









The Impact of Insecurity on Entrepreneurial Activities Among University Students in Cancún




El Impacto de la Inseguridad en el Emprendimiento de Jóvenes Universitarios de Cancún.

López-Cetina, Yamit ^a, Preza-Medina, Sergio Roberto* ^b, Peña-Santoyo, Kermin Dayan ^c and Cebollón-Meza Ángela ^d

^a  Universidad Tecnológica de Cancún  KSM-1515-2024  0009-0001-3481-4489  1356137

^b  Universidad Tecnológica de Cancún  KSM-1465-2024  0000-0001-5010-0585  505691

^c  Universidad Tecnológica de Cancún  KSM-9210-2024  0009-0009-1814-7151  954648

^d  Universidad Tecnológica de Cancún  0000-0003-2789-7914  747569

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*  [\[ylopez@utcancun.edu.mx\]](mailto:ylopez@utcancun.edu.mx)






Abstract

Entrepreneurship is a fundamental pillar within the comprehensive education of university students. This research aims to evaluate the impact that the perception of insecurity has on the decision to undertake entrepreneurial activities among young people about to complete their Bachelor's degree in Business Innovation at a university in Cancún. To achieve this objective, a questionnaire with a transversal and descriptive approach was designed and applied to a voluntary sample of 113 students. The data obtained allow for the analysis of how insecurity conditions influence students' entrepreneurial choices. The results will facilitate the identification of strengths and areas for improvement in their preferences and attitudes towards entrepreneurship, providing a foundation for the development of institutional strategies that consider security programs and financial support. In this way, the goal is to promote financial autonomy and strengthen the entrepreneurial ecosystem within this segment

Resumen




El emprendimiento constituye un pilar esencial dentro de la formación integral de los estudiantes universitarios. La presente investigación tiene como propósito evaluar el impacto que la percepción de inseguridad ejerce sobre la decisión de emprender en jóvenes próximos a concluir la Licenciatura en Innovación de Negocios en una universidad de Cancún. Para alcanzar este objetivo, se diseñó y aplicó un cuestionario con enfoque transversal y descriptivo, dirigido a una muestra voluntaria de 113 estudiantes. Los datos obtenidos permiten analizar cómo las condiciones de inseguridad influyen en las elecciones emprendedoras de los estudiantes. Los resultados facilitarán la identificación de fortalezas y áreas de mejora en sus preferencias y actitudes hacia el emprendimiento, constituyendo una base para el desarrollo de estrategias institucionales que consideren programas de seguridad y apoyo financiero. De este modo, se busca promover la autonomía financiera y fortalecer el ecosistema emprendedor en este segmento.

The Impact of Insecurity on the Entrepreneurship of University Students in Cancún

Objective	Methodology	Contributions
Evaluate the level of impact that insecurity has on the decision pursue entrepreneurship.	Non-experimental, cross-sectional, and descriptive design.	Understanding the reasons why students choose not to pursue entrepreneurship.
		

Financial education, Financial culture, Personal finance.

El impacto de la inseguridad en el emprendimiento de jóvenes universitarios de Cancún

Objetivo	Metodología	Contribuciones
Evaluar el nivel de impacto que la inseguridad ejerce en la decisión de emprender.	Diseño no experimental, transversal y descriptivo.	Conocer los motivos por los que los estudiantes no deciden emprender.
		

Emprendimiento, Inseguridad, Financiamiento.

Area: Advocacy and attention to national problem

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Introduction

In the current context, entrepreneurship and insecurity are closely linked, especially in the business world. Constant exposure to unfavourable news makes it difficult for students to access financial loans to start businesses. When they do manage to obtain them, they often face this process with uncertainty due to the high level of insecurity affecting the country and, in particular, our city, which is recognised as a leading tourist destination.

Young people, in particular, are often unaware of both the advantages and obligations involved in participating in the national financial system. For this reason, entrepreneurship is a key element in the comprehensive training of university students, particularly those who are about to enter the labour market and face complex economic decisions.

In the case of students pursuing a Bachelor's Degree in Business Innovation at a university in Cancún, it is essential to analyse their entrepreneurial motivation and how factors such as insecurity and limited understanding of financial credit influence their investment decisions.

Problem statement

In analysing entrepreneurship in Mexico, a complex scenario is identified, marked by a low level of knowledge and access to financial credit for new businesses, especially in institutions dedicated to this purpose. This gap, even among people with higher academic qualifications, highlights the urgent need to strengthen entrepreneurial education in the country.

