

## Digital literacy, creativity, and digital entrepreneurship interest among generation z: The mediating role of entrepreneurial mindset

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ARTICLE HISTORY	ABSTRACT
<p>Received : February 15, 2026                      Revised : March 22, 2026                      Accepted : March 31, 2026</p> <p><b>Keywords :</b>                      Digital Literacy,                      Creativity,                      Entrepreneurial Mindset,                      Digital Entrepreneurship                      Interest,                      Human Capital</p>	<p><i>The rapid expansion of Indonesia's digital economy creates significant entrepreneurial opportunities; however, youth participation in digital entrepreneurship remains relatively low, particularly in regional universities. Previous studies have mainly examined digital literacy and entrepreneurial intention separately, while limited research explains the psychological mechanism linking digital competencies and entrepreneurial intention in the context of the digital creative economy. This study aims to analyze the influence of digital literacy and creativity on digital entrepreneurship interest among Generation Z students, with entrepreneurial mindset acting as a mediating variable. The study employed a quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected from 100 students of UIN Palangka Raya through purposive sampling. The results show that digital literacy significantly influences entrepreneurial mindset (<math>\beta = 0.672</math>; <math>p &lt; 0.001</math>) and entrepreneurial mindset significantly affects digital entrepreneurship interest (<math>\beta = 0.476</math>; <math>p = 0.001</math>). However, creativity does not significantly influence entrepreneurial mindset (<math>\beta = 0.119</math>; <math>p = 0.263</math>). Mediation analysis demonstrates that entrepreneurial mindset significantly mediates the relationship between digital literacy and digital entrepreneurship interest (<math>p = 0.006</math>), while it fails to mediate the relationship between creativity and entrepreneurial interest (<math>p = 0.326</math>). The findings contribute to Human Capital Theory by explaining that digital literacy alone is insufficient to encourage entrepreneurial intention unless supported by an entrepreneurial mindset as a psychological mechanism. This study suggests that higher education institutions should strengthen strategic digital literacy and entrepreneurial mindset development to encourage sustainable digital entrepreneurship among Generation Z.</i></p>

### INTRODUCTION

The development of digital technology has driven significant transformations in the global economic structure, including the emergence of the digital creative economy sector that places creativity, innovation, and the use of technology as the main sources of value creation. Indonesia currently plays a significant role as a digital economy leader in Southeast Asia, contributing 40% of the total transaction value in the region and projected to reach US\$100 billion by 2025. (Google et al., 2025) This rapid growth has made the digital creative economy sector a driver of the national economy, with various subsectors such as creative content, digital design, and application development that provide potential opportunities for the younger generation (Saputri & Qotrunnada, 2025).

However, this development has not always been accompanied by increased entrepreneurial participation, particularly among university students, creating a gap between the vast digital opportunities and the low levels of digital entrepreneurship demonstrated by the educated generation. There is a stark contrast between the potential of the digital market and the level of youth entrepreneurial participation, which only reached 9.8% (Badan Pusat Statistik, 2023). This statement is in line with data from the Central Statistics Agency (BPS) (2024), which states that the percentage of unemployment by level of education completed at university reached 5.25% and this figure is higher when compared to the unemployment rate at the elementary and junior high school

levels. Nationally, Indonesia's entrepreneurship ratio as of November 2025 was 3.29%, which, although exceeding the government's target, is still far behind neighboring countries in ASEAN, which average more than 7%.

In Indonesia, the rapid growth of the digital economy has made the digital creative economy sector a driving force of the national economy. Various subsectors, such as creative content, digital design, platform-based marketing, and application development, have shown significant growth and offer potential avenues for young people to develop entrepreneurial activities (Saputri & Qotrunnada, 2025). However, this opportunity has not been fully matched by the readiness of human resources, particularly students as an educated group expected to be the main actors in digital entrepreneurship. Digitalization does not always have a significant impact on entrepreneurial interest, as this interest can arise due to several supporting factors, including personal motivation, social environment, education, access to technology, and globalization (Aditya et al., 2025). While digital entrepreneurship is growing rapidly in Java, students in regional areas such as Palangka Raya face unique challenges in digital infrastructure and ecosystem support. Understanding their entrepreneurial mindset is crucial to ensuring equitable digital economic growth in Indonesia.

