

## Entrepreneurial Mindset and Digital Literacy in Shaping Students' Start-Up Decisions: The Mediating Role of Creativity

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### ABSTRACT

This study aims to analyze the influence of entrepreneurial mindset and digital literacy on students' business start-up decisions, with creativity as an intervening variable. The research method used is quantitative research with a survey method of 163 students from the Faculty of Economics and Business, Makassar State University who own businesses using proportional random sampling techniques. Data analysis was conducted using the Partial Least Square Structural Equation Model (PLS-SEM) to test the direct and indirect relationships between variables. The results show that entrepreneurial mindset and digital literacy have a positive and significant effect on the decision to start a business. In addition, entrepreneurial mindset and digital literacy also have a positive and significant effect on student creativity. Creativity is also proven to have a positive and significant effect on the decision to start a business and acts as an intervening variable that connects how entrepreneurial mindset and digital literacy influence the decision to start a business. These findings highlight the importance of developing entrepreneurship in higher education by fostering an entrepreneurial mindset, strengthening digital literacy, and facilitating creative spaces for students to be more prepared and brave to enter the business world.

**Keywords:** *Entrepreneurial Mindset, Digital Literacy, Creativity, Decision to Start a Business.*

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## INTRODUCTION

The transformation of the digital economy has driven significant changes in entrepreneurial patterns, particularly among younger generations such as students. Advances in technology, the internet, and digital platforms have made starting a business easier, faster, and more efficient. Students now have a significant opportunity to build technology- and innovation-based businesses with relatively small initial capital and broader market reach. In this context, entrepreneurship plays a crucial role as a driver of economic growth, job creation, and innovation amidst increasingly fierce global competition. Therefore, students are expected to act as agents of change, individuals who not only seek employment after graduation but also create job opportunities for themselves and others (Pranata et al., 2025).

However, reality shows that the participation rate of college graduates in entrepreneurship remains low. Data from the Central Statistics Agency (BPS, 2024) reported that the number of unemployed people with a higher education in Indonesia reached 842,378. This indicates that college graduates are not yet fully prepared to become independent job creators and still tend to be job seekers. This phenomenon demonstrates a gap between the vast opportunities available in the digital economy and students' mental readiness, skills, and courage in making the decision to start a business.

In response to this phenomenon, universities have integrated entrepreneurship education into their academic curricula. Conceptually, entrepreneurship education is expected to foster innovative thinking and the courage to take risks. Universities also play a crucial role in transforming students' mindsets from job seekers to job creators through more practical entrepreneurship education. Thus, universities not only provide theoretical knowledge but also encourage students to have the courage to start and develop businesses (Rakib et al., 2020).

Several previous studies support this Isma et al. (2020) revealed that entrepreneurship education has been shown to have a positive influence on increasing the interest of Makassar State University students in entrepreneurship. However, this increased interest does not always lead to a decision to start a business. Low interest in entrepreneurship among secondary and tertiary education graduates is one of the causes of high unemployment among educated workers. This suggests that interest alone is not enough; other factors are needed to motivate students to actually make the decision to start a business.

In this context, an entrepreneurial mindset is a crucial internal factor influencing an individual's readiness to make entrepreneurial decisions. Individuals with a strong entrepreneurial mindset generally demonstrate an orientation toward opportunities, courage in facing risks, and a high level of adaptability. In addition, digital literacy is seen as a fundamental competency in modern entrepreneurship because it enables individuals to strategically utilize technology for marketing, product innovation, and business management.

However, the influence of an entrepreneurial mindset and digital literacy on the decision to start a business is not always direct. Creativity acts as an intervening variable, bridging the process of transforming knowledge and skills into innovative and applicable business ideas. Individuals with high levels of creativity are better able to identify opportunities and respond to rapid market dynamics.

Based on this description, this study aims to analyze the influence of entrepreneurial mindset and digital literacy on the decision to start a business, with creativity as an intervening variable, among students at the Faculty of Economics and Business, Makassar State University. These findings aim to generate conceptual contributions to improving digital-based entrepreneurship studies and generate practical impacts for enhancing more applicable entrepreneurship and oriented toward business creation.

