

Explaining Entrepreneurial Intentions in Higher Education: The Influence of Career Maturity, Self-Actualization Needs, and Entrepreneurial Mindset

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ABSTRACT

This study aims to analyze and find a model of the relationship between career maturity, self-actualization, and entrepreneurial mindset to entrepreneurial intentions among students of the Entrepreneurship Study Program, Faculty of Economics and Business, State University of Makassar. The technique used in this research is quantitative design with surveys. This research was carried out in the Entrepreneurship Study Program, Faculty of Economics and Business, State University of Makassar with a total of 420 students from 2020 to 2024. The determination of the 205 samples was carried out using proportional random samples. Data collection methods that use questionnaire tools are disseminated through Google Forms. Furthermore, the collected data was analyzed by the PLS SEM analysis method and SmartPLS analysis software version 4. The results of the research found that (1) career maturity and self-actualization have a favorable impact on entrepreneurial mindset, (2) career maturity and self-actualization have a favorable impact on entrepreneurial intentions, (3) entrepreneurial mindset has a favorable impact on entrepreneurial intentions, and (4) career maturity and self-actualization have a beneficial impact on entrepreneurial intentions through entrepreneurial mindset.

Keywords: Career Maturity, Self-Actualization, Entrepreneurial Mindset, Entrepreneurial Intention

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INTRODUCTION

Unemployment remains a serious problem in Indonesia, especially among the productive age group. Educated unemployment in Indonesia continues to increase, with the graduate unemployment rate expected to be higher in 2025 than in 2024, thus motivating the need for entrepreneurship as a solution to job creation (Zulfikar, 2025). This situation shows that students are not only required to prepare themselves for the world of work, but are also expected to be able to create business opportunities independently. However, entrepreneurial interest among the younger generation is quite volatile. Data from the Central Statistics Agency (BPS) in 2024 shows that there are 51.55 million novice entrepreneurs in Indonesia. This has changed over the past five years, with growth tending to be slow despite various entrepreneurship programs launched by the government (Setiawati, 2024).

Entrepreneurship is one of the supporting factors that determine economic turmoil in Indonesia because in the field of entrepreneurship itself there is freedom to work and be independent (Rakib, Tawe, Zainal, & Farwita, 2020). Universities play a

crucial role in fostering entrepreneurial interests through education, training, and a supportive ecosystem. One example is the Student Entrepreneurship Program (PMW), which aims to foster an entrepreneurial mindset based on science and technology (Wedayanti & Giantari, 2016). However, the effectiveness of the program has not been fully optimal. Data from the Career Development Center shows that the number of alumni who choose entrepreneurship at Makassar State University is still low, with only 12% becoming entrepreneurs in 2021. This suggests that increasing entrepreneurial intent requires more than just providing facilities or curriculum.

The intention to become an entrepreneur is an important thing that can give rise to a person's desire to establish a new business (Christianto & Tunjungsari, 2023). Two important factors that influence are career maturity, namely the ability of individuals to understand their potential and make the right career decisions (Agustina, Nasution, & Sampurnawati, 2018), and the need for self-actualization, which is the drive to develop one's potential optimally in accordance with Maslow's concept (Tingginehe & Sulandjari, 2024). Both can increase students' readiness to choose an entrepreneurial path. The entrepreneurial mindset functions as a mediator, connecting these two factors with entrepreneurial intentions through opportunity orientation, vigilance, self-efficacy, and entrepreneurial cognition (Rante, 2024).

This study aims to analyze and identify the impact of career maturity and self-actualization on entrepreneurial intentions directly and through the role of mediating entrepreneurial mindset among students in the entrepreneurship study program, Faculty of Economics and Business, State University of Makassar. Theoretically, the results enrich the psychological model of entrepreneurship. Practically, they provide curriculum recommendations for faculty to improve students' entrepreneurial readiness.