Generation Z, who grew up amidst the advancement of digital technology and are often referred to as digital natives, possess extensive information access skills and a high level of adaptability to technological innovation. These advantages position Generation Z not only as job seekers but also as potential job creators through the use of digital technology, innovative creativity, and a strong entrepreneurial mindset, thus contributing to the economy (Aditya et al., 2025; Martínez-Gregorio et al., 2021; Ruswandi & Suciati, 2023). However, high exposure to digital technology does not necessarily increase their interest in entrepreneurship. This shows that technological mastery needs to be supported by other internal capacities that can guide individuals to see opportunities, dare to take risks, and build sustainable businesses.

In this context, an entrepreneurial mindset, which is a way of thinking, is a key factor in determining how individuals respond to opportunities, are ready to manage risks, think creatively, and are able to make strategic decisions amidst uncertainty, which are important factors that influence Generation Z's readiness and intention to enter the business world and create new businesses (Saputra & Fahlia, 2025). Digital literacy includes not only technical skills in using digital devices and platforms, but also critical thinking skills in managing information, evaluating opportunities, and utilizing technology strategically for productive purposes (Gilster, 1997). Meanwhile, creativity plays a role in generating new ideas, innovative solutions, and product or service differentiation, which are the core of competitive advantage in the digital creative economy sector (Eshet-alkalai, 2004). Digital literacy acts as a cognitive skill and creativity as an innovation ability, meaning that both components are specific capital in the creative economy era. When these two components of human capital collaborate, it is expected to form an entrepreneurial mindset in Generation Z students (Becker, 1993).

Although studies on entrepreneurial intention have been widely discussed in entrepreneurship and management literature, several important gaps remain unresolved. First, prior studies predominantly examined digital literacy, creativity, and entrepreneurial intention independently or within the context of conventional entrepreneurship. Limited studies specifically investigate digital entrepreneurship intention in the creative economy sector, particularly among Generation Z students in regional universities.

Second, previous research has primarily focused on the direct relationship between digital literacy and entrepreneurial intention without adequately explaining the psychological mechanism that transforms digital competencies into entrepreneurial career intentions. In other words, the existing literature has not sufficiently clarified how entrepreneurial mindset functions as a mediating cognitive process connecting digital skills and entrepreneurial interest.

Third, empirical findings regarding creativity remain inconsistent. Some studies found that creativity positively influences entrepreneurial intention, while others reported insignificant effects due to limited business orientation and risk-taking readiness among students. This inconsistency indicates the need to further investigate the role of creativity in shaping entrepreneurial mindset within the digital entrepreneurship context.

Therefore, this study contributes theoretically by integrating digital literacy and creativity as dimensions of human capital and positioning entrepreneurial mindset as a mediating psychological mechanism. Empirically, this research extends the discussion of digital entrepreneurship intention among Generation Z students in regional areas, specifically UIN Palangka Raya, where digital entrepreneurial ecosystems are still developing.

Even though much research has been conducted on digital literacy, creativity, and entrepreneurial intention, most previous literature has examined these variables partially or within the scope of conventional entrepreneurship. Research on digital entrepreneurship in the creative economy sector, which is characterized by rapid innovation and high uncertainty, is still relatively limited. The main novelty in this study lies in the integration of digital literacy and creativity as concrete forms of human capital positioned to influence digital entrepreneurial intention. Furthermore, only a few studies position digital literacy and creativity as forms of human capital that influence digital entrepreneurial intention through entrepreneurial mindset as a mediating psychological mechanism. Without an entrepreneurial mindset, digital literacy will only make Generation Z users or consumers of technology, not value creators or business owners.

This mindset allows them to take risks and make decisions to build businesses amidst market uncertainty in the creative economy sector (Ranjani & Wibowo, 2025; Saputra & Fahlia, 2025). Digital literacy provides the tools, creativity provides the ideas, but an entrepreneurial mindset is the driving force that turns both into real businesses. Therefore, this study aims to fill this research gap by examining the role of an entrepreneurial mindset as a mediating variable in the relationship between digital literacy, creativity, and digital entrepreneurship interest among Generation Z students in the creative economy sector.

## **LITERATURE REVIEW**

### **Human Capital**

Becker (1993) stated that education, skills, and knowledge are assets that individuals possess to increase productivity and economic value. In the context of digital entrepreneurship, digital literacy and creativity are seen as crucial human capital for Generation Z to identify and pursue business opportunities in the creative economy sector.