Insecurity represents one of the greatest obstacles to business activity. According to the World Economic Forum and economic experts, although Mexico ranks among the most competitive economies globally, it shows deterioration in key factors such as infrastructure, health, and education, with insecurity being the main factor negatively impacting its competitiveness.

Regional economic disparities also affect entrepreneurship. Over the last decade, policies have been implemented to favour micro, small and medium-sized enterprises [MSMEs] in order to boost their growth. However, insecurity remains a critical challenge at the national level.

INEGI data reveal that approximately 75% of adults perceive insecurity in their environment, which limits not only formalisation but also confidence to invest. In addition to direct damage, insecurity has psychological and economic effects, evidenced by a decline in the purchase of insurance for homes, cars and businesses, as occurred in Cancún in 2019 with a 4.7% reduction in these contracts.

Therefore, insecurity in Mexico not only affects the viability of new businesses, but also has an impact on the economic and social structure, highlighting the need for comprehensive policies that strengthen both security and financial and educational support for entrepreneurs.

Justification

Currently, one of the main concerns in university education is to offer a comprehensive education that includes financial education, entrepreneurship and access to financing, given its relevance for personal and professional development throughout life. However, young people often lack the knowledge and tools necessary to spark interest and develop the ability to effectively launch entrepreneurial projects.

In the municipality of Benito Juárez, Cancún, although there are no official public data on the exact number of new businesses registered in the last three years, the local government has implemented various programmes and support measures aimed at promoting entrepreneurship and formal employment. For example, in 2023, initiatives such as 'Ven y Empléate' [Come and Get a Job] succeeded in connecting more than 9,500 people with employment opportunities, advised nearly 2,000 citizens on the development of micro, small and medium-sized enterprises, and trained more than 10,000 job seekers. Likewise, projects such as 'Ellas Facturan' [Women Bill] focus on strengthening and empowering women entrepreneurs in the region.

This research seeks to provide valuable information on the financial perceptions and behaviours of students in the Bachelor's Degree in Business Innovation at a university in Cancún.

The aim is for teachers to use these findings to promote conscious financial education among young people, emphasising that they are at a crucial stage in learning to make informed financial decisions that can positively influence their family unit and, consequently, their future economic freedom and the economic development of the state.

General Objective

To assess the level of impact that insecurity has on the decision to become an entrepreneur among young students in the Bachelor's Degree in Business Innovation programme at a university in Cancún.

Specific Objectives

To determine the influence of insecurity as a main factor in the entrepreneurial decision of students in the Bachelor's Degree in Business Innovation programme at a university in Cancún.

To identify the effect of other factors, such as lack of knowledge about financing and excessive bureaucratic procedures, on the entrepreneurial decisions of these young people.

Research Questions

What is the level of influence of insecurity on the entrepreneurial decisions of students in the Bachelor's Degree in Business Innovation programme at a university in Cancún?

How much weight do other factors, such as lack of knowledge about sources of financing and bureaucratic procedures, have on the decision to become an entrepreneur among students in this degree programme?

Theoretical framework

In the case of a person who is not well informed or who has little knowledge in the economic and financial field, they will not be able to make the best decisions, nor will they be able to reflect on the options that are most profitable in economic terms. With regard to expenses, issues related to investments were not analysed, because any individual needs the basic information and knowledge that will allow them to compare the benefits or profits of each of the options offered by financial systems, so that with this knowledge they can choose the best alternative [Céspedes, 2017].

Insecurity

Insecurity, a term I want to address in general terms, can refer to a lack of security as a lack of some kind of protection, which may be due to a latent risk, an unexpected factor, the presence of a negative context, among other aspects.

However, this can also change based on the concept that insecurity can now be considered not as the lack of security that a generation had, those values of individual and social protection that were the norm, but rather as the problem derived from an excess of it. This change is largely based on the security situation of the subjects of the generation, with specific exceptions, which compared to other historical periods is much higher, and this may lead to certain individuals 'rejecting' the level of security offered to them.

The perception of insecurity is related to psychological aspects of insecurity, as it is the way we perceive and interpret these events that determines our emotions. It is true that, in principle, exposure to actual criminal acts can increase the perception of insecurity, but the magnitude of the feeling of vulnerability on the part of the population does not depend primarily on the existence of a real danger, but rather on the risk of exposure to certain situations that are specifically socially condemned. However, the real factors that cause insecurity, whether at the state or municipal level.

Entrepreneurship

Entrepreneurship is the action of creating and launching new projects or businesses that involve uncertainty and risk, where innovation and value creation are central elements of the process [Hisrich, Peters & Shepherd, 2005].

