OBJECTIVE

- To understand the entrepreneurship trends in Indonesia
- To determine business initiation strategies for prospective and existing owners

GENDER



FEMALE

51%



MALE

49%

SES

UPPER

32%

MIDDLE

56%

LOWER

12%

PARENTAL STATUS

NO KIDS

52%

WITH KIDS

48%

OCCUPATION

EMPLOYEE

25%

FREELANCER

18%

STUDENT

14%

HOMEMAKER

14%

ENTREPRENEUR

12%

OTHERS

12%

NO JOB

5%

AGE COHORT

GEN Z
(15-29 Y.O)

43%

MILLENNIALS
(30-45 Y.O)

47%

GEN X
(46-50 Y.O)

10%

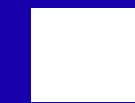
n= 1387 respondents

Demographic profile



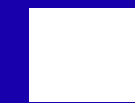
AGE GROUP

14%



17 - 19

14%



20 - 24

15%



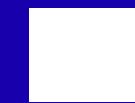
25 - 29

15%



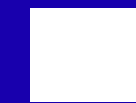
30 - 34

14%



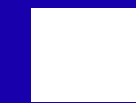
35 - 39

14%



40 - 44

14%



45 - 50

AREA*

GREATER
JAKARTA

45%

JAVA

33%

OUTSIDE
JAVA

22%

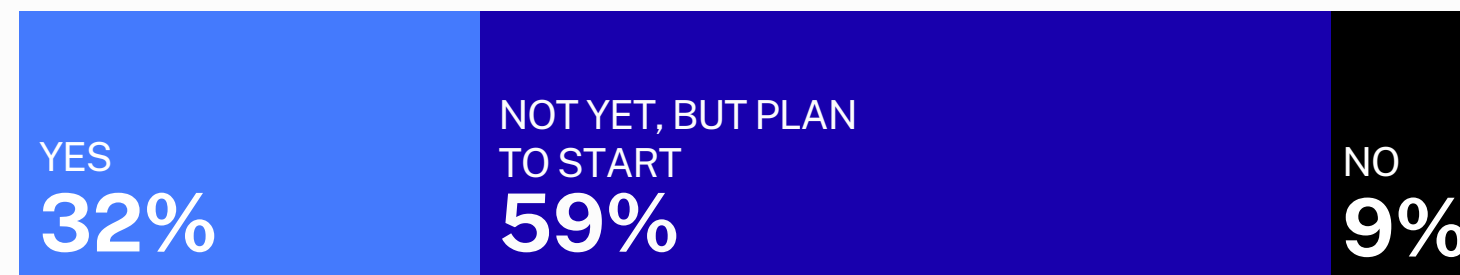
*AREA:

- Greater Jakarta: Central Jakarta, West Jakarta, South Jakarta, East Jakarta, North Jakarta, Thousand Islands Regency, Bogor City, Bogor Regency, Depok City, Bekasi City, Bekasi Regency, Tangerang City, Tangerang Regency, South Tangerang City.
- Java: West Java (except Bogor City, Bogor Regency, Depok City, Bekasi City, Bekasi Regency), Banten (except Tangerang City, Tangerang Regency, South Tangerang City), Central Java, East Java, DI Yogyakarta.
- Outside Java (Big cities outside Java): Bali, Medan, Padang, Palembang, Pekanbaru, Bandar Lampung, Samarinda, Balikpapan, Manado, Makassar, Jayapura.

n= 1387 respondents

Nearly half of Gen Z are considering starting a business

BUSINESS OWNERSHIP STATUS



3 out of 10 respondents are business owners, and 59% plan to be. Notably, nearly half of Gen Z respondents are in the undecided planning phase, contrasted sharply by Gen X, where one-third already operate established businesses.

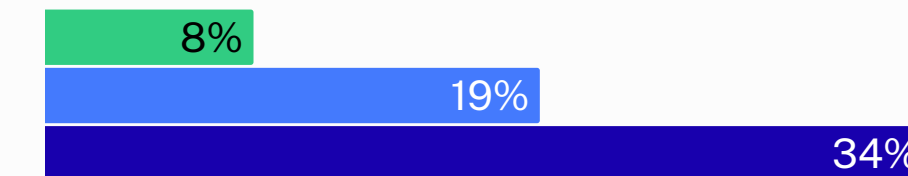


3 out of 5 entrepreneurs have more than one business

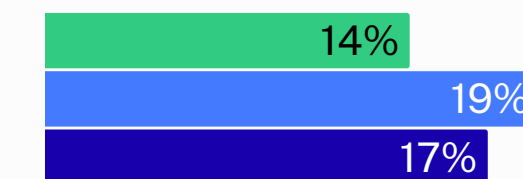
BUSINESS OWNERSHIP STATUS BREAKDOWN

GEN Z MILLENNIALS GEN X

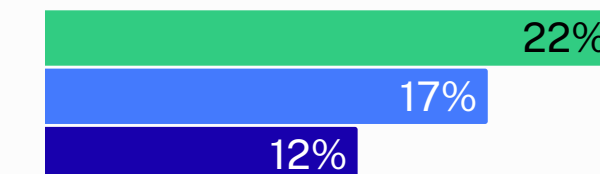
ESTABLISHED (3+ YEARS)



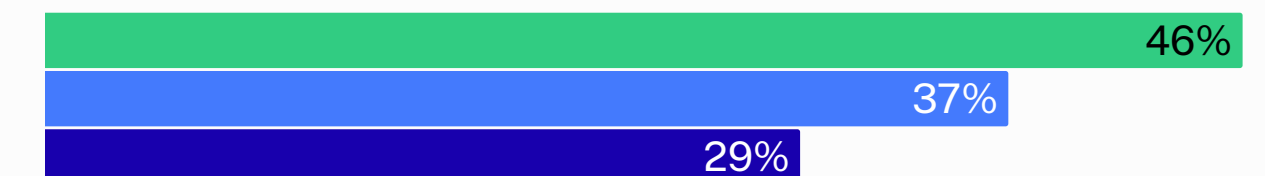
EARLY-STAGE (1-3 YEARS)