METHOD

This study investigated the relationship between professional maturity, self-actualization, entrepreneurial mentality, and entrepreneurial ambition using quantitative research design and survey approaches. The population in this research is students of the Entrepreneurship Study Program, Faculty of Economics and Business, State University of Makassar with the sample size determined using the Slovin formula to produce 205 respondents. Sampling was carried out using proportional random sampling. Data was collected through questionnaires using a Likert scale from 1 to 4. The PLS-SEM analysis technique used is the help of SMARTPLS software which includes external models, internal models, and hypothesis testing.

LITERATURE REVIEW

Entrepreneurship

The concept of entrepreneurship comes from a combination of the terms hero and venture, where hero refers to someone who is characterized by excellence, courage, exemplary behavior, and strong moral values. While business refers to activities or actions carried out through work and efforts to produce something. Entrepreneurship was first introduced by Richard Canstillon in 1755 (Insana & Mayndarto, 2017). Entrepreneurship is one of the important pillars in economic development that relies on

innovation, creativity, and efficiency. According to Fatimah, Syam, Rakib, Rahmatullah & Hasan (2020) Entrepreneurship is the ability and readiness of individuals to create and manage new businesses by applying creativity and innovation to gain added value and business success.

Career Maturity

Career readiness, also known as career maturity, is a psychological concept that has come a long way since it was first proposed by counseling and career psychologist Donald Edwin Super. This concept refers to an individual's ability to successfully navigate the expected stages of career development and their readiness to manage the tasks associated with each stage (Patton & Lokan, 2001). Career maturity is not only about choosing a job, but concerns the individual's ability both in making career decisions and in career planning activities (Rini, Marsofiyati, & Purwana, 2022).

Self-actualization

In the development of human motivation and psychological theory, the concept of self-actualization is essential. Maslow (1943) Self-actualization is defined as an individual's desire to realize their potential, or what they want. Self-actualization is the process by which a person realizes, develops, and utilizes their greatest potential to achieve life goals and personal fulfillment (Adrian, 2023). Self-actualization is also defined as the result of a person's maturity in identifying his own abilities and being able to realize them, so that his existence is recognized and can contribute positively to himself and his environment.

Entrepreneurial Mindset

The term mindset comes from a combination of two words: mind and set. The word mind refers to the center of human consciousness, which serves as a source of thought processes, feelings, ideas, and perceptions, as well as being a storehouse of knowledge and experience. According to Putri, Sukatin & Wilman (2023) Mindset is the way we analyze and evaluate something by referring to a unique perspective or approach to a situation. A person's mindset, which manifests in their mental processes and thinking methods, is how they see, evaluate, and take results about something based on a certain perspective (Suriyanti, 2020).

Entrepreneurial Intention

Entrepreneurial intent is a concept that indicates a person's willingness, determination, or desire to start, manage, or develop a new venture. This intention is considered an important first step in the process of establishing a business and is often a key indicator of whether a person will engage in entrepreneurial behavior in the future (Amaliah, Nurhikmah, & Umar, 2024). According to Prophet & Liñán (2013), entrepreneurial intention is understood as a person's conscious belief that they plan to set up a business and plan to do so in the future. Entrepreneurial intention is an individual's commitment to seek information related to business establishment based on self-efficacy and the need for achievement, as well as clear benchmarks (Rakib, 2020).

RESULTS AND DISCUSSION

Respondent Identities

The majority of the 205 respondents in this survey were women. In terms of the 2020-2024 batch, respondents are dominated by the 2024 batch. According to Wazdi (2019), the statement shows that on average women participate in entrepreneurial activities more actively than men and identifies six countries including Indonesia where women show the same or higher levels of entrepreneurial involvement.

