

## LIFELONG LEARNERS ATTITUDE IN Z GENERATION

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### ABSTRACT

This research aims to find the factors forming lifelong learner attitudes in the Z generation. The data collection is using the Google Forms platform. The data analysis technique is Structural Equation Modeling (SEM) through the Lisrel 8.80 program. The results show that factors that influence the attitude of this lifelong learner include family, school, social, and individual factors. Indicators of family factors include inspiration, aspirations, and family attention. School factors are formed from indicators of the teaching quality of lecturers, class facilities, and university facilities. Social factor indicators include social needs, community support, and government support, while individual factors are formed from future orientation, self-efficacy, and internal locus of control.

Keywords: Lifelong learner; Z Generation; Family; School; Social; Individual

### ABSTRAK

Penelitian ini bertujuan untuk mencari faktor pembentuk sikap lifelong learner pada generasi Z. Pengambilan data menggunakan platform google form. Pengujian hipotesis menggunakan teknik analisis data Stuctural Equation Modeling (SEM) melalui program Lisrel 8.80. Hasil penelitian menunjukkan faktor yang mempengaruhi sikap lifelong learner meliputi faktor keluarga, sekolah, sosial, dan individu. Indikator faktor keluarga meliputi inspirasi, aspirasi, dan perhatian keluarga. Faktor sekolah dibentuk dari indikator kualitas pengajaran dosen, fasilitas kelas, dan fasilitas universitas. Indikator faktor sosial meliputi kebutuhan sosiasl, dukungan masyarakat, dan dukungan pemerintah, sedangkan faktor individu dibentuk dari orientasi masa depan, self efficacy, dan locus of control internal.

Kata Kunci : Belajar sepanjang hayat; Generasi Z; Keluarga; Sekolah; Sosial; Individu

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## INTRODUCTION

Gur Erdogan and Arsal (2016) explain that a lifelong learner is a person's natural tendency to continue learning, growing, and developing. Individuals need this attitude to help them adjust to facing various changes in the future (Leonardi & Wulandari, 2015). It is in line with Hoerniasih (2019), which states that lifelong learning is a community empowerment activity to prepare oneself to achieve a better life in the future.

Lifelong learners in various countries tend to be low, including in Indonesia. Coşkun & Demirel (2012) show the tendency of lifelong learners in Turkish students to be in the low category. In line with Turkey, students in Croatia also do not think that lifelong learners are essential and needed in the future (Mašić et al., 2016). Lavrijsen & Nicaise (2017) stated that 40% of respondents from 13 Western European countries did not wish to participate in lifelong learning. The same phenomenon also occurs in Indonesia; research by Sari and Ashadi (2020) shows that graduate students from two well-known universities in Indonesia are in the low category.

This low lifelong learner attitude is one of the characteristics of the Z generation. Lukum (2019) explains that the Z generation can learn without learning because much information is always available. They are not afraid of continuous change, and because of the internet, they have much information; even to solve problems, they try to find solutions on the internet. Z generation is a generation that is currently at school age, both at the junior high and high school levels, and is now starting to enter college (Nasution, 2020). This generation was born in an era of technological progress and is proficient in utilizing technology to access information and use it as learning material. Z generation is used to searching for information using the Google search engine daily. Hastini et al. (2020) found that the existence of technology and the internet are essential elements of their daily lives. They will be more upset if they cannot access the internet than if they lose their money.

Nasution (2020) explains that the Z generation is excellent in global connectivity, being very flexible, intelligent, tolerant, and able to get along with different cultures. The weakness of this generation is having "Emotional Incompetency," which causes a lack of control over emotions or explosive emotions. Hastini et al. (2020) further explain that this generation's point of view tends to lack a sense of commitment, to be happy with what they currently have, and to live for the moment. This generation is proficient in information technology, but digital literacy awareness is deficient, so they use smartphones only for consumptive purposes. It is due to the characteristics of the Z generation, which tends to want to be instant, live for the moment, have short attention spans, and have a low ability to validate information. One solution to overcome the weaknesses of this generation is to instill a lifelong learner attitude. Firman (2019) states that lifelong learners can be instilled through learning by exploring their knowledge from sources of information using the internet. This lifelong learner attitude is not only formed through learning but is influenced by various factors. This study aims to find the factors forming the attitude of lifelong learners in the Z generation.