## **LITERATURE REVIEW**

### **Entrepreneurial Mindset**

An entrepreneurial mindset is a framework that shapes how individuals recognize, respond to, and create business opportunities amidst uncertainty. This mindset is characterized by the courage to take risks, creativity, and a proactive attitude in the face of changes in the business environment (Saputra & Fahlia, 2025). Furthermore, an entrepreneurial mindset is defined as a mindset that enables an individual to recognize opportunities, take bold action, and manage limited resources to create economic and social value through business activities (Nemiño et al., 2025). This mindset is not only related to technical skills in running a business but also reflects a mental attitude that can be developed through education and experience. This aligns with the growth mindset theory proposed by (Dweck, 2016), which emphasizes that individual abilities are not fixed but can be continuously developed through effort, learning, and experiences of failure. Thus, individuals with an entrepreneurial mindset tend to exhibit adaptive and innovative characteristics and have a higher level of self-confidence in starting and growing a business, despite facing various limitations. They tend to interpret challenges as opportunities to learn, develop, and create new value in a dynamic and competitive business environment.

### **Digital Literacy**

Digital literacy refers to a person's capacity to access, understand, manage, use, and communicate digital data originating from various forms and sources using digital technology (Rakib et al., 2025). In line with this, Risma & Fachuda (2025) stated that digital literacy includes mastery of digital devices, an individual's ability to critically analyze information, and an awareness of ethics and security in online activities. This ability is important because the rapid flow of digital information requires individuals to be able to sort and evaluate information appropriately. Furthermore, Lestari et al. (2025) explained that digital literacy also includes skills in managing information, conducting digital marketing, and utilizing various online platforms as a means of business innovation and increasing operational efficiency. "This shows that digital literacy has a strategic role, especially in supporting entrepreneurial activities in the digital economy era. Based on these various views, it can be concluded that digital literacy is an important competency that encompasses technical, cognitive, and ethical dimensions. Digital literacy is not only limited to the ability to operate technological devices, but also relates to an individual's ability to understand, assess, and use information wisely, critically, and responsibly in facing the increasingly complex dynamics of digital life.

### **Creativity**

According to Fajar et al. (2020), creativity is a person's ability to generate new, different, and useful ideas, concepts, or solutions in facing a problem or opportunity. Creativity refers to an individual's capacity to think differently from common habits and produce original alternative solutions (Lestari et al., 2023). Creativity is not only related to creating something completely new, but can also be in the form of developing or combining

existing ideas to make them more innovative and valuable. From another perspective, Ashari et al. (2025) explain that creativity is intelligence that grows within a person and is reflected through patterns of attitudes, habits, and actions that give rise to innovation and effective solutions. Creativity can be understood as an individual's ability to think innovatively, find effective solutions, and present original ideas in various contexts.

### Decision to Start a Business

The decision to start a business is a process of consideration involving both rational and emotional aspects, including an individual's readiness to face risks, their level of motivation, and environmental support such as family and access to information. This process reflects a person's conscious steps to utilize entrepreneurial potential through various strategic considerations before starting a business (Syaharani & Mayangsari, 2022). Furthermore, the decision to start a business can also be understood as a form of realization of a person's intention or desire to become an entrepreneur, where the individual seeks to identify and exploit existing business opportunities to produce goods or services of economic value, despite facing various uncertainties and future risks (Wardhani et al., 2025).

### METHOD

This study employed a quantitative survey method. The study was conducted among students of the Faculty of Economics and Business, Makassar State University, graduating in the 2021–2023 intake who owned businesses. The population of this study was 273 students, with a sample of 163 respondents determined using a probability sampling technique using proportional random sampling, ensuring that each member of the population had an equal chance of being selected. Data were collected using a Likert-scale questionnaire with a 1–5 score and analyzed using Partial Least Square Structural Equation Model (PLS-SEM) using Smart-PLS version 4 software to test the direct and indirect effects between variables. The analysis was conducted through an evaluation of the measurement model (outer model), which included tests of convergent validity, discriminant validity, construct reliability, and an evaluation of the structural model (inner model) to determine R-square and F-square values, as well as a bootstrapping test of significance. These steps allowed statistical assessment of the model's feasibility and relationship strength.