Measurement Model

Referring to the number of indicators applied in measuring each variable in this study, the following is the design or description of the external model made in the SmartPLS software:

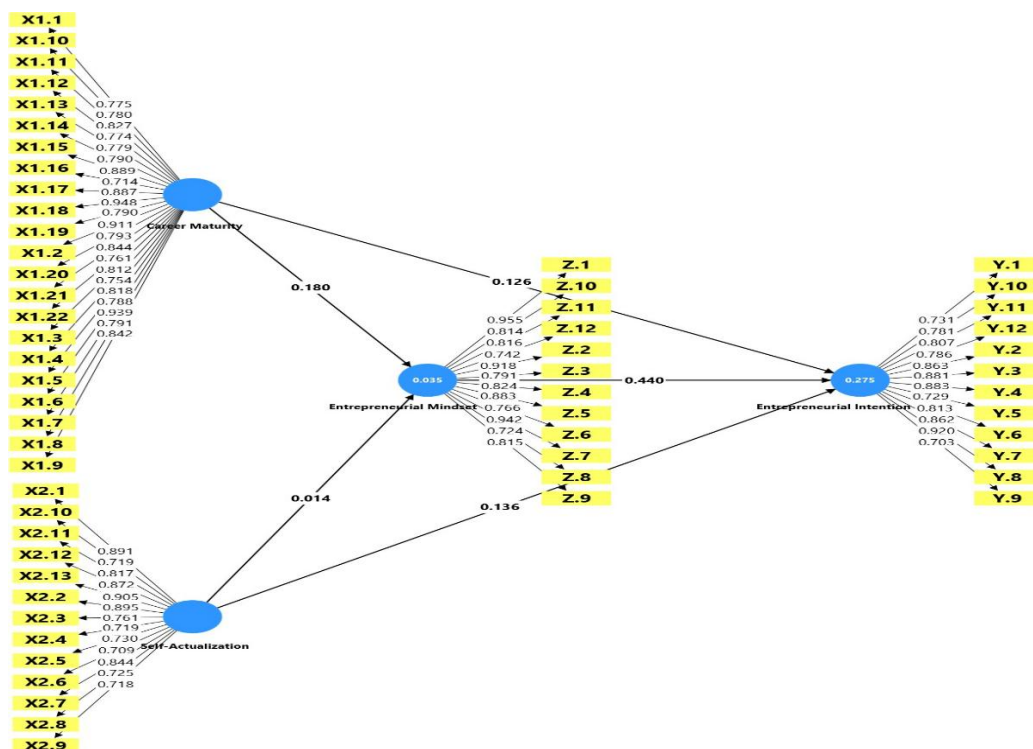


Figure 1. Results of the Research Model in SmartPLS

Validity Test

Validity testing shows how well the indicator accurately represents and measures the construct being studied. This test aims to assess whether the constructed construction meets the validity criteria. The indicator is considered valid if the correlation value exceeds 0.7, with a Mean Regression (AVE) value of >0.50 (Ghozali, 2021). In this study, the validity test of the tool was carried out using two methods, convergent validity and discriminant validity.

Table 1. Loading Results of Factors and Extracted Mean Variance (AVE)

Indicator	External Load Values	Average Variance Extracted (AVE)	Description
Career Maturity			
X1.1	0,775	0,674	Valid
X1.2	0,911		Valid
X1.3	0,812		Valid
X1.4	0,754		Valid
X1.5	0,818		Valid
X1.6	0,788		Valid
X1.7	0,939		Valid
X1.8	0,791		Valid
X1.9	0,842		Valid
X1.10	0,780		Valid
X1.11	0,827		Valid
X1.12	0,774		Valid
X1.13	0,779		Valid
X1.14	0,790		Valid
X1.15	0,889		Valid
X1.16	0,714		Valid
X1.17	0,887		Valid
X1.18	0,948		Valid
X1.19	0,790		Valid
X1.20	0,911		Valid
X1.21	0,793		Valid
X1.22	0,844		Valid
Self-actualization			
X2.1	0,891	0,634	Valid
X2.2	0,895		Valid
X2.3	0,761		Valid
X2.4	0,719		Valid
X2.5	0,730		Valid
X2.6	0,709		Valid
X2.7	0,844		Valid
X2.8	0,725		Valid
X2.9	0,718		Valid
X2.10	0,719		Valid
X2.11	0,817		Valid
X2.12	0,872		Valid
X2.13	0,905		Valid
Entrepreneurial Intentions			
Y.1	0,731	0,666	Valid
Y.2	0,863		Valid
Y.3	0,881		Valid
Y.4	0,883		Valid
Y.4	0,729		Valid