This research uses the andragogy theory. This theory follows the object of research. Students are entering adulthood, generally in the age range of 18-25 years; during this period, students have responsibility for their developmental period, including having responsibility for their lives to enter adulthood (Hulukati & Djibran, 2018). Much research has been conducted regarding the factors that influence lifelong learners. The results of various studies show varying results. Dindar and Bayrakci



(2015) revealed demographic and family factors influencing lifelong learners. In addition, Chen and Liu (2019) found that social, school and individual factors influence lifelong learner attitudes. Nguyen et al. (2020) found that the influencing factors were demographic, organizational, and individual. This factor is supported by research by Ayçiçek (2021), which revealed that demographic factors and individual factors influence lifelong learner attitudes.

The results of the research above indicate a research gap in factors that influence lifelong learning attitudes. The most complete research result is Chen & Liu (2019). Chen and Liu (2019) further examined the lifelong attitudes of Chinese and American citizens with a biographical approach from different social backgrounds, genders, ages, professions, levels of education, and demographic locations. The study results showed that four groups influenced the attitudes of Chinese and American lifelong learners, including family, individual, social, and educational factors. Chen & Liu (2019) is a qualitative research. This study measures factors with a qualitative approach. Our research measures the latent and manifest variable fit models for each exogenous and endogenous variable, which has yet to be done by previous research.

## METHOD

The population in this study are all active students of the Accounting Education Study Program Sebelas Maret University 2017–2021, totaling 375 students. The object of this research is to follow the criteria of the Z generation. The number of samples used the Slovin formula with a margin of error of 5%, so the total sample was 194 students. The sampling technique used in this study was stratified proportional random sampling. Data retrieval using an online questionnaire using the Google Forms platform, testing the hypothesis using data analysis techniques and Structural Equation Modeling (SEM) through the Lisrel 8.80 program. SEM Includes measurement models and structural models (Haryono, 2016). The purpose of the measurement model is to obtain a fit construct or latent variable so that it can be used for the following analysis stage. Constructs or variables declared fit can be known from the Confirmatory Factor Analysis (CFA) test with construct validity and reliability techniques. The purpose of measuring the structural model is to get the appropriate structural model for use. The basis for making structural model decisions can be seen from the goodness of fit criteria. Researchers must get a fit model, considering that previous research was qualitative. An explanation of each research variable is described in Table 1 and Table 2.

**Table 1. Endogenous Variable**

Latent Variable	Manifest Variable/ Dimensions	Indicator
Lifelong learner  (Erdogen & Aarsal, 2016; Hursen, 2016)	1. Willingness to learn	1.1. Self-motivated in learning (AA).
		1.2. Able to prepare learning resources (AB).
		1.3. Have curiosity in learning (AC).
		1.4. Able to use appropriate learning strategies (AD).
		1.5. Have a willingness to learn new things (AE).
		1.6. Always look for the information you need (AF).
	2. Willingness to improve	2.1. Try to increase the required knowledge (AG).
		2.2. Trying to deepen the knowledge needed

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Latent Variable	Manifest Variable/ Dimensions	Indicator
		(AH).
		2.3. Trying to update the required knowledge (AI).
		2.4. Trying to fix deficiencies (AJ).
		2.5. Can adapt to change (AK).
		2.6. Can solve problems related to the future profession (AL).
		2.7. Can conduct a search for experience related to the future profession (AM)

**Table 2. Exogenous Variable**

Latent Variable	Manifest Variable/ Dimensions	Indicator	
1. Family Factor	1.1. Family inspiration Chen, Z. & Liu, Y. (2019); Soratana, N., Ubol, A. R., & Kimpsee, P. (2021)	1.1.1. Imitated in achievement (A).	
		1.1.2. Emulated in the profession (B)	
		1.2.1. Expected economic success (C)	
	1.2. Family aspiration Chen, Z. & Liu, Y. (2019)	1.2.2. Expected social success (D)	
		1.3.1. Noticed emotionally (E)	
		1.3.2. Material attention (F)	
	2. School Factor	1.3. Family attention Dindar, H. & Bayrakci, M.(2015); Yunus, M. & Wedi, A. (2018); Chen, Z. & Liu, Y. (2019)	2.1.1. Get independent learning (G)
			2.1.2. Get a role model (H)
			2.2.1. Get satisfaction from the class atmosphere (I)
2.2. Class environment quality Chen, Z. & Liu, Y. (2019)		2.2.2. Achieve student relationship satisfaction (J)	
		2.3. University environment quality Chen, Z. & Liu, Y. (2019)	2.3.1. Receive learning resource services (K)
			2.3.2. Provided self-development activities (L)
3. Social Factor		3.1. Social need Chen, Z. & Liu, Y. (2019)	3.1.1. Self-esteem (M)
			3.1.2. Need relations (N)
		3.2. Community social support Chen, Z. & Liu, Y. (2019)	3.2.1. Get public attention (O)
	3.2.2. Get community support (P)		
	3.3. Government role support Hursen, C. (2016); Chen, Z. & Liu, Y. (2019)	3.3.1. Facilitated by government policies (Q)	
		3.3.2. Have easy access to information from the	