### FINDING AND DISCUSSION

#### RESEARCH RESULT

##### 1. Respondent Characteristics

Table 1. Respondent Characteristics Based on Gender

Gender	Frequency
Male	46
Female	117
<b>Total</b>	<b>163</b>

Source: Processed by researcher, 2025

Based on the table above, the majority of respondents were female (117), while only (46) were male. This finding indicates that female students have a higher tendency to make decisions about starting a business.

Table 2. Respondent Characteristics by Class Frequency

<b>Class</b>	<b>Frequency</b>
2021	40
2022	86
2023	37
<b>Total</b>	<b>163</b>

Source: Processed by researcher, 2025

Based on the table above, the majority of respondents are from the class of 2022. This dominance indicates that students in this class have higher motivation and awareness to take advantage of business opportunities during their studies, supported by access to information, training, and entrepreneurial networks.

Table 3. Respondent Characteristics by Study Program

<b>Study Program</b>	<b>Frequency</b>
Accounting Education	17
Management	29
Economics Education	19
Development Economics	14
Bachelor's Degree Accounting	18
D4 Accounting	14
Entrepreneurship	37
Digital Business	15
<b>Total</b>	<b>163</b>

Source: Processed by researcher, 2025

According to the table, the majority of respondents came from the Entrepreneurship Study Program. This indicates that Entrepreneurship students are more dominant in making decisions to start a business compared to other study programs. Learning that focuses on knowledge, skills, and business practices fosters students' readiness and courage to become entrepreneurs.

Table 4. Respondent Characteristics by Business Type

<b>Business Type</b>	<b>Frequency</b>
Culinary	69
Fashion	27
Services	22
Handicrafts	11
Digital/ <i>E-commerce</i>	28
Others	6
<b>Total</b>	<b>163</b>

Source: Processed by researchers, 2025

According to the table, the majority of respondents run businesses in the culinary sector. This shows that the culinary sector is the main choice because it is relatively easy to run, requires flexible capital, has a large market, and provides opportunities for fast profits and follows consumer trends.

Table 5. Respondent Characteristics Based on Business Duration

<b>Business Duration</b>	<b>Frequency</b>
< 6 Months	62
6-12 Months	36
1-2 Years	27
> 2 Years	38
<b>Total</b>	<b>163</b>

Source: Processed by researchers, 2025

Based on the table, the majority of respondents have been running their businesses for less than 6 months, indicating that most are still in the early stages of business development.

## 2. Path Analysis

### a. Measurement Model (*Outer Model*)

In this study, the data analysis used the Partial Least Squares Structural Equation Model (PLS-SEM) approach. The path diagrams for the outer and inner models in this study are depicted below.