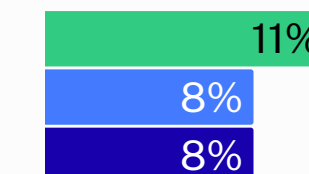
PLANNED (WITHIN 1-2 YEARS)



PLANNED (TIMELINE UNDECIDED)



NO BUSINESS/PLANS



n= 945 respondents who have not/are not interested in starting a business

Funding is the biggest barrier to starting a business

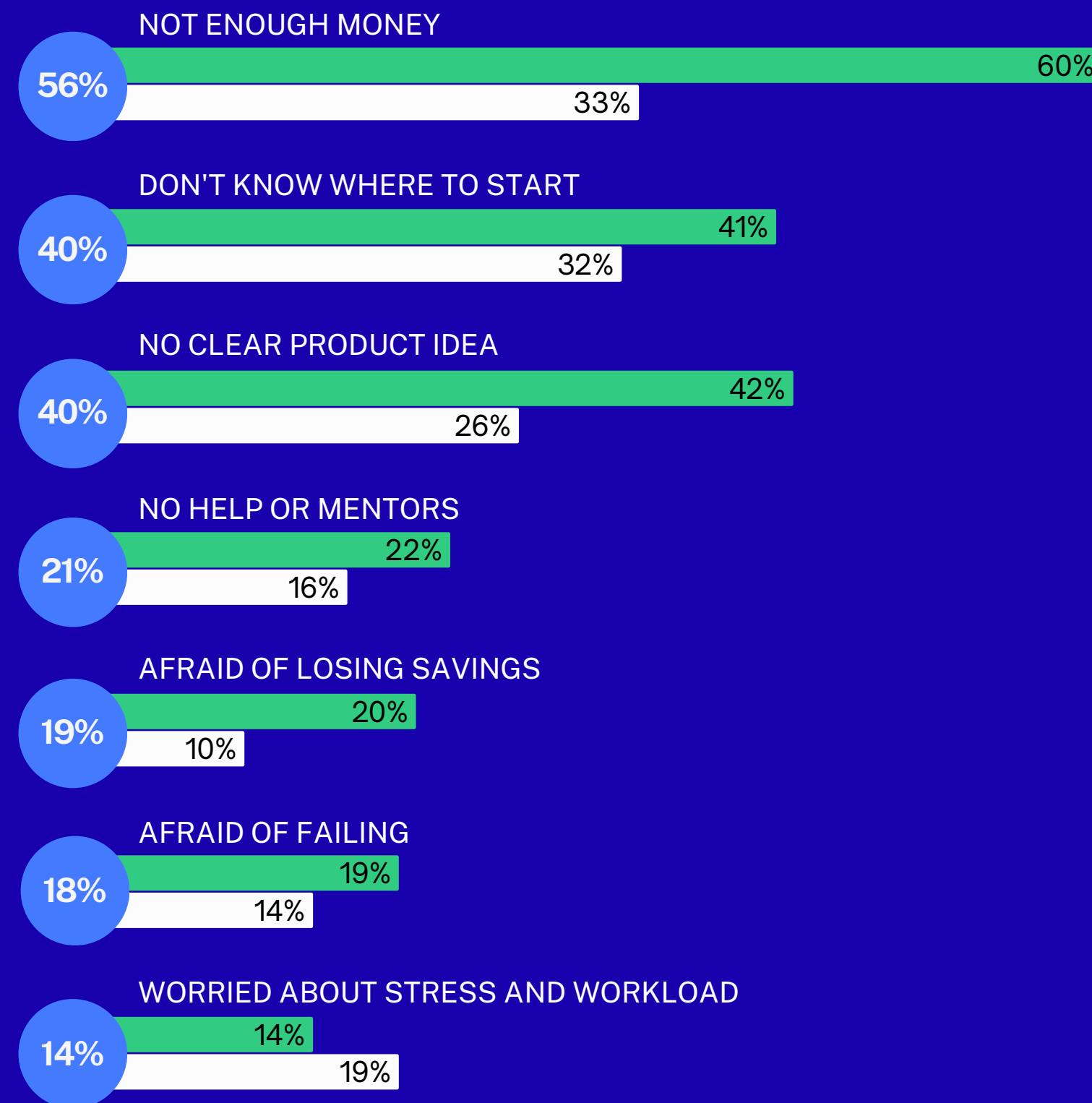


Barriers to starting a business vary significantly between those actively planning to launch and those not interested.

While **both groups cite lack of funds as a major obstacle**, prospective owners are notably more concerned with securing product ideas, whereas uninterested individuals prioritize the potential impact on stress and workload.