Latent Variable	Manifest Variable/ Dimensions	Indicator
4. Individual Factor	4.1. Future orientation Chen, Z. & Liu, Y. (2019)	government (R)
		4.1.1. Able to plan (S)
	4.2. Self-efficacy Chen, Z. & Liu, Y. (2019); Masic, M., Zovko, A. & Samarzija, T. K. (2016).	4.1.2. Able to evaluate plans (T)
		4.2.1. Self-confident (U)
	4.3. Locus of control internal Chen, Z. & Liu, Y. (2019)	4.2.2. Tough (V)
		4.3.1. Responsible (W)
		4.3.2. Solutive (X)

## RESULT AND DISCUSSION

### Data Description

Table 3 shows the lifelong learner exogenous variables of accounting education students in the moderate category with a percentage of 70% or around 135 students. Students get support from family, school, society, and themselves to develop a lifelong learner attitude. It is consistent with the description of the endogenous variable data, which shows that the lifelong learner attitude of UNS accounting education students is in the moderate category of 74.23%.

**Table 3. Data Description**

Variable	Name Variable	Percentage	Category
X1	Family	70,10%	Moderate
X2	School	72,16%	Moderate
X3	Social	73,20%	Moderate
X4	Individual	76,29%	Moderate
Y	Lifelong learner attitude	74,23%	Moderate

**Table 4. Evaluation Results of Validity and Reliability**

Variable	Factor Loading	Error	Construct Reliability (CR)	Variance Extracted (VE)	T-value	R <sup>2</sup>		
A → X <sub>1</sub>	0,88	Valid	0,23	0,941	0,726	Reliable	5,26	0,76
B → X <sub>1</sub>	0,81	Valid	0,34				8,04	0,65
C → X <sub>1</sub>	0,82	Valid	0,33				5,39	0,70
D → X <sub>1</sub>	0,83	Valid	0,30				6,77	0,70
E → X <sub>1</sub>	0,90	Valid	0,20				4,44	0,80
F → X <sub>1</sub>	0,87	Valid	0,24				5,82	0,76
G → X <sub>2</sub>	0,79	Valid	0,38	0,915	0,642	Reliable	5,10	0,66
H → X <sub>2</sub>	0,80	Valid	0,36				6,32	0,67
I → X <sub>2</sub>	0,72	Valid	0,46				6,49	0,54
J → X <sub>2</sub>	0,76	Valid	0,43				6,37	0,57
K → X <sub>2</sub>	0,87	Valid	0,24				7,87	0,71
L → X <sub>2</sub>	0,85	Valid	0,27				7,85	0,71
M → X <sub>3</sub>	0,94	Valid	0,12	0,916	0,648	Reliable	3,55	0,86
N → X <sub>3</sub>	0,94	Valid	0,12				4,09	0,88
O → X <sub>3</sub>	0,73	Valid	0,47				7,33	0,53
P → X <sub>3</sub>	0,72	Valid	0,47				9,36	0,54
Q → X <sub>3</sub>	0,70	Valid	0,50				7,27	0,51
R → X <sub>3</sub>	0,75	Valid	0,44				5,10	0,58