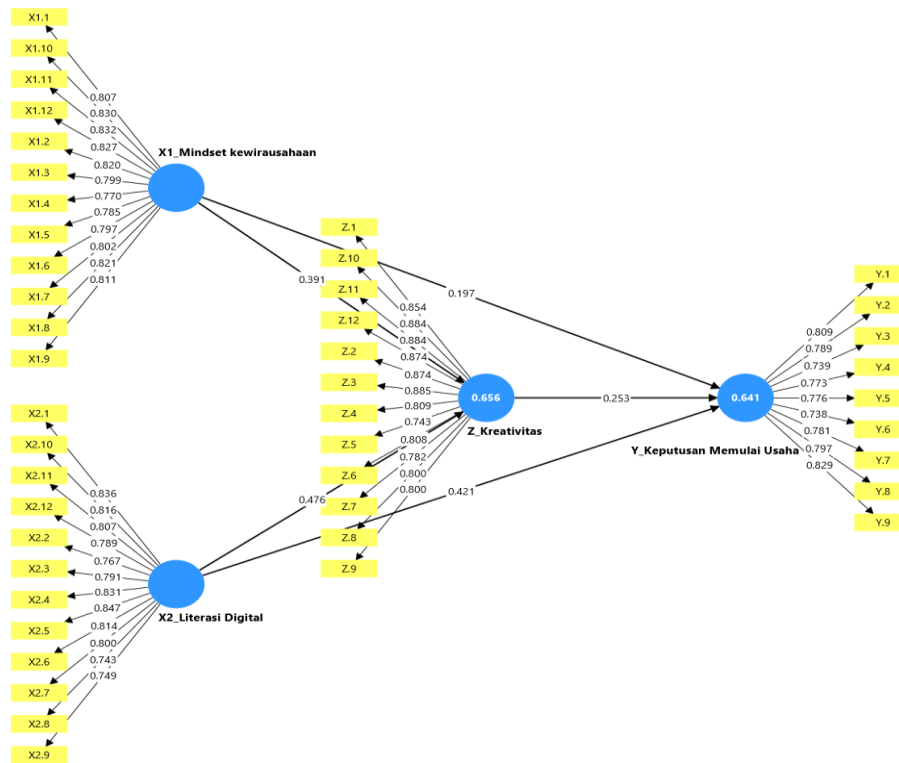


Figure 1. Outer Model and Inner Model

### 1) Convergent Validity

Convergent validity testing is conducted based on the outer loading and AVE values. An indicator is considered convergently valid if the outer loading is  $>0.7$  and the AVE is  $>0.50$ .

Table 6. Outer Loading

Code	X1	X2	Y	Z	Information
X1.1	0.807				
X1.2	0.820				
X1.3	0.799				
X1.4	0.770				
X1.5	0.785				
X1.6	0.797				Valid
X1.7	0.802				
X1.8	0.821				
X1.9	0.811				
X1.10	0.830				
X1.11	0.832				
X1.12	0.827				
X2.1		0.836			Valid
X2.2		0.767			

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X2.3	0.791		
X2.4	0.831		
X2.5	0.847		
X2.6	0.814		
X2.7	0.800		
X2.8	0.743		
X2.9	0.749		
X2.10	0.816		
X2.11	0.807		
X2.12	0.789		
Y.1		0.809	
Y.2		0.789	
Y.3		0.739	Valid
Y.4		0.773	
Y.5		0.776	
Y.6		0.738	
Y.7		0.781	
Y.8		0.797	
Y.9		0.829	
Z.1			0.854
Z.2			0.874
Z.3			0.885
Z.4			0.809
Z.5			0.743
Z.6			0.808
Z.7			0.782
Z.8			0.800
Z.9			0.800
Z.10			0.884
Z.11			0.884
Z.12			0.874

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Based on the findings of the data analysis using Smart-PLS, the table shows that the outer loading values for all indicators are greater than 0.7, thus confirming that all indicators are valid for use in measuring the four research variables. Furthermore, based on the AVE (average value) (AVE), a model is considered to meet the criteria if it shows an AVE exceeding 0.50.

Table 7. AVE

Variable	AVE value
X1_ Entrepreneurial Mindset	0.654
X2_Digital Literacy	0.640
Y_Decision to Start a Business	0.611
Z_Creativity	0.696

Source: Smart PLS Data Processing Results, 2025

The AVE values for all constructs in this study exceeded 0.50, thus meeting convergent validity requirements and proceeding to the next testing phase.

## 2) Discriminant Validity Test

This test is used to confirm the differences between constructs within the study framework to avoid duplication, as measured by the cross-loading method and the Fornell–Larcker criteria. An indicator is deemed to have met discriminant validity if the loading value for the measured construct is higher than its loading value for other constructs.

Table 8. Cross Loading Test

Code	Entrepreneurial Mindset (X1)	Digital Literacy (X2)	Decision to Start a Business (Y)	Creativity (Z)
X1.1	0.807	0.574	0.454	0.580
X1.2	0.820	0.597	0.491	0.601
X1.3	0.799	0.544	0.504	0.587
X1.4	0.770	0.503	0.485	0.587
X1.5	0.785	0.544	0.510	0.585
X1.6	0.797	0.595	0.556	0.643
X1.7	0.802	0.588	0.574	0.629
X1.8	0.821	0.602	0.607	0.629
X1.9	0.811	0.617	0.598	0.617
X1.10	0.830	0.636	0.634	0.558
X1.11	0.832	0.683	0.652	0.598
X1.12	0.827	0.695	0.659	0.606
X2.1	0.687	0.836	0.622	0.657
X2.2	0.638	0.767	0.598	0.576
X2.3	0.621	0.791	0.570	0.616
X2.4	0.612	0.831	0.548	0.580
X2.5	0.591	0.847	0.595	0.610
X2.6	0.598	0.814	0.602	0.548
X2.7	0.573	0.800	0.588	0.548