BARRIERS TO STARTING A BUSINESS

■ PROSPECTIVE BUSINESS OWNERS= 815 ■ NOT INTERESTED IN STARTING A BUSINESS= 129



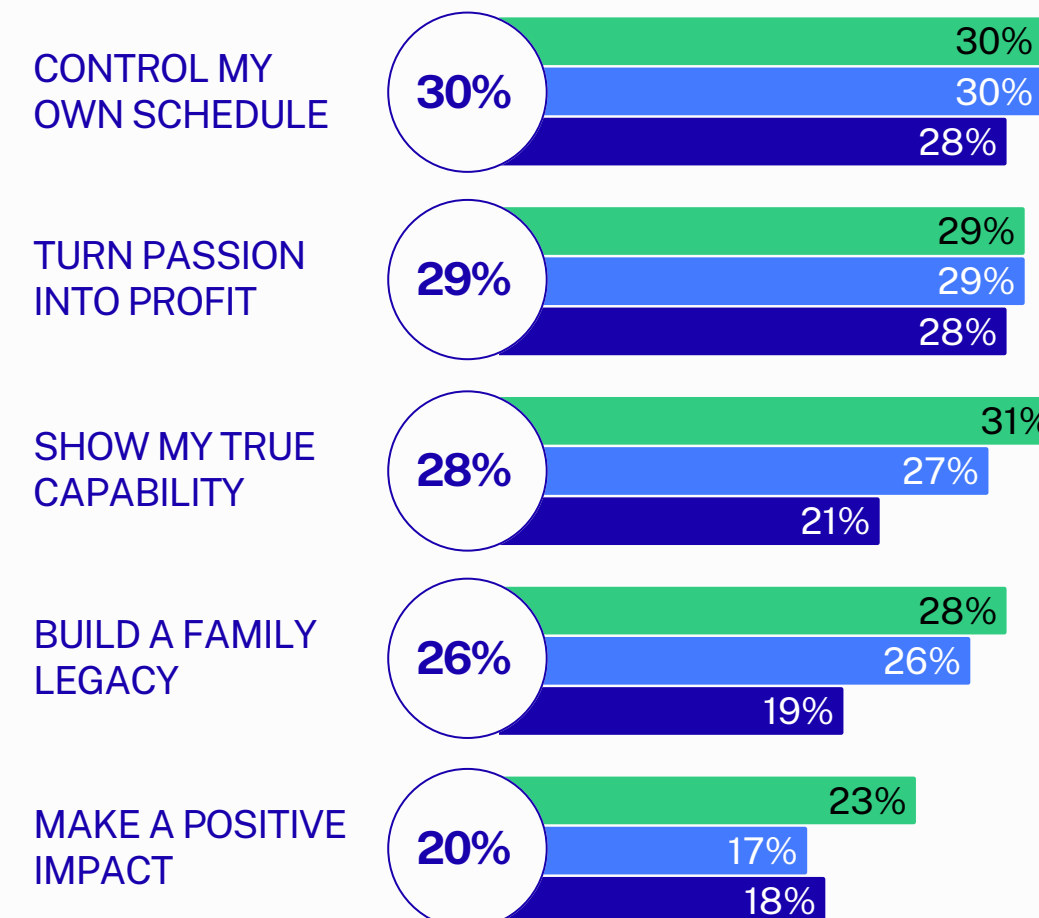
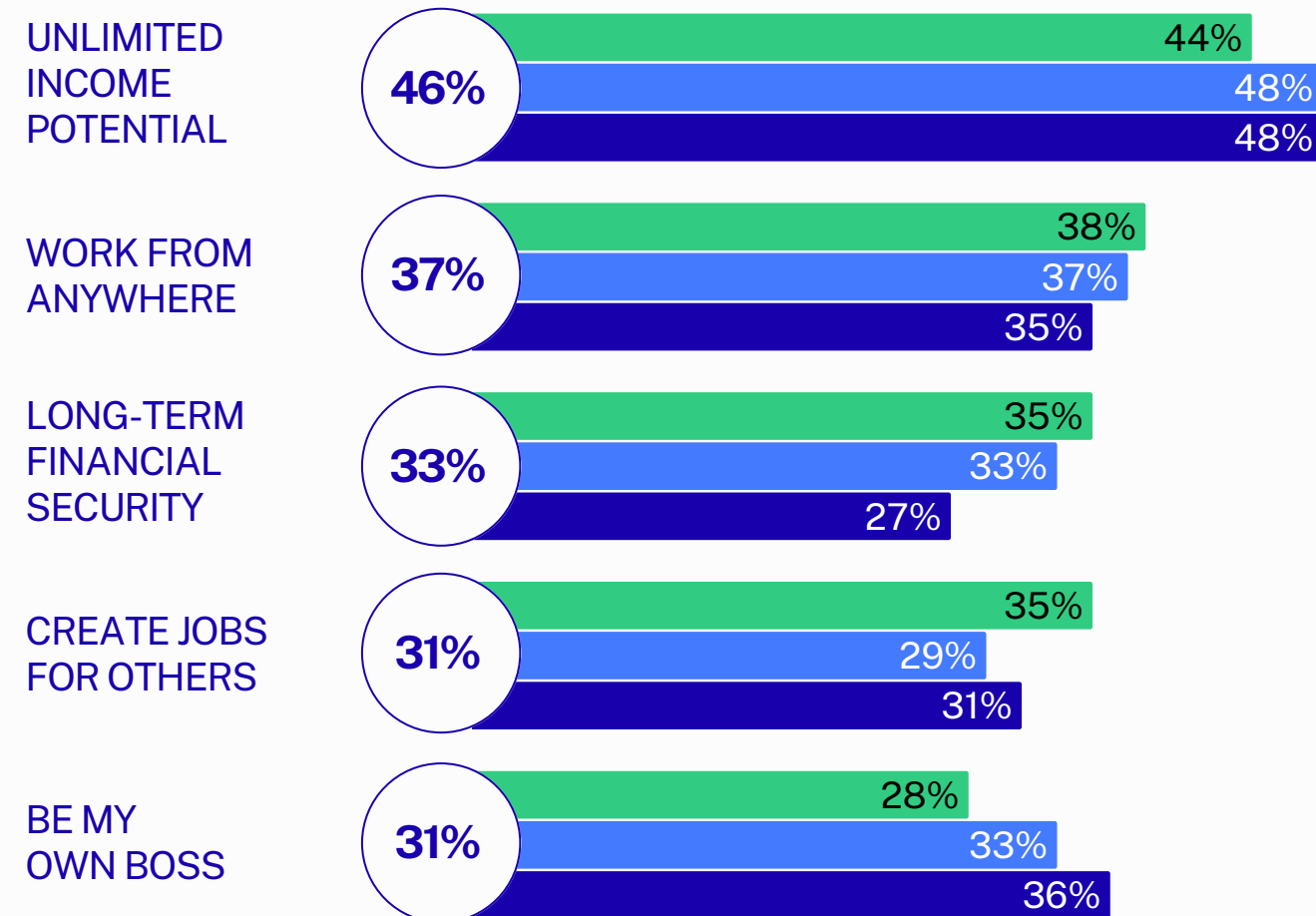
n= 1258 prospective/existing business owners

Money leads the way, but Gen Z wants impact too

Nearly half of respondents (46%) cite unlimited income potential as their main reason for pursuing entrepreneurship. While Millennials and Gen X prioritize financial gains, Gen Z places relatively greater emphasis on job creation and making a positive impact.