Y.6	0,813		Valid
Y.7	0,862		Valid
Y.8	0,920		Valid
Y.9	0,703		Valid
Y.10	0,781		Valid
Y.11	0,807		Valid
Y.12	0,786		Valid
Entrepreneurial mindset			
Z.1	0,955	0,699	Valid
Z.2	0,918		Valid
Z.3	0,791		Valid
Z.4	0,824		Valid
Z.5	0,883		Valid
Z.6	0,766		Valid
Z.7	0,942		Valid
Z.8	0,724		Valid
Z.9	0,815		Valid
Z.10	0,814		Valid
Z.11	0,816		Valid
Z.12	0,742		Valid

Source: Primary data processed by SmartPLS (2025)

To assess discriminant validity, the heterotrait-monotrait ratio (HTMT) is used with the accepted threshold value <0,9.

Table 2. HTMT Ratio Results

Variable	Career Maturity	Self-actualization	Entrepreneurial intentions	Entrepreneurial mindset
Career Maturity				
Self-actualization	0,451			
Entrepreneurial intentions	0,224	0,194		
Entrepreneurial mindset	0,164	0,185	0,457	

Source: Primary data processed by SmartPLS (2025)

Reliability Test

Reliability testing is used to evaluate how well a questionnaire instrument has construction characteristics that can provide consistent answers. A measurement instrument is considered reliable if the respondent's response to each statement shows stability and consistency over time. Measuring reliability in a PLS model can be evaluated in two ways: Cronbach alpha and composite reliability. As a general guideline, Cronbach's alpha or composite reproducibility should be >0,70 (Ghozali, 2021).

Table 3. Reliability Test

Variable	Cronbach's Alpha	Composite Reability	Description
Career maturity (X1)	0,977	0,978	Reliabel
Self-actualization (X2)	0,963	0,957	Reliabel
Entrepreneurial intentions (Y)	0,955	0,960	Reliabel
Entrepreneurial mindset (Z)	0,960	0,965	Reliabel

Source: Primary data processed by SmartPLS (2025)

Table 3 shows that Cronbach's alpha value for career maturity is 0.977, self-actualization 0.963, entrepreneurial intention 0.955, and entrepreneurial mindset 0.960. Furthermore, the combined reliability value for career maturity was 0.978, self-actualization 0.957, entrepreneurial intention 0.960, and entrepreneurial mindset 0.965. This indicates that the construction is reliable because the reliability values of alpha and Cronbach composites are greater than 0.70.

Hypothesis Testing

The next stage in data analysis is hypothesis testing. The degree of significance of the relationship between variables is indicated by the value of the path coefficient in the structural model (internal model). Significance testing is performed using a bootstrapping procedure. When using the SmartPLS application, the final stage of model testing is the evaluation of the hypothesis based on the results of the bootstrapping estimation.

Table 4. Hypothesis Test Results

Hypothesis	Connection	Original Sample	T-Statistics	P-Valeus	Results
H1	Career Maturity (X1) → Entrepreneurial Intent (Y)	0,323	6,707	0,000	Accepted
H2	Career Maturity (X1) → Entrepreneurial Mindset (Z)	0,590	11,761	0,000	Accepted
H3	Self-actualization (X2) → Entrepreneurial Intent (Y)	0,137	2,575	0,005	Accepted
H4	Self-actualization (X2) → Pola Pikir Kewirausahaan (Z)	0,396	7,672	0,000	Accepted
H5	Entrepreneurial Mindset (Z) → Entrepreneurial Intent (Y)	0,534	7,974	0,000	Accepted
H6	Career Maturity (X1) → Entrepreneurial	0,315	7,245	0,000	Accepted

	Mindset (Z)→ Entrepreneurial Intent (Y)				
H7	Self-actualization (X2)→Entrepreneurial Mindset (Z)→ Entrepreneurial Intent (Y)	0,212	4,914	0,000	Accepted

Source: Primary data processed by SmartPLS (2025)

Based on the data presented in table 4, it can be explained that in this study related to testing the direct influence hypothesis, the results obtained are:

1. Career maturity has a beneficial and substantial impact on entrepreneurial intent.
2. Career Maturity has a beneficial and substantial impact on the Entrepreneurial Mindset.
3. Self-actualization has a beneficial and substantial impact on entrepreneurial intent.
4. Self-Actualization has a beneficial and substantial impact on the Entrepreneurial Mindset.
5. Entrepreneurial Mindset has a beneficial and substantial impact on Entrepreneurial Intent.