Variable	Factor Loading	Error	Construct Reliability (CR)	Variance Extracted (VE)	T-value	R <sup>2</sup>		
S → X <sub>4</sub>	0,87	Valid	0,25	0,959	0,796	Reliable	5,87	0,77
T → X <sub>4</sub>	0,83	Valid	0,27				6,86	0,73
U → X <sub>4</sub>	0,92	Valid	0,15				6,25	0,82
V → X <sub>4</sub>	0,92	Valid	0,16				5,95	0,84
W → X <sub>4</sub>	0,91	Valid	0,18				5,68	0,84
X → X <sub>4</sub>	0,88	Valid	0,22				7,43	0,77
AA → Y	0,79	Valid	0,38	0,943	0,588	Reliable	9,89	0,63
AB → Y	0,69	Valid	0,52				8,81	0,47
AC → Y	0,78	Valid	0,39				8,67	0,61
AD → Y	0,64	Valid	0,59				9,81	0,41
AE → Y	0,81	Valid	0,34				8,96	0,67
AF → Y	0,75	Valid	0,44				8,08	0,55
AG → Y	0,82	Valid	0,32				10,91	0,67
AH → Y	0,76	Valid	0,42				7,36	0,56
AI → Y	0,84	Valid	0,30				9,18	0,73
AJ → Y	0,77	Valid	0,40				6,27	0,59
AK → Y	0,69	Valid	0,53				6,52	0,48
AL → Y	0,72	Valid	0,48				9,91	0,53
AM → Y	0,67	Valid	0,55				7,32	0,45

### Lifelong Learner Variable

Table 4 shows that factor loading  $> 0,5$  so that the model is declared valid. Construct reliability (CR) values of the lifelong learners is 0,943, showing that the indicators that measure construct variables are reliable because they have CR values  $\geq 0,70$ . The VE value of lifelong learners is 0,588; this VE value is  $\geq 0,50$ , so it can be concluded that the indicators that are construct variables are feasible instruments. All indicators on endogenous variables have a t-value  $> 1,96$ , so it can be concluded that indicators can measure their latent variables. The more excellent R<sup>2</sup> value indicates a more reliable indicator in measuring latent variables. The results of R<sup>2</sup> in Table 4 are above 40%, so it is a reliable indicator for measuring latent variables.

The study results show that the willingness to learn and improve are dimensions of student lifelong learner attitudes. It is by the andragogy theory, which assumes that a person's life must be redesigned continuously to adapt to the environment as an experience in acting. Gur Erdogan and Arsal (2016) state that a willingness to learn and openness to improvement are characteristics of students who have a lifelong learner attitude. Hursen (2016) further revealed that the desire to learn, belief in the benefits of learning activities for professional development, and awareness of personal learning skills can measure lifelong learning tendencies. The results show that the indicators of interest in new things and the search for knowledge contributed the highest R<sup>2</sup> to forming lifelong learner attitudes. It is by Nasution (2020), which states that the Z generation is very familiar with technology, so they are proficient in seeking knowledge of something new. The following confirmed finding is that the value of R<sup>2</sup> on indicators determining learning strategies and problem-solving has a low contribution. This finding aligns with Hastini et al. (2020), who explain that Z-generation students can less control their emotions and only think about current problems. This generation thinks practically and needs help to solve problems.

### Family Factor Variable

Table 4 shows that factor loading  $> 0,5$  so that the model is declared valid. The construct reliability (CR) value of the family factor is 0,941, showing that the indicators that measure construct variables are reliable because they have CR values  $\geq 0,70$ . The VE value of the family factor is 0,726. This VE value  $\geq 0,50$ , so it can be concluded that the indicators that are construct variables are feasible instruments. All indicators on exogenous variables of family factor have a t-value  $> 1,96$ , so it can be concluded that indicators can measure their latent variables. The more excellent R2 value indicates a more reliable indicator in measuring latent variables. The results of R2 in Table 4 are above 60%, so it is a reliable indicator for measuring latent variables.

The application of lifelong learning in the family is interpreted as a family effort to provide lifelong educational support (Yunus et al., 2020). The form of lifelong learning support in the family, according to Soratana et al. (2021), is a valuable experience manifested through guidance, inculcation, example, and close relationships from generation to generation. The results of the research show that all indicators are family-forming factors. These results confirm Chen's research (2019), which states that material support, caring, personal examples, and family expectations are indicators of forming family factors. The R2 value for each indicator shows a high number, which means that for the Z generation, the family is an essential factor in shaping the attitude of a lifelong learner. Yoanita (2022) explains that Generation Z has a close relationship with parents and family members; a good relationship with parents indicates their happiness.