REASONS FOR STARTING A BUSINESS

GEN Z MILLENNIALS GEN X





n= 1258 prospective/existing business owners

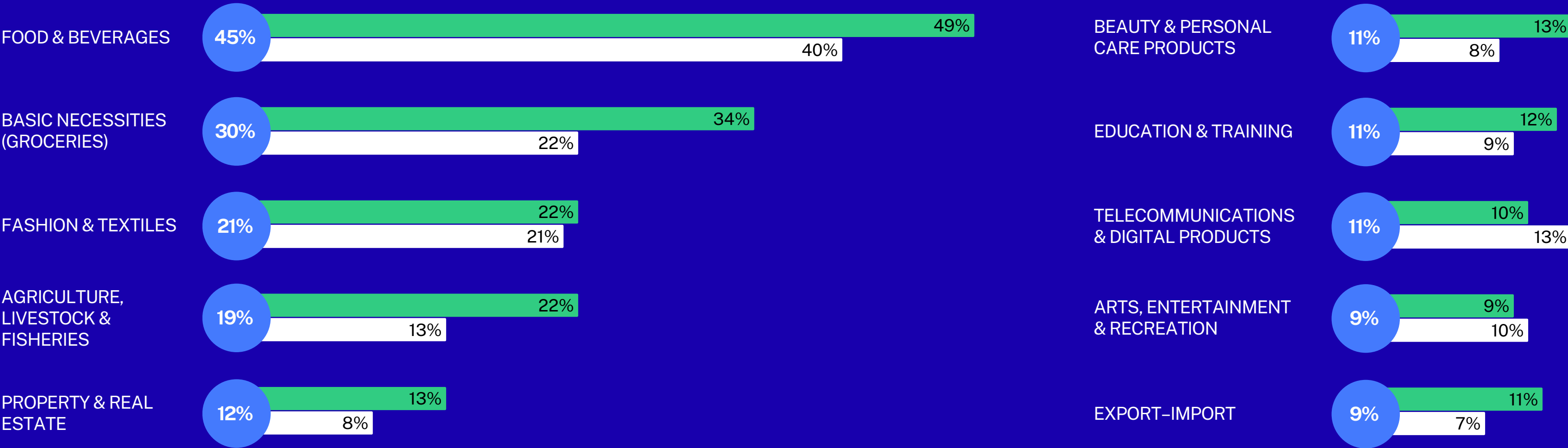
40% of people are in the food & beverage business

Food and beverage remains the leading sector, but prospective owners show a much stronger preference for essentials like groceries and agriculture.

Conversely, established owners are more active in digital products. This suggests a shift toward modern, tech-driven models as experience grows.

BUSINESS SECTORS THAT ARE OF INTEREST/RUN AS AN ENTREPRENEUR

PROSPECTIVE BUSINESS OWNERS= 815 BUSINESS OWNERS= 442



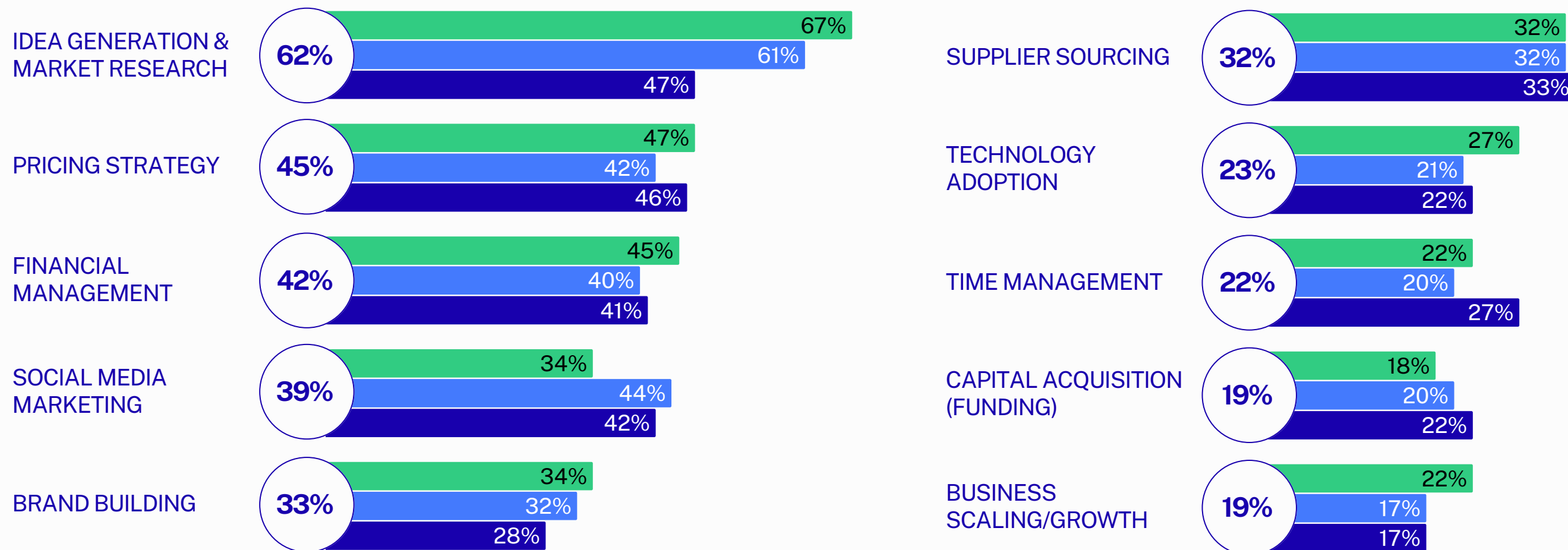
n= 1258 prospective/existing business owners

Market research tops entrepreneurship learning at 62%

Entrepreneurship learning priorities vary by generation. **Gen Z is more focused on early-stage skills like idea generation and market research**, while Millennials and Gen X place greater emphasis on practical execution areas such as digital marketing and funding.