<b>X2.8</b>	0.487	0.743	0.599	0.527
<b>X2.9</b>	0.445	0.749	0.613	0.526
<b>X2.10</b>	0.576	0.816	0.621	0.673
<b>X2.11</b>	0.645	0.807	0.678	0.712
<b>X2.12</b>	0.622	0.789	0.647	0.723
<b>Y.1</b>	0.641	0.690	0.809	0.654
<b>Y.2</b>	0.501	0.542	0.789	0.548
<b>Y.3</b>	0.442	0.466	0.739	0.484
<b>Y.4</b>	0.573	0.565	0.773	0.572
<b>Y.5</b>	0.536	0.645	0.776	0.545
<b>Y.6</b>	0.555	0.596	0.738	0.537
<b>Y.7</b>	0.493	0.601	0.781	0.564
<b>Y.8</b>	0.568	0.622	0.797	0.582
<b>Y.9</b>	0.567	0.589	0.829	0.570
<b>Z.1</b>	0.590	0.652	0.574	0.854
<b>Z.2</b>	0.628	0.675	0.650	0.874
<b>Z.3</b>	0.650	0.690	0.652	0.885
<b>Z.4</b>	0.607	0.626	0.560	0.809
<b>Z.5</b>	0.617	0.611	0.585	0.743
<b>Z.6</b>	0.673	0.665	0.626	0.808
<b>Z.7</b>	0.597	0.630	0.565	0.782
<b>Z.8</b>	0.600	0.629	0.550	0.800
<b>Z.9</b>	0.602	0.631	0.554	0.800
<b>Z.10</b>	0.633	0.624	0.639	0.884
<b>Z.11</b>	0.633	0.624	0.639	0.884
<b>Z.12</b>	0.612	0.606	0.618	0.874

Source: Smart PLS Data Processing Results, 2025

The findings of the cross loading test show that each indicator has a higher value on the construct it measures compared to other constructs, so that its discriminant validity can be said to be fulfilled.

Table 9. Fornell Larcker Criterion Test

<b>Variable</b>	<b>X1</b>	<b>X2</b>	<b>Y</b>	<b>Z</b>
X1_ Entrepreneurial Mindset	0.809			
X2_ Digital Literacy	0.742	0.800		
Y_ Decision to Start a Business	0.698	0.761	0.782	
Z_ Creativity	0.744	0.766	0.722	0.834

Source: Smart PLS Data Processing Results, 2025

Evaluation using the Fornell–Larcker criteria shows that the AVE root of each variable is higher than its correlation with other variables. Therefore, the results of these two tests can be concluded that all variables or constructs in this study are valid.

### 3) Reliability Test

Reliability testing assesses the consistency of indicators in measuring variables, where a coefficient  $\geq 0.70$  indicates reliable measurement.

Table 10. Construct Reliability

Variable	Cronbach's Alpha	Composite Reliability	Rho_a	Information
X1_ Entrepreneurial Mindset	0.952	0.953	0.958	Reliable
X2_ Digital Literacy	0.949	0.950	0.955	
Y_ Decision to Start a Business	0.920	0.923	0.934	
Z_ Creativity	0.960	0.961	0.965	

Source: Smart PLS Data Processing Results, 2025

The reliability test shows that all indicators have a reliability coefficient above 0.70, indicating the consistency of the indicators in measuring variables and can be trusted as a valid measuring tool.

#### a. Structural Model Analysis

This analysis was conducted to examine the relationships between latent variables in the research model. This test uses measures such as R-square and F-square to assess the strength and influence of the relationships between constructs.

Table 11. R-Square Test

Variable	R-Square
Y_ Decision to Start a Business	0.641
Z_ Creativity	0.656

Source: Smart PLS Data Processing Results, 2025

Based on the table above, the R-square value for the Decision to Start a Business variable is 0.641. This indicates that Entrepreneurial Mindset and Digital Literacy can explain most of the variation in the Decision to Start a Business. This R-square value indicates that the developed structural model has a high level of accuracy. Furthermore, the R-square value for the Creativity variable is 0.656, indicating that Entrepreneurial Mindset and Digital Literacy can explain most of the variation in Creativity. This indicates that the model used is valid and substantial.