### School Factor Variable

Table 4 shows that factor loading  $> 0,5$  so that the model is declared valid. The construct reliability (CR) value of the school factor is 0,915, showing that the indicators that measure construct variables are reliable instruments because they have CR values  $\geq 0,70$ . The VE value of the school factor is 0,642. This VE value  $\geq 0,50$ , so it can be concluded that the indicators that are construct variables are feasible instruments. All indicators on exogenous variables of school factor have a t-value  $> 1,96$ , so it can be concluded that indicators can measure their latent variables. The more excellent R2 value indicates a more reliable indicator in measuring latent variables. The results of R2 in Table 4 are above 50%, so it is a reliable indicator for measuring latent variables. The results of the study show that all indicators form school factors. This study confirms Chen's research (2019), which explains that teachers, classmates, peers, education policies, education departments, changes in the educational environment, and school activities are indicators of forming school factors. Z generation is very dependent on technology. Technology and the expansion of information are something that universities must provide in order to implement lifelong learning programs in the curriculum (Bulbul, 2020).

### Social Factor Variable

Table 4 shows that factor loading  $> 0,5$  so that the model is declared valid. The construct reliability (CR) value of the social factor is 0,916, showing that the indicators that measure construct variables are reliable because they have CR values  $\geq 0,70$ . The VE value of the social factor is 0,648. This VE value  $\geq 0,50$ , so it can be concluded that the indicators that are construct variables are feasible instruments. All indicators on exogenous variables of social factor have a t-value  $> 1,96$ , so it can be concluded that indicators can measure their latent variables. The more excellent R2 value indicates a

more reliable indicator in measuring latent variables. The results of R2 in Table 4 are above 50%, so it is a reliable indicator for measuring latent variables.

Aspects of social factors in Chen's research (2019) include policies and regulations made by the government, national or regional circumstances, social background, traditions, social values, trends, and morality. The results confirm Chen's research that these aspects are indicators of forming social factors. The study results show that the high R2 value of this factor is the existence of a social need to show self-esteem and build relationships. Z-generation students find it very easy to establish relationships, as evidenced by the many social media accounts they have (Nasution, 2020). Indicators that have a negligible R2 are support from the community and the government.

### Individual Factor Variable

Table 4 shows that factor loading  $> 0,5$  so that the model is declared valid. The construct reliability (CR) value of individual factors is 0,959, showing that the indicators that measure construct variables are reliable because they have CR values  $\geq 0,70$ . The VE value of the social factor is 0,796. This VE value  $\geq 0,50$ , so it can be concluded that the indicators that are construct variables are feasible instruments. All indicators on exogenous variables of individual factors have a t-value  $> 1,96$ , so it can be concluded that indicators can measure their latent variables. The more excellent R2 value indicates a more reliable indicator in measuring latent variables. The results of R2 in Table 8 are above 70%, so it is a reliable indicator for measuring latent variables. Individual factors are also called internal factors, which refer to the desire and enjoyment of a particular activity (Yunus et al., 2020). The factors in Chen's research (2019) are individual reflection, consideration, attitude, motivation, activity participation, determination, ideas, will, and methods. The research results confirm Chen's research that all indicators form individual factors. The R2 value for each indicator shows a high number. It is in line with the findings of Haseski (2020), which states that personal factors are the dominant factors influencing adult lifelong learning.

### The Structural Model

The result shows that the structural model is declared good because two criteria meet goodness of fit, which can be seen from the df value of 619 being more than 0 and the RMSEA value being 0.026 less than 0.08. This model is by andragogy theory, which states that adult learners need intrinsic and extrinsic encouragement. Intrinsic encouragement helps form students into independent, accessible, and autonomous learners so that they can understand that learning is a necessity in life and can make the right learning decisions for themselves. Meanwhile, extrinsic encouragement from the surrounding environment, namely family, friends, teachers, and the wider community, is tasked with helping students develop and grow in a better direction over time. The results of the structural model in this research support research by Chen (2019), which states that factors that influence lifelong learning include family, school, social, and individual factors.