ENTREPRENEURSHIP LEARNING TOPICS

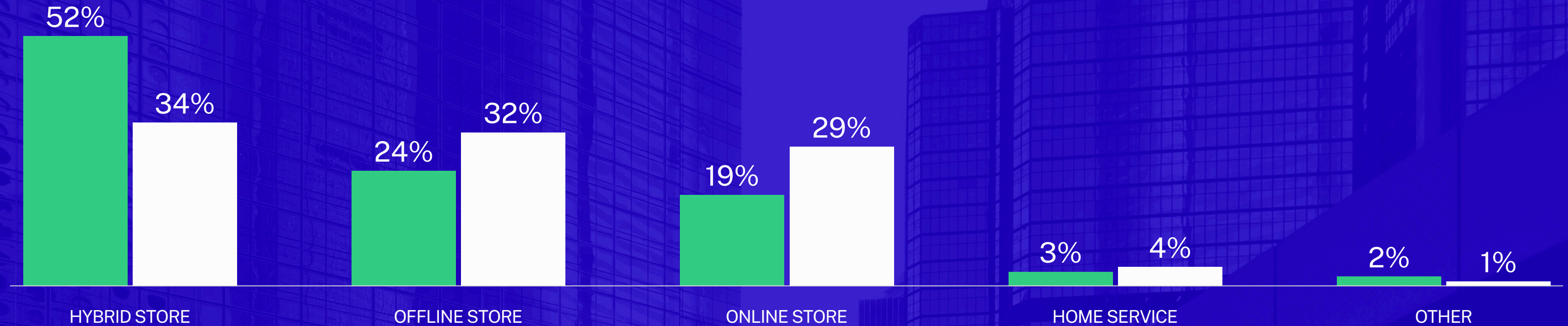
■ GEN Z ■ MILLENNIALS ■ GEN X



BUSINESS METHODS IMPLEMENTED OR PLANNED

■ PROSPECTIVE BUSINESS OWNERS= 815

■ BUSINESS OWNERS= 442



n= 1258 prospective/existing business owners

Hybrid dominates early entrepreneurial plans



Prospective entrepreneurs prefer a hybrid business model, while established owners operate more evenly across physical and digital channels, indicating a move toward channel specialization as businesses mature.

n= 1258 prospective/existing business owners

Personal savings are the most common business capital



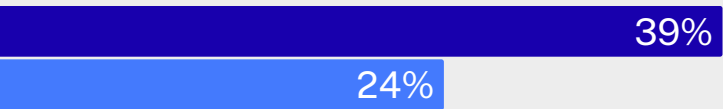
CAPITAL PREPARED FOR THE FIRST BUSINESS

MALE FEMALE

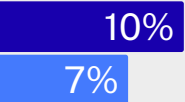
UNDER IDR 10 MIO



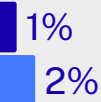
IDR 10-50 MIO



IDR 50-500 MIO



ABOVE IDR 500 MIO



SOURCES OF CAPITAL FOR RUNNING A BUSINESS

PERSONAL SAVINGS



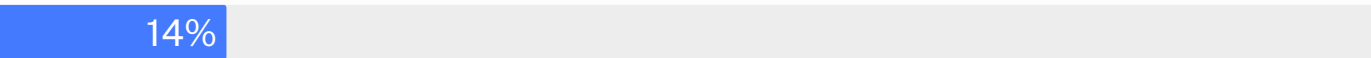
LOANS FROM FAMILY/FRIENDS (INTEREST-FREE)



BOOTSTRAPPING SYSTEM



BANK LOANS



SELLING ASSETS (VEHICLES, LAND, GOLD, ETC)



Most respondents plan to or have already launched their initial business ventures with modest capital. Females heavily favor micro-budgets under IDR 10 million, while males more frequently secure funding in the IDR 10-50 million range.



7 out of 10 people use personal savings as business capital

n= 1258 prospective/existing business owners

Location plays a key role when launching a business



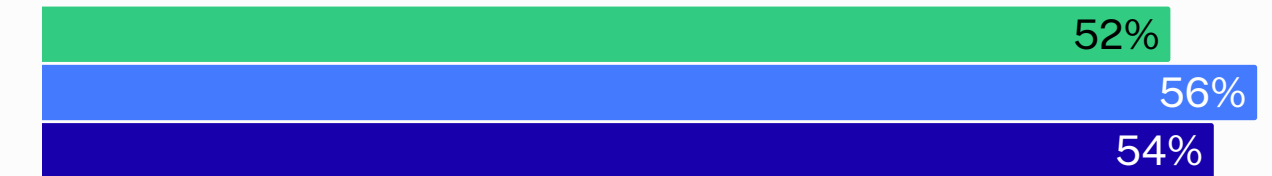
Physical location and suppliers are essential for building a business, but priorities diverge by age.

Gen Z heavily emphasizes legal permits and advertising, whereas older generations prioritize capital security.