Table 12. F-Square Test

Variable	F-Square	Information
X1→Y	0.040	Little Influence
X1→Z	0.199	Medium Influence
X2→Y	0.171	Medium Influence
X2→Z	0.295	Medium Influence
Z→Y	0.061	Little Influence

Source: Smart PLS Data Processing Results, 2025

The results of the f-square test show the extent to which each independent variable contributes to the dependent variable, where a larger value indicates a stronger influence.

#### b. Hypothesis Testing

Hypothesis testing aims to evaluate whether the independent variables have a significant influence on the dependent variable in this study. This analysis helps assess the validity of the hypothesis based on the collected data. The testing criteria used are: if the t-statistic value is > 1.96 and the p-value is < 0.05, then the relationship between the variables is declared significant. Conversely, if the t-statistic value is < 1.96 or the p-value is > 0.05, then the relationship between the variables is declared insignificant.

#### 4) Direct Effect Analysis

Table 13. Direct Effect Analysis (Path Coefficient) Test

Variable	Original Sample	Standard Deviation	T Statistics	P values	Note
X1→Y	0.197	0.078	2.520	0.012	Sig
X2→Y	0.391	0.077	5.451	0.000	Sig
X1→Z	0.421	0.069	5.703	0.000	Sig
X2→Z	0.476	0.072	6.643	0.000	Sig
Z→Y	0.253	0.076	3.310	0.001	Sig

Source: Smart PLS Data Processing Results, 2025

Based on the results of the analysis, it shows that all direct relationships between variables show T-statistic > 1.96 and P-value < 0.05, so that all direct influence hypotheses are considered significant and acceptable.

#### 5) Indirect Influence Analysis

Indirect effect testing is conducted to evaluate whether one variable influences another through an intermediary variable. This analysis helps understand the mechanisms

of the relationship between variables and the extent to which the intermediary variable bridges the influence of the independent and dependent variables.

Table14. Indirect Effect Analysis Test

Variable	Original Sample	Standard Deviation	T Statistics	P values	Note
X1→Z→Y	0.099	0.033	2.962	0.003	Sig
X2→Z→Y	0.120	0.043	2.801	0.005	Sig

Source: Smart PLS Data Processing Results, 2025

The results of the analysis show that all indirect relationships between variables have a T-statistic > 1.96 and P-value < 0.05, so all indirect influence hypotheses are considered significant and accepted.

## DISCUSSION

### 1. The Influence of Entrepreneurial Mindset on the Decision to Start a Business

Research findings reveal that an entrepreneurial mindset has a significant positive influence on students at the Faculty of Economics and Business, Makassar State University. This finding confirms that an entrepreneurial mindset is an internal aspect that influences an individual's readiness to make the decision to start a business, particularly in terms of the courage to face risks, the ability to recognize opportunities, and the confidence to realize business ideas. Individuals with a strong entrepreneurial mindset typically view uncertainty as part of the learning process, thereby increasing their confidence and determination in starting a business.

These research findings support the statement by Saputra & Fahlia (2025), who stated that an entrepreneurial mindset plays a crucial role in shaping an individual's determination to become an entrepreneur. A similar finding is also explained by Rakib et al. (2022) who emphasize that an entrepreneurial mindset fosters courage and quality decision-making in facing business opportunities. Furthermore, Fajriyah dan Hendayana (2024) emphasize that readiness to start a business does not solely depend on capital and environmental support, but is more influenced by mental readiness in the form of an entrepreneurial mindset. Therefore, it can be concluded that strengthening the entrepreneurial mindset plays a major role in encouraging students in the decision-making process to start a business with more confidence and sustainability.