### **Digital Literacy**

Digital literacy is defined as the ability to understand, evaluate, and use information in various formats from diverse digital sources effectively and efficiently (Gilster, 1997; Yanuarindah Putri & Jayatri, 2021). Digital literacy is not just the technical ability to operate devices, but rather the strategic ability to utilize data to identify market opportunities. A good understanding of digital literacy enables individuals to be more responsive and adaptable to changing trends in the creative economy sector. (Fauziah et al., 2025). According to van Laar et al. (2020), digital literacy is considered a crucial 21st-century competency that enables individuals to effectively access, analyze, and utilize digital information for innovation and problem-solving. In entrepreneurship contexts, digital literacy enhances opportunity recognition and market responsiveness.

## **Creativity**

Wardani & Dewi (2021) argue that creativity is the ability to generate new and original ideas that are useful in solving problems. This opinion aligns with Nurikasari's (2016) assertion that creativity is a key determinant that encourages individuals to dare to be different and create added value in the products or services they offer. Amabile (1996) explained that creativity is the production of novel and useful ideas that support innovation and competitive advantage. In digital entrepreneurship, creativity enables individuals to develop unique business concepts and adaptive solutions.

## **Entrepreneurial Mindset**

An entrepreneurial mindset is a mindset oriented toward seeking opportunities, daring to take risks, and resilience in the face of uncertainty (Fauziah et al., 2025). This mindset acts as a cognitive filter that processes knowledge (literacy) and ideas (creativity) into intentions to act. Kania & Febuadi (2020) explain that mindset change is a long-term impact of the educational process that significantly shifts students' perspectives on entrepreneurial careers as a future priority. McGrath and MacMillan (2000) described entrepreneurial mindset as the ability to identify opportunities under uncertainty, take calculated risks, and continuously adapt to dynamic market changes. This mindset is critical in digital business environments characterized by rapid technological transformation.

## **Digital Entrepreneurship Interest**

Entrepreneurial interest is an individual's tendency, desire, or passion to focus on business activities and be willing to work hard to achieve business success (Nurikasari, 2016). In the digital economy era, this interest has transformed into digital entrepreneurship, namely the desire to start a business that utilizes a technology platform as its operational and marketing base (Fatonnah et al., 2022). Wardani & Dewi (2021) stated that this interest does not arise spontaneously but is influenced by various internal factors such as motivation and mental readiness. Nambisan (2017) emphasized that digital entrepreneurship differs from conventional entrepreneurship because it integrates digital technologies into value creation, marketing, and customer interaction processes. Therefore, entrepreneurial intention in the digital era requires both technological competence and strategic entrepreneurial orientation.

## **Hypothesis Development**

### **The Influence of Digital Literacy on Entrepreneurial Mindset**

Human Capital Theory explains that knowledge and skills enhance individuals' productive capabilities (Becker, 1993). Digital literacy enables students to evaluate market information, identify business opportunities, and utilize technology strategically. Individuals with higher digital literacy tend to develop stronger confidence in navigating uncertainty and adapting to digital business environments. Previous studies confirmed that digital literacy positively shapes entrepreneurial orientation and opportunity recognition (van Laar et al., 2020; Saputra & Fahlia, 2025). Therefore:

H1: Digital literacy has a positive and significant impact on entrepreneurial mindset

### **The Influence of Creativity on Entrepreneurial Mindset**

Creativity reflects an individual's ability to generate innovative ideas and alternative solutions. From the entrepreneurial perspective, creativity supports opportunity exploration and

innovation-oriented thinking. Individuals with high creativity are expected to develop adaptive and opportunity-seeking mindsets because they are more capable of responding to changing market conditions (Amabile, 1996). Therefore:

H2: Creativity has a positive and significant influence on entrepreneurial mindset

### The Influence of Entrepreneurial Mindset on Interest in Digital Entrepreneurship

Entrepreneurial mindset encourages individuals to perceive uncertainty as an opportunity rather than a threat. Students possessing entrepreneurial mindset are more likely to develop confidence, resilience, and intention to pursue digital business careers. Prior studies found that entrepreneurial mindset significantly predicts entrepreneurial intention among young individuals (McGrath & MacMillan, 2000; Martínez-Gregorio et al., 2021). Therefore:

H3: An entrepreneurial mindset has a positive and significant influence on interest in digital entrepreneurship.

### The Mediating Role of the Entrepreneurial Mindset

Digital literacy and creativity, as forms of human capital, require an entrepreneurial mindset to direct technical skills and creative ideas into concrete entrepreneurial intentions in the creative economy sector (Becker, 1993).

H4: Entrepreneurial mindset mediates the effect of digital literacy on interest in digital entrepreneurship.

H5: Entrepreneurial mindset mediates the effect of creativity on interest in digital entrepreneurship.