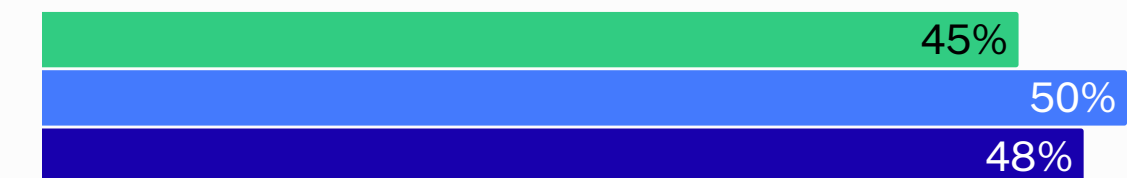
TOP 5 ESSENTIAL NEEDS FOR STARTING A BUSINESS

GEN Z MILLENNIALS GEN X

BUSINESS LOCATION



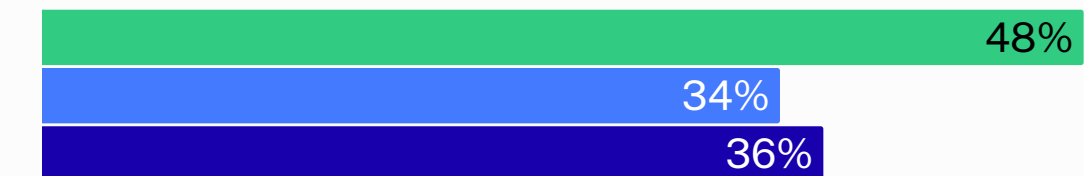
RAW MATERIAL DISTRIBUTION/SUPPLIER



CAPITAL AND BANKING



PERMITS & LEGALITY

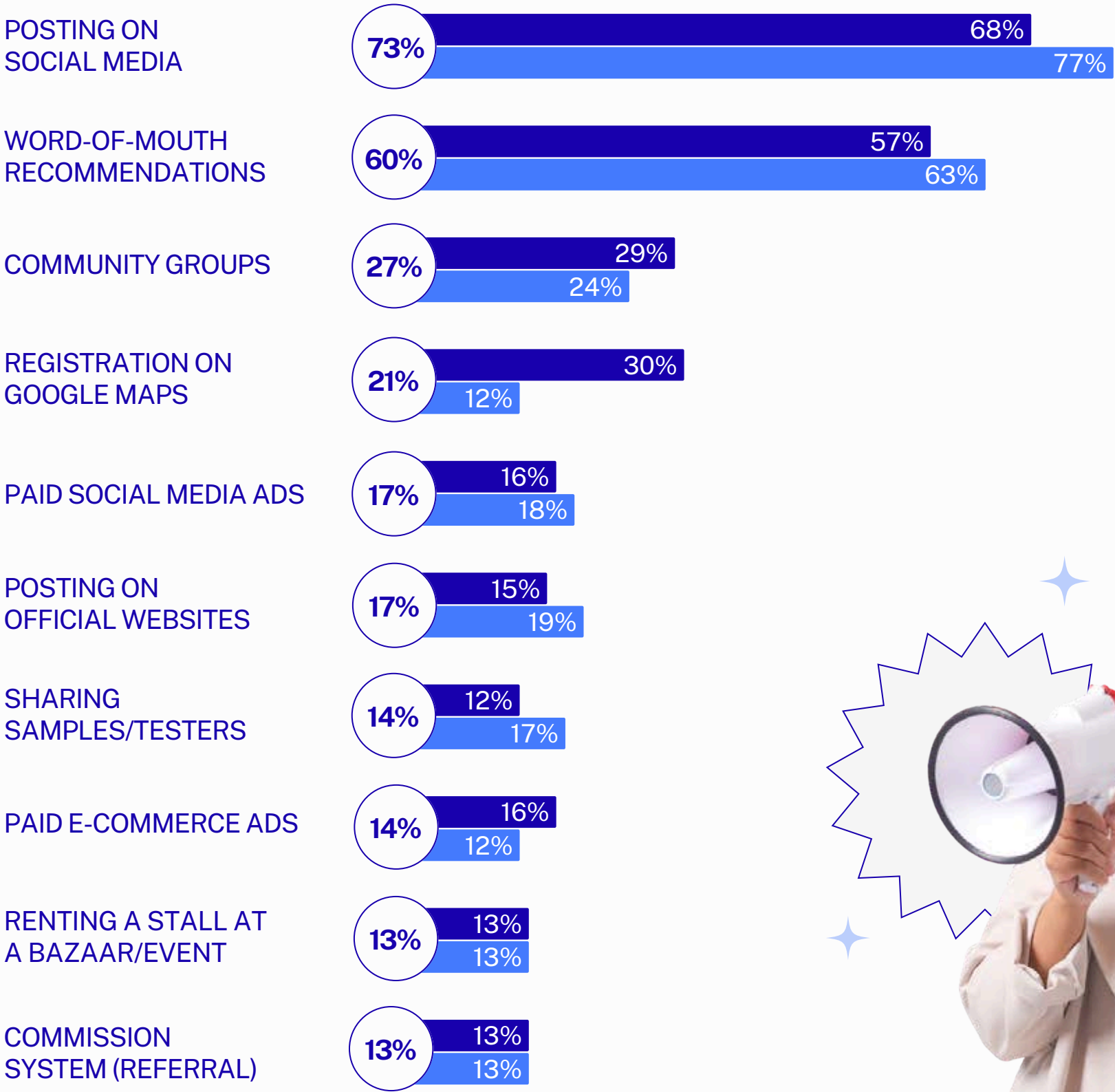


CONTENT & ADVERTISING



APPLIED MARKETING STRATEGIES IN BUSINESS

MALE FEMALE



n= 442 business owners

Social media is the king of promotion



Social media posting and word-of-mouth are the dominant marketing strategies utilized by all entrepreneurs.