Entrepreneurship refers to the search for something new that one does not possess, simply as a synonym for innovation. Many authors agree that entrepreneurship means creating and implementing something with uncertainty. Thus, the first attempt to make sense of the act of entrepreneurship is to recognise its creative function. A second meaning of entrepreneurship focuses on that special type of activity that involves high personal risk, but also another type of risk: the possible negative consequences of the very process of creating and implementing new resources, values or solutions.

Entrepreneurship in Mexico is defined as a dynamic process through which individuals identify opportunities to create new businesses or projects, generating economic and social value in a complex context influenced by cultural, economic and regulatory factors [GEM, 2016].

This process involves the interaction of various dimensions, such as individual entrepreneurial attitudes and the national environment, which includes public policies, institutional support, education and access to financing [Kantis, 2004; Sepúlveda et al., 2016].

The Mexican entrepreneurial ecosystem presents challenges such as limited technological base and internationalisation, but it also reflects the incipient creation of companies with moderate employment and growth expectations, aspects that shape its development and sustainability [GEM, 2015].

Therefore, the theoretical framework considers the importance of understanding both the personal factors of the entrepreneur and the formal and informal institutions that influence entrepreneurship [North, 1990; Guerrero & Urbano, 2017].

In the field of training, entrepreneurial education emerges as a key strategy for strengthening skills and fostering an entrepreneurial culture adapted to the country's conditions [Rodríguez, 2014].

Financing.

Financing is a key element for the development and sustainability of micro, small and medium-sized enterprises [MSMEs] in Mexico, as it allows for the acquisition of the resources necessary for growth, innovation and operation [Peña, Rojas & Guijarro, 2017]. MSMEs face challenges in accessing formal financing due to limitations in guarantees, credit history and financial structuring, which forces them to seek different sources, from bank loans to public support and venture capital [Vinculatégica, 2021].

In this context, public financing plays a fundamental role through programmes and support that seek to reduce financial barriers and promote business competitiveness and productivity [APCAM, 2019].

Furthermore, financing for innovation is essential to drive technological development and efficiency in new technology-based companies in Mexico, although it faces challenges due to the lack of efficient venture capital markets and the need for policies that strengthen governance and the entrepreneurial ecosystem [Zaloamati, 2020].

Method

This study is based on a non-experimental, cross-sectional and descriptive design, seeking to quantitatively analyse the impact of insecurity on the decision to become an entrepreneur among university students.

The choice of a cross-sectional design allows for a clear and accurate 'snapshot' of reality at a specific moment in time, without manipulation of variables, in order to understand the relationship between insecurity, entrepreneurship and financing.

The study population consisted of 113 students in the tenth semester of the Bachelor's Degree in Business Innovation at a university in Cancún, who participated voluntarily. Data collection was carried out using a structured questionnaire, inspired by INEGI's National Urban Public Safety Survey [ENSU] [July 2024], adapted to explore perceptions and factors related to insecurity, access to financing, and entrepreneurship.

The instrument consisted of twenty questions designed to measure the key variables of the study. The data obtained will be analysed using descriptive statistics to identify the relative influence of each dimension and determine the level of impact of insecurity on young people's entrepreneurial intentions.

This quantitative methodology allows for the collection of accurate and representative data to support solid conclusions that contribute to guiding educational and entrepreneurship support policies in insecure contexts.

Interpretation

Box 1

Table 1

General data of the tenth semester students of the Bachelor's Degree in Business Innovation at a University in Cancun.

		Frequency	Porcentaje
Gender	Female	72	63,7%
	Male	41	36,3%
Marital Status	Single	113	100,0%
	Married	0	0,0%
N° of family members	from 1 a 3	42	37,2%
	from 4 a 5	59	52,2%
	6 o more	12	10,6%
Employment Status	Active	84	74,3%
	Inactive	29	25,7%

Source: Own Elaboration

The table provides an overview of the 113 young students who participated in the entrepreneurship survey. Most of the students are female [72, i.e. 63.7%], while all of them are single. In terms of the number of family members, the majority have between four and five members [59 students, i.e. 52.2%], followed by those between one and three members [42 students, i.e. 37.2%].

In terms of employment status, the majority of students are in employment [84 students, i.e. 74.3%], while 29 students [i.e. 25.7%] are inactive. These data may be useful to better understand the demographic and employment characteristics of students and how these may influence their perception and knowledge of financial literacy.