## METHODS

### Research Model

This research model examines the relationship between human capital represented by Digital Literacy and Creativity on Interest in Digital Entrepreneurship, with Entrepreneurial Mindset as a mediating variable.

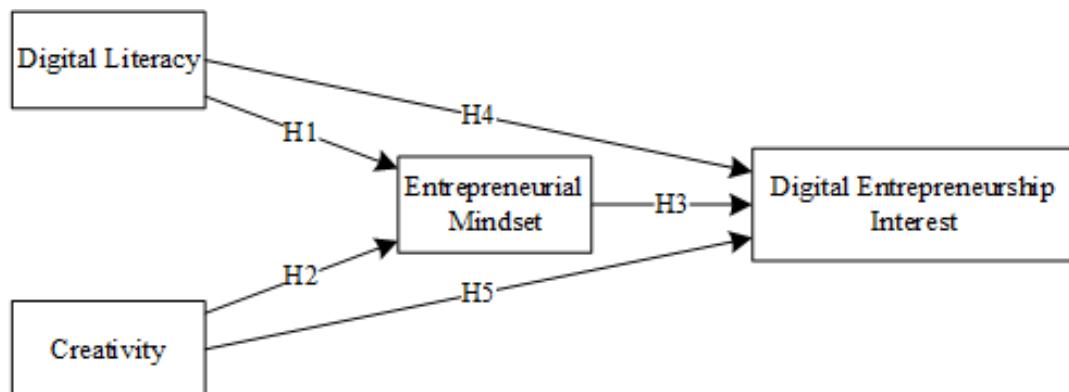


Figure 1. Research Model

Image Source: (Fatonnah et al., 2022; Fauziah et al., 2025; Kania & Februdi, 2020; Nurikasari, 2016; Wardani & Dewi, 2021; Yanuarindah Putri & Jayatri, 2021)

### Research Design and Sampling

This study uses a quantitative approach with an exploratory research design to test the proposed hypotheses. The study population consisted of students (Generation Z) at UIN Palangka Raya. The sampling technique used *purposive sampling* with specific criteria: students who have

completed entrepreneurship courses and have an interest in the creative economy sector. A total of 100 respondents participated in this study. The sample size satisfies the minimum requirement for PLS-SEM analysis based on the “10-times rule,” which recommends that the minimum sample should be at least ten times the largest number of structural paths directed at a particular construct (Hair et al., 2022). Since the maximum number of arrows pointing at one endogenous construct in this study is two, the minimum sample requirement is 20 respondents. Additionally, Hair et al. (2022) recommend a sample size above 100 to achieve sufficient statistical power in PLS-SEM studies with medium effect sizes.

**Operational Definition and Measurement**

**Table 1. Operational Definitions**

<b>Construct/ Variable</b>	<b>Operational Definition</b>	<b>Indicator</b>	<b>Source</b>
Digital Literacy (X1)	The ability to find, evaluate, and communicate information across multiple digital platforms effectively for business purposes.	1. Digital technical skills 2. Information evaluation 3. Professional communication 4. Digital content assessment	(Fauziah et al., 2025; Yanuarindah Putri & Jayatri, 2021)
Creativity (X2)	Ability to generate original ideas and alternative solutions to challenges in the digital marketplace	1. Originality of ideas 2. Technical troubleshooting 3. Promotion experiment 4. Combination of concepts	(Nurikasari, 2016; Wardani & Dewi, 2021)
Entrepreneurial Mindset	A cognitive perspective oriented towards opportunity seeking, risk taking and resilience in digital business	1. Opportunity orientation 2. Measured risk taking 3. Self-efficacy (Optimism) 4. Perseverance in solutions	(Fauziah et al., 2025; Kania & Februadi, 2020)
Digital Entrepreneurship Interest	Individual intention and readiness to pursue a career in the digital creative economy sector	1. Commitment to starting a business 2. Intensity of business learning 3. Future career priorities 4. Business concept planning	(Fatonnah et al., 2022; Nurikasari, 2016)

**Table Source: Processed in Research (2025)**

All constructs/variables were measured using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). *Digital literacy* (X1) and *Creativity* (X2) were positioned as exogenous variables, *Digital Entrepreneurship Interest* (Y) as an endogenous variable, and *Entrepreneurial Mindset* (Z) as a mediator. These indicators were adapted from reliable scales to ensure content validity, specifically focusing on digital technical skills, originality of ideas, risk-

taking propensity, and career commitment in the digital sector.

**Data Collection and Analysis**

Data analysis was performed using *Partial Least Squares Structural Equation Modeling* (PLS-SEM). The analysis was conducted in two distinct stages (Hair et al., 2022).