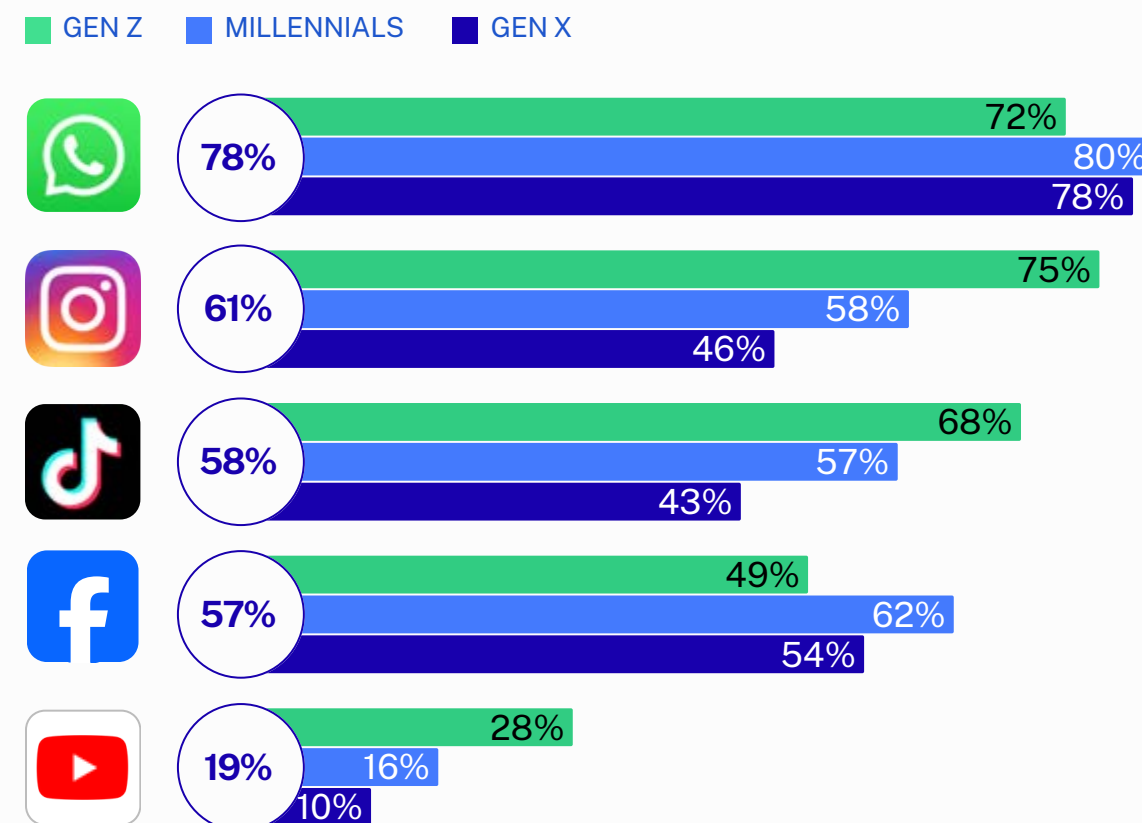
Specifically, female owners rely much more heavily on organic social media content, while male owners are more than twice as likely to use Google Maps registration for visibility.

Shopee ads used by all Gen Z and Millennial e-commerce advertisers

n= 371 business owners who promote on social media and/or e-commerce

SOCIAL MEDIA ACTIVELY USED FOR SELLING

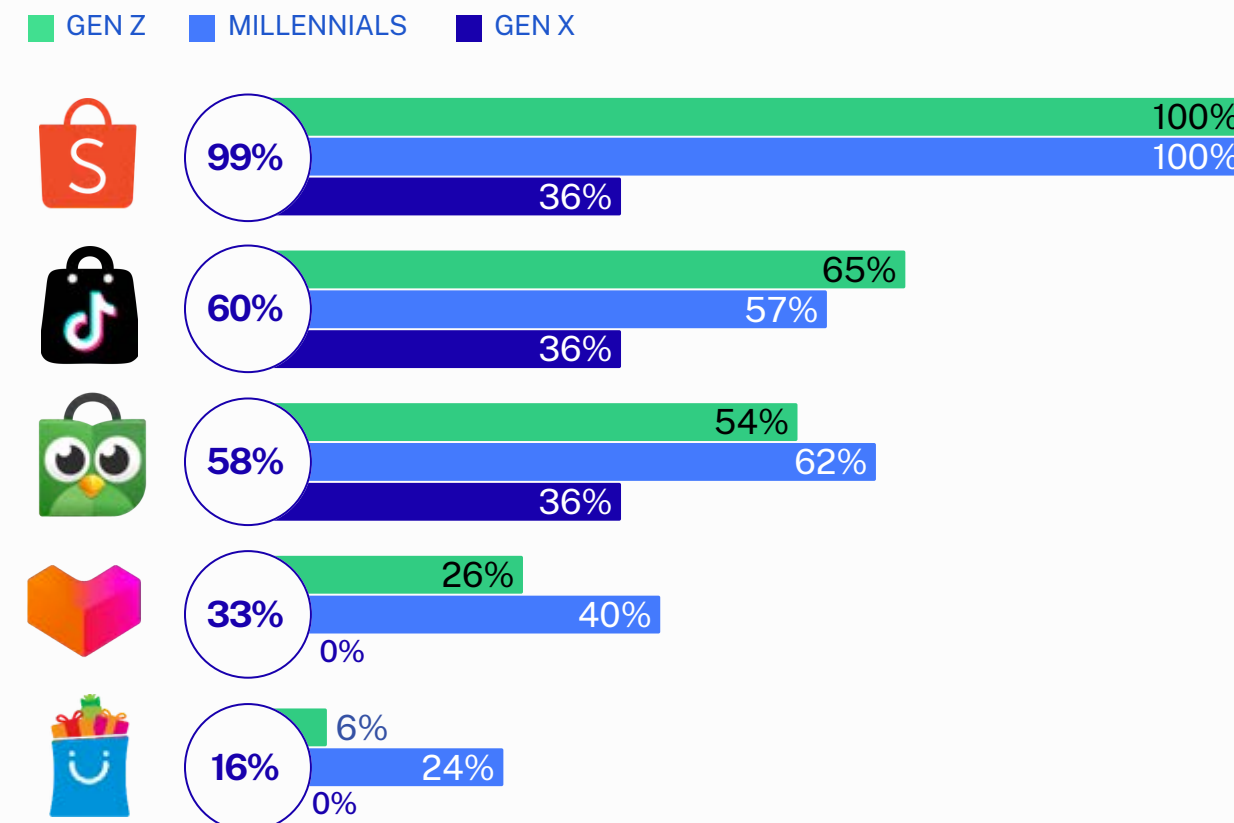
n= 360 business owners use social media for promotion, whether paid or organic



Social media remains a key promotional channel across all generations. **Gen Z leans more toward visually driven platforms like Instagram and TikTok for promotion**, while Millennials and Gen X rely more heavily on WhatsApp and Facebook to reach their audiences.

E-COMMERCE ACTIVELY USED FOR SELLING

n= 62 business owners use paid ads on e-commerce



For e-commerce, **Shopee dominates promotional activity among Gen Z and Millennials**. Gen X shows more limited engagement overall, with lower reliance on multiple marketplaces.