Box 2

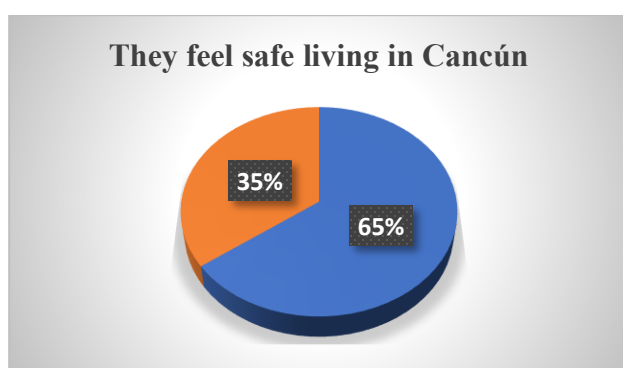


Figure 1

Percentage of people who say they feel unsafe living in Cancún.

The perception of insecurity in Cancún showed a slight reduction during this period, falling from 83.3 per cent in June 2023 to 77.8 per cent in June 2024.

This decline reflects certain advances in the public security strategies adopted in the city.

However, a high proportion—more than three-quarters of the population—still feels unsafe, evidencing a context of uncertainty and persistent social concern.

This negative perception is influenced by recurring news reports in the media, along with personal or close experiences related to crimes in places such as ATMs, public transport, and areas considered to be at risk, which fuels fear and mistrust in local security.

Sixty-five per cent of the population say they feel unsafe in their place of residence, while 35 per cent do not share this perception.

This difference may be related to socio-economic factors, direct experiences with crime, or the influence of media coverage of criminal acts in specific areas such as neighbourhoods or deserted streets.

The impact of these factors contributes to a high perception of daily vulnerability.

Box 3

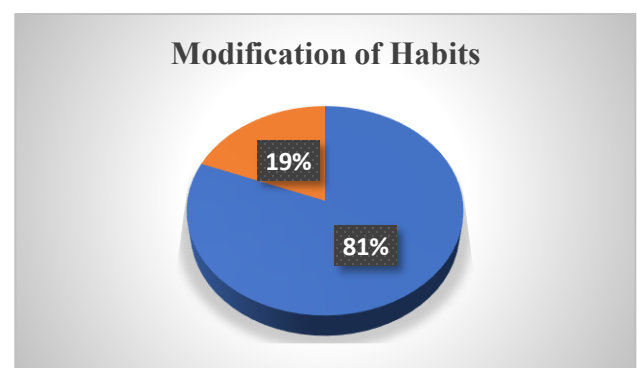
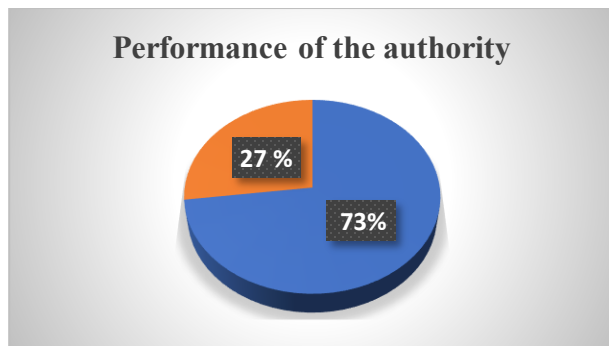


Figure 2

Changes in daily habits due to the perception of insecurity in Cancun

A significant 81% of residents have adapted or modified their habits to mitigate risks associated with insecurity. These modifications include changing habitual routes, avoiding carrying valuables such as jewellery and credit cards, and limiting going out at night, especially after 10 pm.

These precautionary behaviours highlight the weight of insecurity in people's daily lives, affecting their freedom of movement and quality of life.

Box 4**Figure 3**

Evaluating the performance of public security authorities in Cancún

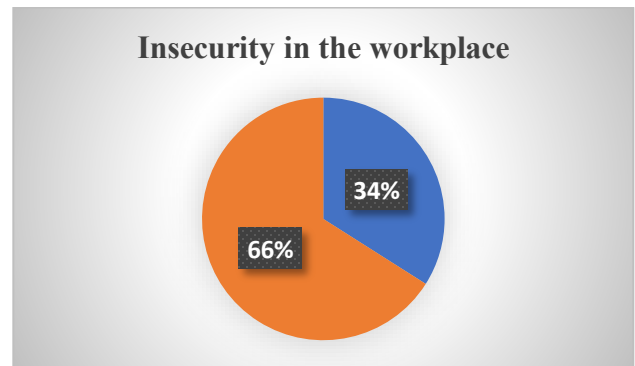
Source: Own elaboration

73% rate the performance of public security authorities [Navy, Army, National Guard, state and municipal police] as satisfactory, while 27% rate it as unsatisfactory. This assessment reflects a majority perception that the security forces are doing their job adequately, although there is a significant segment that maintains doubts or distrust regarding the effectiveness or commitment of these institutions.