Indirect Effects

When an independent variable affects a dependent variable through the mediation function of another variable, this is known as an indirect impact. The results of the mediation test were calculated using the Variance Accounted for (VAF) approach to determine whether the mediation was partial or complete.

1. Career Maturity has a beneficial and important impact on entrepreneurial mindset and intentions.
2. Self-Actualization has a beneficial and substantial impact on entrepreneurial intentions through an entrepreneurial mindset.

DISCUSSION

1. Career maturity has a beneficial and substantial impact on entrepreneurial intent

The results of the analysis show that career maturity has a positive influence on entrepreneurial intentions, as shown by the t-statistical value of 6.707 and the p-value of 0.000. These findings confirm that students who are mature in their career planning have a stronger tendency to choose entrepreneurial paths.

Career maturity itself reflects a student's ability to understand their potential, assess career opportunities, and make realistic decisions about their future. When students have clear goals and confidence in their career direction, they are better prepared to take steps to start a business. This view is in line with the opinion of Kurniawati, Rakib, Syam, Marhawati & Ahmad (2020) who explain that individuals who are mature in their careers tend to be better at entrepreneurial activities because they are mentally prepared and have a good plan. These findings are also in line with research conducted by Minah & Soelaiman (2024) which claims that career maturity can increase interest in entrepreneurship through greater readiness and confidence.

2. Self-actualization has a beneficial and substantial impact on entrepreneurial intent

The findings of this study show that self-actualization has a positive and statistically significant influence on entrepreneurial intentions. Students who have a strong drive to develop their full potential tend to choose entrepreneurship as a means to achieve personal and professional achievement.

Self-actualization results in self-efficacy, creativity, and high achievement orientation, all of which are factors that shape entrepreneurial intentions (Rakib, et al., 2020). Self-actualization reflects a person's need to grow, achieve life goals, and optimize their abilities. When this need is high, students are more motivated to use entrepreneurship as a forum for self-expression and development. This is supported by Brownell, Kickul & Mestwerdt (2025) who explain that self-actualization is the main driving force for a person to choose a business path as a form of self-achievement. Furthermore, Tingginehe & Sulandjari (2024) also found that the desire to be independent and develop skills makes entrepreneurship a sensible option for students.

3. Entrepreneurial Mindset has a beneficial and substantial impact on Entrepreneurial Intent

The results of the study show that the entrepreneurial mindset significantly affects entrepreneurial intentions. Students who demonstrate creativity, willingness to take risks, and confidence in their own abilities are more likely to show a strong intention to pursue entrepreneurial activities.

The entrepreneurial mindset is rooted in the concept of a growth mindset (Dweck, 2016), It is the belief that abilities can be improved through effort and experience. Individuals with this mindset are more resilient to challenges and view failure as a learning process. This study conducted by researcher Rante (2024) confirms that entrepreneurial mindset is a direct predictor that influences entrepreneurial intentions.

Theoretically, these findings also strengthen the SDGs (Ajzen, 1991), which says that entrepreneurial intentions are formed when a person has strong behavioral control, one of which is through belief in the ability to run a business.

4. Career Maturity has a beneficial and substantial impact on the Entrepreneurial Mindset

The results of the study show that career maturity significantly affects the development of an entrepreneurial mindset. Students who are mature in careers in terms of readiness, understanding of interests, and decision-making abilities are more likely to develop an entrepreneurial mindset.