37% of respondents get their top sales through WhatsApp



n= 442 business owners

Rising costs and price competition top business challenges



CHALLENGES WHEN RUNNING A BUSINESS

RISING INVENTORY COSTS

36%

INTENSE PRICE COMPETITION

36%

LOW SALES VOLUME

35%

CASH FLOW & FINANCIAL MANAGEMENT

25%

LIMITED ACCESS TO CAPITAL

25%

LOW FOOT TRAFFIC/POOR LOCATION

22%

INVENTORY TURNOVER ISSUES

18%

WORK-LIFE BALANCE MANAGEMENT

17%

RECEIVABLES DELAY/SLOW TURNOVER

16%

LOW ADVERTISING CONVERSION RATE

16%



Running a business is tough, with **high costs and heavy competition** creating the biggest obstacles for owners.

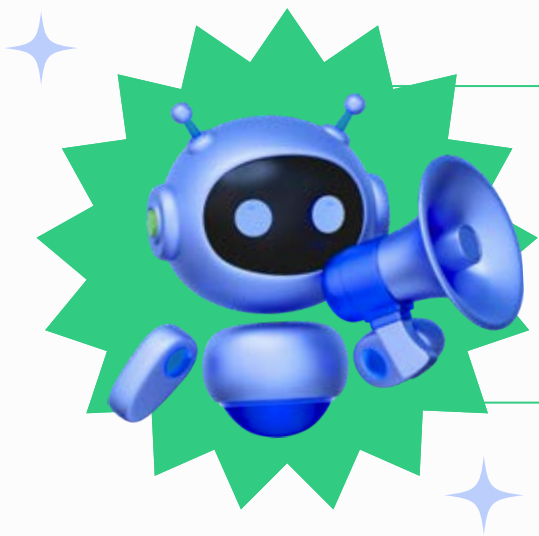
More specifically, keeping prices competitive while trying to attract new customers is the most frequent struggle reported.

n= 442 business owners

2 out of 5 Gen Z utilize AI to assist with marketing strategies

The use of Artificial Intelligence (AI) is now commonplace in the workplace. **Business owners are increasingly turning to AI to help handle creative and strategic tasks more efficiently.**

Mainly, Millennials rely on AI most for generating content and ideas, while Gen Z shows a stronger preference for using it to build marketing strategies.

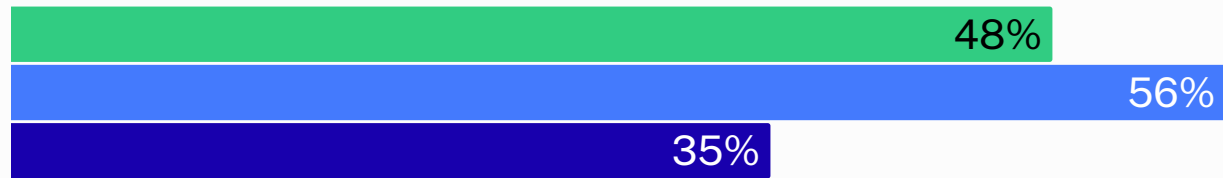


18% of entrepreneurs do not use AI at all

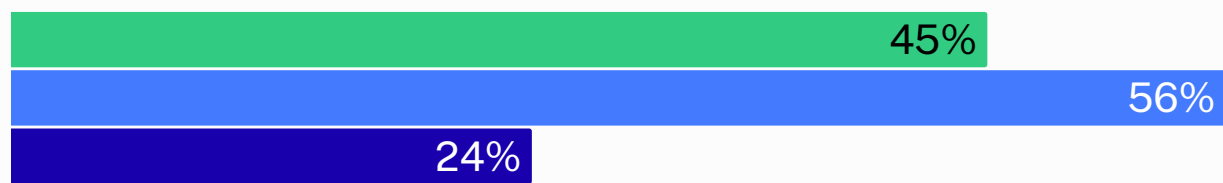
THE USE OF AI IN BUSINESS OPERATIONS

GEN Z MILLENNIALS GEN X

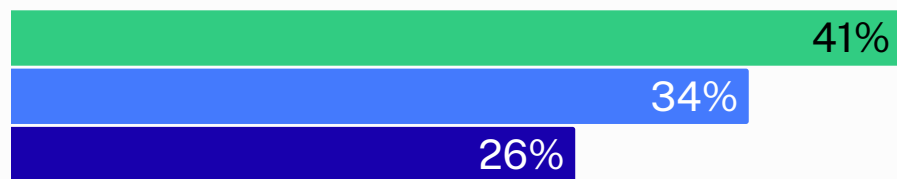
CONTENT CREATION SUPPORT



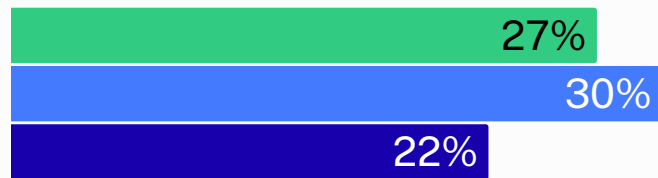
IDEA GENERATION



MARKETING STRATEGY SUPPORT



ADMINISTRATIVE & DATA SUPPORT



CUSTOMER COMMUNICATION SUPPORT



n= 79 business owners do not use AI for operations

A quarter of entrepreneurs prefer human quality over AI

Many business owners are hesitant to embrace AI due to a fundamental lack of knowledge on how to apply it effectively.

Specifically, a large portion of potential users either don't know how to use AI tools or feel that the results produced are not useful for their specific needs.

BARRIERS TO AI ADOPTION

DON'T KNOW HOW TO USE IT

31%

AI RESULTS ARE NOT USEFUL

28%

PREFER HUMAN QUALITY

24%

TOO MANY OPTIONS TO CHOOSE FROM

16%

TOO BUSY TO LEARN

16%

LANGUAGE BARRIER (MOSTLY ENGLISH ONLY)

15%

TOO EXPENSIVE

13%

WORRIED ABOUT DATA SECURITY

11%

BAD INTERNET CONNECTION

10%

WORRIED ABOUT JOB LOSS

4%

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