### CONCLUSION

The study results show that the indicators forming the attitude of lifelong learners of the Z generation are the willingness to learn and the willingness to improve. Factors that influence the attitude of this lifelong learner include family, school, social, and individual factors. Indicators of family factors include inspiration, aspirations, and





family attention. School factors are formed from indicators of the teaching quality of lecturers, class facilities, and university facilities. Social factor indicators include social needs, community support, and government support, while individual factors are formed from future orientation, self-efficacy, and internal locus of control. The lifelong learner attitude of the Z generation can be improved by increasing problem-solving abilities. This ability can be increased in schools with problem-based learning; another thing that can be done is support from the community and government in utilizing the capabilities of the Z generation; support can be the provision of technology-based facilities or training, which is highly mastered by this generation. This study only focuses on measuring the indicator model of each endogenous and exogenous variable. This study does not examine the effect of each of these variables, so in future studies, it is hoped that it can examine the effect of exogenous variables on endogenous variables.

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## Appendix 1. Research Questionnaire

### Lifelong Learning to Learn

- 1 I motivate myself to study.
- 2 I should have prepared learning resources.
- 3 I have a curiosity about learning.
- 4 I do not use appropriate learning strategies.
- 5 I learn new things to improve my quality.
- 6 I did not find out the information I needed.

### Lifelong Learning- Willingness to Improve

- 7 I try to increase the knowledge needed
- 8 I do not try to deepen the required knowledge.



- 9 I try to update the required knowledge.
- 10 I do not try to improve my shortcomings.
- 11 I avoid adapting to changes.
- 12 I try to solve problems related to my future profession.
- 13 I neglected to seek experience related to my future profession.

**Family Factors-Family Inspiration**

- 14 I feel inspired by the family in red achievements.
- 15 My family does not inspire me to achieve achievements.
- 16 I feel inspired by my family to pursue a profession.
- 17 My family does not inspire me to achieve my profession.

**Family Factors-Family Aspirations**

- 18 I feel that my family expects me to be rich.
- 19 I feel that my family does not expect me to be rich.
- 20 I feel that my family is expected to be necessary.
- 21 I feel that my family does not expect me to be necessary.

**Family Factors-Family Concern**

- 22 I feel my family provides spiritual support.
- 23 I feel that my family does not provide spiritual support.
- 24 I feel that my family meets my living needs.
- 25 I feel that my family does not meet my living need

**School Factors-Lecturer Teaching Quality**

- 26 I feel the lecturer allows me to do assignments independently.
- 27 I feel that the lecturer does not allow me to do assignments independently.
- 28 I feel the lecturer gives an example in responding to something.
- 29 I feel that the lecturer does not set an example in responding to things.

**School Factors-Quality of the Classroom Environment**

- 30 I feel the classroom atmosphere supports learning.
- 31 I feel that the classroom atmosphere does not support learning.
- 32 I feel that my classmates help each other in completing assignments.
- 33 I feel that my classmates do not help each other in completing assignments.

**School Factors-University Environmental Quality**

- 34 I feel that the university's learning facilities make it easier to study.
- 35 I feel that university learning facilities do not make studying easier.
- 36 I feel I have received a means of self-development.
- 37 I feel like I do not have the means to develop myself.

**Social Factors-Social Needs**

- 38 I feel the need to pay attention to the social environment.
- 39 I feel no need to pay attention to the social environment.
- 40 I need to build relationships with the local community.
- 41 I feel no need to build relationships with the local community.

**Social Factors-Community Social Support**

- 42 I feel that I have received attention from society.
- 43 I feel like I do not get attention from society.
- 44 I feel supported by society.
- 45 I feel like I do not have support from society.

**Social Factors-Support Role of Government**

- 46 I feel that government policy supports lifelong learning.

- 47 I feel that government policy does not support lifelong learning.
- 48 I feel the government provides easy access to information.
- 49 I feel that the government does not provide easy access to information.

**Individual Factors-Future Orientation**

- 50 I have plans for the future.
- 51 I have no plans for the future.
- 52 I evaluate the implementation of plans.
- 53 I do not evaluate the implementation of plans.

**Individual Factors-Self-Efficacy**

- 54 I am confident that I can achieve success.
- 55 I am unsure of my ability to achieve success.
- 56 I feel enthusiastic about achieving success.
- 57 I feel unmotivated about achieving success.

**Individual Factors-Internal Control Center**

- 58 I feel responsible for achieving success.
- 59 I feel irresponsible in achieving success.
- 60 I feel capable of solving problems to achieve success.
- 61 I feel unable to solve problems in achieving success.