Those who clearly understand their career direction are usually more confident in the face of uncertainty and more courageous in exploring business opportunities. According to Widaryanti, Luhglatno & Sumarsih (2021) state that an entrepreneurial mindset includes the courage to take risks and creativity, characteristics that develop along with increasing career maturity. Learning Srimulyani (2013) also supports this result, that career maturity shapes an entrepreneurial mindset through increased self-understanding and future orientation.

5. Self-Actualization has a beneficial and substantial impact on the Entrepreneurial Mindset

This study found that self-actualization has a positive influence on entrepreneurial mindset, with a t-statistical value of 7.672. Individuals who feel capable of developing themselves have a greater tendency to have an entrepreneurial mindset such as innovation, courage to face risks, and goal achievement.

Self-actualization is closely related to self-efficacy, believing in yourself to be able to manage and face problems. Nurningsih et al. (2024) emphasized that self-efficacy is an aspect of self-actualization that encourages individuals to be more confident in carrying out entrepreneurial activities. This is reinforced by Handayani & Rahma (2023) who emphasize that self-actualization contributes significantly to the development of internal motivation and a constructive mindset that facilitates entrepreneurial activities.

6. Career Maturity has a positive and substantial impact on Entrepreneurial Intentions through an Entrepreneurial Mindset

As a result of mediation, this study showed that the entrepreneurial mindset mediated the relationship between career maturity and entrepreneurial intention, with a t-statistic value of 7.245. This means that career maturity not only has a direct impact on the desire to start a business, but also through the way of thinking that is formed about entrepreneurship.

Students who mature in careers have a clear plan and strong confidence, but their intention to become entrepreneurs is strengthened when they have a positive entrepreneurial mindset. The results of the study by Isma et al. (2024) state that these findings verify that entrepreneurial mindsets play an important mediating role in linking entrepreneurial education with entrepreneurial intentions, thus showing that the results of this study are in line with the findings in previous research. Learning Firman & Rinaldi (2020) reinforces this by stating that career maturity not only has a direct effect on entrepreneurial interest, but also forms a more rational and achievement-oriented entrepreneurial mindset.

7. Self-actualization has a beneficial and substantial impact on entrepreneurial intentions through an entrepreneurial mindset

The results of the study show that entrepreneurial mindset plays an important role as a link between self-actualization and entrepreneurial intentions, with a relatively high t-statistic value of 4,914. Students with high self-development needs tend to develop a positive entrepreneurial mindset, which ultimately makes them more enthusiastic about becoming entrepreneurs.

According to Planned Behavior Theory (Ajzen, 1991), a person's intention to engage in behavior comes from their attitude and self-confidence. The entrepreneurial mindset embodies this belief in a business context. The higher the self-actualization, the stronger the mindset and the higher the entrepreneurial intention. An entrepreneurial mindset serves as a bridge between internal motivation and entrepreneurial intent. Learning Wirjadi & Wijaya (2023) emphasized that self-actualization and self-efficacy play a very important role in increasing interest in entrepreneurship through entrepreneurial attitudes or mindsets.

CONCLUSIONS AND SUGGESTIONS

This study shows that career maturity positively and significantly influences entrepreneurial intentions, as higher levels of career readiness encourage motivation to pursue independent business opportunities. The need for self-actualization also has a positive effect on entrepreneurial intentions, where the drive to develop self-potential encourages students to choose entrepreneurship as a means of personal achievement. Simultaneously, career maturity and self-actualization affect the formation of an entrepreneurial mindset. These two variables together strengthen the entrepreneurial mindset of students. An entrepreneurial mindset plays a powerful role in increasing entrepreneurial intent. An entrepreneurial mindset has been shown to significantly mediate the influence of career maturity and self-actualization on entrepreneurial intentions. Entrepreneurial intentions will be stronger when students have a positive entrepreneurial mindset.

Study programs are recommended to integrate career maturity training through vocational planning workshops and exploration of business opportunities to strengthen students' entrepreneurial mindsets. Students should be empowered with self-actualization mentoring programs that emphasize potential development through real-life entrepreneurial projects to increase entrepreneurial intent. Further research is recommended to explore external factors such as family support or the business environment as a moderator, as well as test this model on cross-disciplinary samples at other universities.

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