**Evaluation of Measurement Model (Outer Model):**

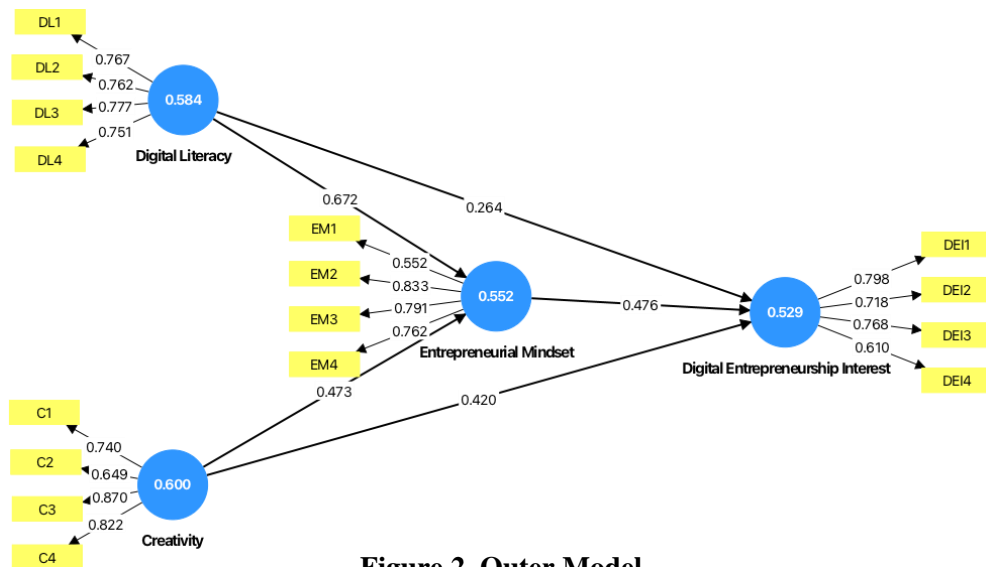
This stage assesses the quality of the research instrument. Convergent validity is confirmed through factor loadings (>0.70) and Average Variance Extracted (AVE>0.50). Reliability is verified using Cronbach's Alpha and Composite Reliability (>0.70). Furthermore, discriminant validity is rigorously evaluated using the Heterotrait-Monotrait Ratio (HTMT) with a threshold of <0.90, ensuring that each construct is empirically distinct (Henseler et al., 2015).

**Structural Model Evaluation (Inner Model):**

The hypotheses were tested using a bootstrapping procedure with 5,000 subsamples to determine the significance of the path coefficients (P value < 0.05 and T statistic > 1.96). The predictive power of the model was evaluated through the Coefficient of Determination (R<sup>2</sup>). The mediation effect was analyzed based on the Specific Indirect Effect to determine whether the entrepreneurial mindset serves as a significant bridge in the model (Hair et al., 2022).

**RESULTS**

**Measurement Model Evaluation Results (Outer Model)**



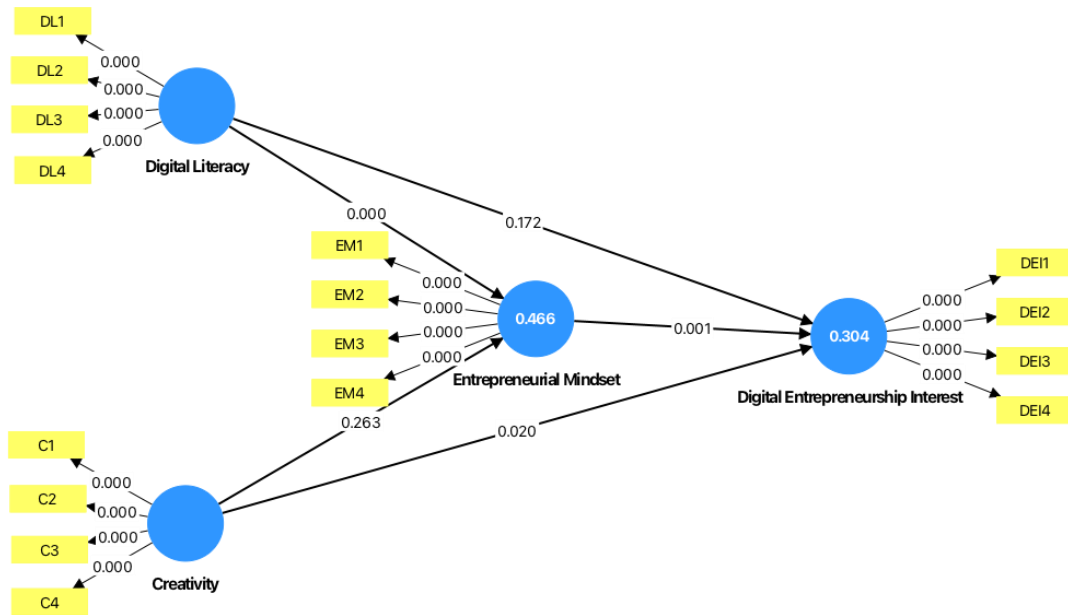
**Figure 2. Outer Model**  
**Image Source: Processed Statistical Data (2026)**