Box 5**Figure 4**

Perception of corruption in contact with public security authorities

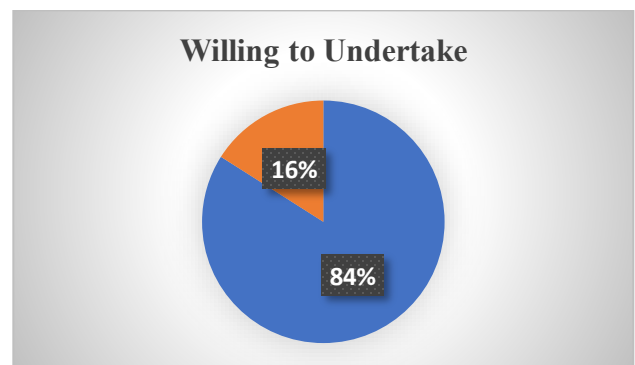
Among the population that has had contact with public security elements, 54% report having had experiences related to corruption, while 46% have had no such experience. This high percentage of perceived or experienced corruption contributes to the erosion of trust in security institutions and could hinder the citizen collaboration needed to improve security and the entrepreneurial environment.

Box 6**Figure 5**

Incidence of workplace insecurity among the working population in Cancún

Source: Own elaboration

Of the 74.3% of the working population, only 34% report having been directly affected by crimes such as robbery, extortion, extortion or kidnapping in their workplace. 66% say they have not been affected in these terms. Although the direct incidence seems moderate, the general environment of insecurity can generate uncertainty and affect the perception of stability for entrepreneurship or investment.

Box 7**Figure 6**

Willingness of young university students to become entrepreneurs and their preferred sectors [Digital Marketing, Digital Marketing, etc.]

Source: Own elaboration

84% of the young university students surveyed expressed a willingness to become entrepreneurs, with a marked preference for venturing into companies in the digital marketing sector.

This strong entrepreneurial commitment shows that, despite adverse conditions in terms of insecurity and financing, the majority maintain a positive attitude towards creating innovative projects, which represents an opportunity to design targeted support programmes.

Conclusions

The research shows that insecurity is one of the main factors limiting entrepreneurial development among young university students in Cancún, as it generates uncertainty and mistrust both in the environment and in the financial instruments available. However, the results also highlight the existence of other significant barriers, such as lack of self-confidence, fear of stress and responsibility, insufficient access to capital, and lack of solid knowledge to start and manage a business.

These conditions are exacerbated by the challenges posed by the local economic and social climate, which, marked by unfavourable news and insecurity, has a negative impact on young people's motivation and attitude towards entrepreneurship. The perception of the business environment, as well as the limited availability of resources and lack of knowledge about financing options, further complicate decision-making and increase risk aversion.

Despite this outlook, there is a notable entrepreneurial spirit among students, especially in areas of innovation such as digital marketing, which represents a strategic opportunity to design support and capacity-building programmes. In this regard, it is important to promote comprehensive financial education and public policies that mitigate adverse conditions and encourage business creation in safer and more supportive environments. Only through coordinated and multidimensional intervention will it be possible to harness the innovative potential of young people, facilitating their integration into the labour market, the generation of well-being and the sustainable economic development of the region.

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Declarations

Conflict of interest

The authors declare that they have no conflict of interest. They have no known competing financial interests or personal relationships that could have appeared to influence the article reported in this article.

Contribution of the authors

López-Cetina, Yamit: research leader

Preza-Medina, Sergio Roberto: quantitative methodologies and data analysis specialist

Peña-Santoyo, Kermin Dayan: quantitative methodologies and data collection specialist

Cebollón-Meza, Ángela: data collection and interpretation

Availability of data and materials

Data openly available in a public repository that issues datasets with DOIs

Data openly available in a public repository that does not issue DOIs

Data derived from public domain resources.

Data available upon request from the authors.

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Data available on request from the authors

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Abbreviations

CONAHCYT: National Council for Science and Technology

Article

INEGI: National Institute of Statistics and Geography

GEM: Global Entrepreneurship Monitor

MIPyMES: Micro, small and medium-sized enterprises.

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Background

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