### 2. The Influence of Digital Literacy on the Decision to Start a Business

Research findings indicate that digital literacy has a positive and significant influence on the decision to start a business among students at the Faculty of Economics and Business, Makassar State University. They revealed that the ability to understand, use, and utilize digital technology encourages students to be more prepared and confident in the decision-making process for starting a business. Digital literacy enables students to quickly access market information, identify technology-based business opportunities, and utilize

various digital platforms, including social media, marketplaces, and mobile applications, to support business activities. These skills foster technical and strategic readiness, thus perceiving the business start-up process as more efficient and with more manageable risks (Rakib et al., 2025).

These research findings support the statement by Hanim et al. (2024) who asserted that digital literacy fosters a positive attitude toward business opportunities because digitally literate individuals are able to recognize and capitalize on business opportunities in the digital economy era. Furthermore, Rakib et al. (2023), explains that a culture of literacy makes individuals more responsive to developments in information and technology, enabling them to respond more quickly to business opportunities. Therefore, it can be concluded that digital literacy is not merely a supporting skill, but a key factor that strengthens students' mental, technical, and strategic readiness in making decisions about starting a business in the digital era.

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

The results of the study show that the entrepreneurial mindset has a positive and significant impact on the creativity of students of the Faculty of Economics and Business, Makassar State University. These findings reveal that students with a strong entrepreneurial mindset tend to have an open mindset, are willing to try new things, and are able to view problems as challenges that spark innovative ideas. This mindset encourages students to be more proactive, flexible, and exploratory in seeking alternative solutions, thus fostering creativity in designing business ideas, creating products or services, and developing adaptive and effective business strategies. Entrepreneurship emerges when someone has the courage to develop their ideas or businesses through various means or methods. Empowering someone to develop their ideas and businesses can be achieved through a strong entrepreneurial interest. These two factors must be interconnected to create strong, resilient, and high-quality entrepreneurs.

These findings support Asharryadi et al. (2024) who stated that an entrepreneurial mindset has a significant impact on student creativity in generating innovative business ideas. Furthermore, Permata dan Veri (2025) emphasized that an entrepreneurial mindset fosters creative abilities through an internal drive to adapt and try new things. Therefore, it can be concluded that an entrepreneurial mindset plays a key role in encouraging the emergence and development of student creativity, a crucial asset in the entrepreneurial process.

### **4. The Influence of Digital Literacy on Creativity**

Research findings show that digital literacy skills have a positive and significant impact on the creativity of students at the Faculty of Economics and Business, Makassar State University. These results indicate that the better students' ability to access, understand, and utilize digital technology effectively, the higher their ability to generate creative and innovative ideas, especially in the context of entrepreneurship. Digital literacy provides opportunities for students to obtain broader information, follow developments in

industry trends, and access various global references that can be sources of inspiration in the process of creating ideas and developing business solutions relevant to market needs.

This finding aligns with Rahman et al. (2025) assertion that digital literacy is a crucial competency in the digital economy because it enables individuals to effectively utilize technology to identify business opportunities, manage business activities, and market products online. This capability can ultimately encourage individuals to think more creatively in generating new ideas, solutions, and innovations in entrepreneurial activities. Furthermore, Pranata et al. (2025) also explained that decisions made by an entrepreneur are influenced by various behavioral and cognitive foundations, such as judgment, intuition, and individual experience in understanding and processing information. In this regard, digital literacy plays a crucial role in helping individuals access, understand, and manage information effectively, thereby strengthening their thinking skills and generating creative ideas in entrepreneurial activities. Therefore, it can be concluded that digital literacy plays a crucial role in enhancing student creativity, as the ability to effectively utilize digital technology can expand access to information, strengthen thinking skills, and encourage the emergence of innovative ideas in entrepreneurial activities in the digital era.

## **5. The Influence of Creativity on the Decision to Start a Business**

Research findings indicate that creativity has a positive and significant influence on the decision to start a business among students at the Faculty of Economics and Business, Makassar State University. These results indicate that students with high levels of creativity tend to be more capable of generating new ideas, identifying business opportunities, and designing innovative solutions that can be realized into real businesses. Creativity not only plays a role in the process of developing business ideas but also contributes to building students' confidence that their ideas have the potential to be developed. This ultimately encourages students' courage and readiness in making the decision to start a business.