**Table 2. Construct Reliability and Validity**

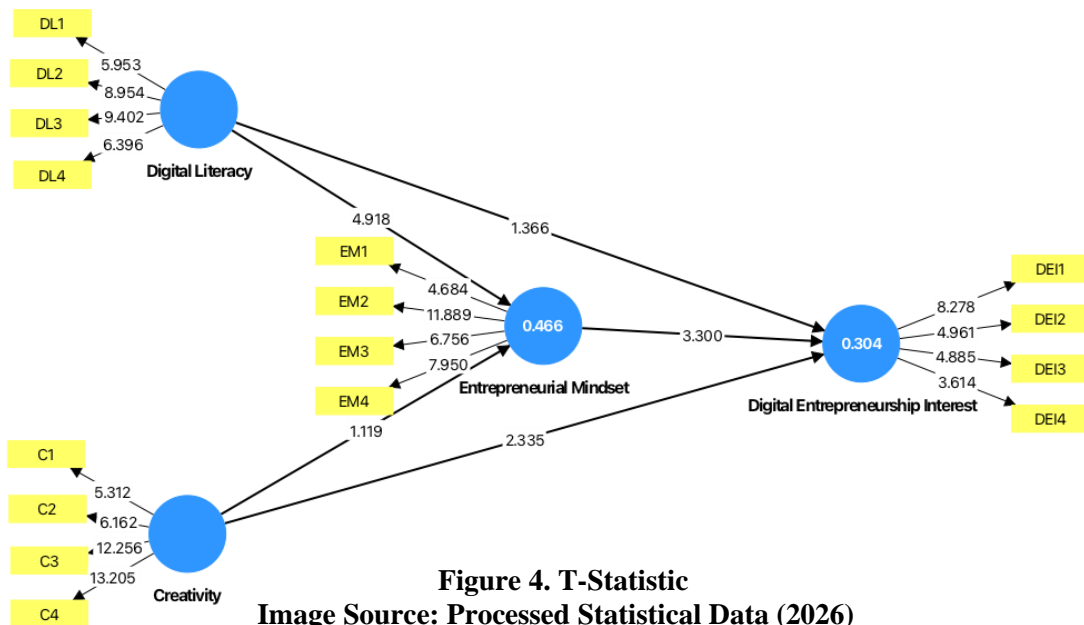
Construct	Cronbach's Alpha	Composite Reliability	AVE
Digital Literacy	0.762	0.848	0.584
Creativity	0.776	0.857	0.600
Entrepreneurial Mindset	0.729	0.831	0.552
Digital Entrepreneurial Interest	0.703	0.817	0.529

Based on the analysis results, this research model has met the validity and reliability criteria. Convergent validity is met with the *Average Variance Extracted* (AVE) value for all constructs being above the threshold of 0.50, namely: Creativity (0.600), Digital Literacy (0.584), *Entrepreneurial Mindset* (0.552), and *Digital Entrepreneurship Interest* (0.529). In addition, discriminant validity tested through the *Heterotrait-Monotrait* (HTMT) ratio shows a value  $<0.90$ , which confirms that each construct is empirically different from each other.

**Structural Model Evaluation Results (Inner Model)**



**Figure 3. P-Value**  
**Image Source: Processed Statistical Data (2026)**



**Figure 4. T-Statistic**  
**Image Source: Processed Statistical Data (2026)**

Hypothesis testing was carried out to see the direct influence between variables with the following results:

**Table 3. Results of Direct Effect Analysis**

Path Relationship	Coefficient	T-Statistic	P-Value	Conclusion
Digital Literacy →Entrepreneurial Mindset	0.672	4,918	0,000	<b>Significant</b>
Creativity →Entrepreneurial Mindset	0.119	1,119	0.263	<b>Not Significant</b>
Entrepreneurial Mindset →Digital Entrepreneurship Interest	0.476	3,300	0.001	<b>Significant</b>