These findings align with research by Amalia et al. (2020), which states that creativity significantly influences the decision to start a business because creative individuals tend to be more capable of developing business ideas with value and market potential. This finding is further supported by Lestari et al. (2023), who explain that creativity can increase students' inclination to enter the business world, particularly in the creative and digital sectors, which demand continuous innovation. Furthermore, Febyani et al. (2025), emphasized that creativity is an important component in business success because it encourages the ability to think originally and the courage to take risks in running a business.

## **6. The Influence of Entrepreneurial Mindset on the Decision to Start a Business through Creativity**

The study findings show that an entrepreneurial mindset has a positive and significant influence on the decision to start a business, through creativity as an intermediary variable, among students at the Faculty of Economics and Business, Makassar State University. These findings indicate that creativity serves as a connecting mechanism that strengthens the impact of an entrepreneurial mindset on entrepreneurial decisions.

Individuals with an entrepreneurial mindset have a growth mindset, are open to challenges, dare to experiment, and are able to generate innovative ideas, which foster readiness and confidence in making decisions to start a business.

These findings support the assertion that an entrepreneurial mindset and creativity are essential foundations for forming entrepreneurial intentions and decisions. Creativity plays a role in transforming entrepreneurial mindsets into more concrete business ideas, thus encouraging individuals to realize their business ideas (Sukma et al., 2025). Furthermore, creativity is also seen as an essential skill for aspiring entrepreneurs because it enables the creation of innovation and added value that can influence an individual's decision to enter the business world (Ardana et al., 2023). This is reinforced by findings that creativity acts as a connecting variable between growth mindset and entrepreneurial motivation, thereby strengthening an individual's drive to start a business (Fitri, 2025). Thus, creativity not only generates new ideas but also serves as a bridge that converts an entrepreneurial mindset into a concrete decision to start a business.

## **7. The Influence of Digital Literacy on the Decision to Start a Business through Creativity**

The results of the study show that digital literacy has a positive and significant impact on the decision to start a business through creativity as an intermediary variable at the Faculty of Economics and Business, Makassar State University. This finding indicates that digital literacy not only directly influences the decision to start a business, but also has an indirect impact through increased creativity. Individuals with high digital literacy are usually able to access, evaluate, and utilize digital information effectively, making it easier to identify business opportunities and process them into creative and applicable business ideas. Creativity serves as a link that transforms digital understanding into the ability to design and develop business concepts, as well as make business decisions.

Brillianty (2025) findings revealed that digital skills can increase students' innovative capacity, thus impacting their readiness to start a business. A similar finding was expressed by Fernando & Handoyo (2022), who emphasized that digital literacy encourages the emergence of creative ideas, where creativity plays a crucial role in connecting technology mastery and entrepreneurial decisions. Thus, it can be concluded that creativity partially functions as an intermediary variable that strengthens the influence of digital literacy on the decision to start a business. Overall, the results of this study reveal that an entrepreneurial mindset and digital literacy skills have a significant influence on the decision to start a business, both directly and through creativity as a mechanism that strengthens the relationship.

## **CONCLUSION AND SUGGESTIONS**

Based on the research results, it can be concluded that an entrepreneurial mindset and digital literacy play a significant role in influencing students' decisions to start a business. These two variables not only have a positive and significant influence on the decision to start a business but also on students' creativity. Creativity has also been shown to have a positive and significant influence on the decision to start a business and acts as an intervening

variable that strengthens the relationship between an entrepreneurial mindset, digital literacy, and the decision to start a business. Therefore, strengthening an entrepreneurial mindset, improving digital literacy, and developing students' creativity are important factors in supporting entrepreneurship development in higher education and preparing students to enter the business world.

Based on the research findings, it is recommended that students continue to develop an entrepreneurial mindset and digital literacy through various training programs, workshops, and entrepreneurial activities to increase creativity and courage in starting a business. Furthermore, universities and policymakers are expected to strengthen entrepreneurship education and digital literacy through the integration of technology-based curricula, business mentoring, the development of student business incubators, and the provision of supporting facilities such as access to digital platforms, mentoring programs, and creative business idea competitions to encourage students to realize real businesses. For further research, it is recommended to include additional variables such as self-efficacy, social support, or family influence to gain a more comprehensive understanding of the various factors influencing students' decisions to start a business.

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