**Table Source: Processed in Research (2026)**

**Table 4. Results of Mediation Analysis (Indirect Effect)**

	T-Statistics	P-Values	Conclusion
Creativity →Entrepreneurial Mindset →Digital Entrepreneurship Interest	0.982	0.326	<b>Not Mediating</b>
Digital Literacy →Entrepreneurial Mindset →Digital Entrepreneurship Interest	2,724	0.006	<b>Mediating</b>

**Table Source: Processed in Research (2026)**

Based on the results of the direct and indirect effect tests presented in Tables 3 and 4, several important findings were identified. First, Digital Literacy significantly influences Entrepreneurial Mindset with a path coefficient of 0.672 (T-statistic = 4.918; P-value = 0.000), indicating that students with stronger digital literacy tend to develop a more adaptive and opportunity-oriented entrepreneurial mindset. In contrast, Creativity does not significantly affect Entrepreneurial Mindset ( $\beta = 0.119$ ; P-value = 0.263), suggesting that creative abilities alone are insufficient to shape entrepreneurial cognitive orientation among students.

Furthermore, Entrepreneurial Mindset significantly influences Digital Entrepreneurship Interest ( $\beta = 0.476$ ; P-value = 0.001), confirming its role as an important psychological driver in encouraging students' intention to engage in digital business activities. The mediation analysis also reveals that Entrepreneurial Mindset significantly mediates the relationship between Digital Literacy and Digital Entrepreneurship Interest (P-value = 0.006), whereas the mediating effect between Creativity and Digital Entrepreneurship Interest is not significant (P-value = 0.326).

In addition, the structural model evaluation demonstrates satisfactory predictive power. The R<sup>2</sup> value for Entrepreneurial Mindset is 0.514, indicating that Digital Literacy and Creativity jointly explain 51.4% of the variance in Entrepreneurial Mindset. Meanwhile, the R<sup>2</sup> value for

Digital Entrepreneurship Interest is 0.428, meaning that Entrepreneurial Mindset and Digital Literacy explain 42.8% of the variance in students' digital entrepreneurship interest. These results indicate that the proposed model possesses moderate explanatory capability in predicting entrepreneurial intention among Generation Z students.

The direct relationship between Digital Literacy and Digital Entrepreneurship Interest also shows a positive contribution, supporting the argument that technological competence not only shapes entrepreneurial cognition but also directly stimulates students' intention to pursue digital entrepreneurial careers.

### **Digital Literacy: The Main Foundation for Forming an Entrepreneurial Mindset**

The analysis results show that Digital Literacy has a positive and significant effect on Entrepreneurial Mindset with a path coefficient of 0.672 and a P-value of 0.000. This finding confirms that for Generation Z students, mastery of technology is not just a technical skill, but a catalyst that changes the way they view business opportunities. Digital literacy provides mental direction. When students are able to evaluate information and use digital platforms strategically, they feel more confident in facing market uncertainty. This is in line with Gilster's (1997) concept which states that digital literacy is the cognitive ability to manage information productively. Other studies also emphasize that a mature digital understanding makes someone more responsive to new business opportunities in the creative economy era. Without digital literacy, other human capital (such as ideas or creativity) becomes "dead capital" because it has no path to execution in the modern market.

### **The Creativity Challenge: Why Ideas Aren't Enough?**

An interesting and challenging finding in this study is that creativity does not significantly influence entrepreneurial mindset (P-Value  $0.263 > 0.05$ ). This suggests that having many original ideas does not necessarily lead to a risk-taking entrepreneurial mindset. Creativity without strong digital literacy support may remain merely imagination without concrete business execution. Although Wardani & Dewi (2021) stated that creativity drives individuals to create added value, the results at UIN Palangka Raya indicate obstacles in transforming this creativity into a mindset ready to face digital business risks.

Several underlying factors explain this phenomenon at UIN Palangka Raya. First, Generation Z students' creativity tends to be latent and expressive (such as creating hobby content) but has not yet been integrated with a strategic business orientation. Second, the psychological barrier of fear of failure, which still dominates at the local level, keeps creative ideas at the imagination stage, lacking the courage to take on the risks of digital business.

Unlike digital literacy, which fosters confidence through technical competence, creativity without strong digital literacy is simply "dead capital." Without the ability to digitally evaluate market opportunities, students' creative ideas lack a concrete avenue for execution. This finding challenges the common assumption that creative individuals are automatically entrepreneurial and emphasizes that in the creative economy era, creativity requires a "compass" in the form of a mature entrepreneurial mindset to generate economic value.

### **Pattern Entrepreneurial Thinking as a Driver of Entrepreneurial Interest**

The results of this study state that Entrepreneurial Mindset has a significant effect on Digital Entrepreneurship Interest (Coefficient 0.476, P-Value 0.001). This can be caused by the mindset that acts as a "cognitive filter" influencing the emergence of interest in entering the digital world. This interest does not appear instantly just because someone can use the internet, but because of a change in mental perspective that entrepreneurship is a promising future career. A mindset oriented towards seeking opportunities is a key factor that determines how individuals make strategic decisions amidst the uncertainty of the digital economy.

### **Mediation Analysis: The Crucial Role of "Entrepreneurial Mindset"**

This study successfully demonstrated the internal mechanisms underlying the formation of digital entrepreneurship interest through the mediating role of *Entrepreneurial Mindset*. These findings provide significant theoretical contributions, particularly in explaining why digital literacy alone is insufficient to foster concrete career intentions.

- a. **Psychological Bridge of Digital Literacy:** The analysis results show that entrepreneurial mindset serves as a significant mediator in the relationship between Digital Literacy and Digital Entrepreneurship Interest (P-value 0.006). This confirms that digital literacy does not only stop at technical skills, but plays a role as a cognitive stimulant that strengthens students' confidence to see technology as an instrument of value creation <sup>4</sup>. Without a mindset transformation, digital literacy will only make Generation Z competent technology consumers, not business innovators.
- b. **Failure of Mediation on Creativity:** In contrast, this study found that an entrepreneurial mindset was unable to mediate the effect of Creativity on Interest (P-value 0.326). This phenomenon is very interesting because it indicates a "broken link" among UIN Palangka Raya students. Although students have the potential for original ideas, this creativity is still latent and has not been integrated with risk orientation and business courage. Creativity without the mediation of a mature mindset tends to remain an expressive imagination without economic value.

These findings confirm that Entrepreneurial Mindset plays a crucial role in transforming students' digital capabilities into concrete entrepreneurial intentions, particularly in regional areas where digital business ecosystems are still developing. The findings are consistent with Saputra & Fahlia (2025), who emphasized that entrepreneurial mindset strengthens individuals' confidence in identifying and exploiting digital business opportunities. Likewise, Martínez-Gregorio et al. (2021) highlighted that entrepreneurial education and mindset development significantly influence entrepreneurial intention among young people.

However, this study also reveals an inconsistency with previous studies that positioned creativity as a strong determinant of entrepreneurial intention (Wardani & Dewi, 2021). In the context of UIN Palangka Raya students, creativity alone appears insufficient to encourage entrepreneurial orientation because many students still lack the confidence and risk-taking attitude required to execute business ideas. This finding indicates that creativity in regional contexts tends to remain expressive rather than economically oriented. Therefore, digital literacy and entrepreneurial mindset are more dominant factors in encouraging digital entrepreneurship interest among Generation Z students.

Theoretically, these findings strengthen the Human Capital Theory proposed by Becker (1993), which explains that knowledge and competencies only create economic value when supported by cognitive and psychological readiness. Digital literacy provides technical competence, creativity contributes innovative ideas, while entrepreneurial mindset acts as the psychological mechanism that transforms both into entrepreneurial action. Thus, this study contributes to the entrepreneurship literature by demonstrating that entrepreneurial mindset functions not merely as an individual characteristic but also as a strategic mediating mechanism linking digital competence with entrepreneurial intention in the creative economy sector.

## **CONCLUSION**

Based on the results of data analysis and discussion, this study produces several main conclusions as follows :

- a. Digital literacy has a positive and significant influence on the entrepreneurial mindset and digital entrepreneurship interest of Generation Z students. This shows that mastery of technology is a crucial foundation for students to identify business opportunities in the creative economy era.
- b. Creativity was found to have no significant influence on entrepreneurial mindsets among UIN Palangka Raya students. This indicates a gap between creative ideas and the courage to actually execute business risks.
- c. Entrepreneurial mindset has been shown to be a strong mediator between digital literacy and entrepreneurial interest. However, this variable failed to mediate the effect of creativity,

confirming that current student creativity remains expressive and not yet oriented toward strategic economic value.

- d. Overall, this study concludes that to encourage digital entrepreneurial intentions, the focus of education should not only be on the aspect of "what can be created" (creativity), but rather on "how to utilize technology strategically" to shape the mentality of business warriors.

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