International Journal of Application on Economics and Business (IJAEB)
Volume 3, Issue 2, 2025. ISSN: 2987-1972

ENHANCING GENERATION Z'S ROLE AS DIGITAL NATIVES AND CREATIVE MINDS IN ENTREPRENEURSHIP THROUGH SELF-EFFICACY

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Submitted: 12-01-2025, Revised: 04-03-2025, Accepted: 21-04-2025

ABSTRACT

The low level of entrepreneurship in Indonesia needs special attention. Generation Z, which is known as digital natives and has a creative spirit, is expected to be able to generate innovative ideas and take advantage of digitalization to build entrepreneurship. This study aims to determine the effect of digital competence and creative personality on entrepreneurial interest mediated by self-efficacy. The method used in this research is descriptive quantitative. Sample collection uses a non-probability sampling method with a purposive sampling technique. A total of 262 samples, namely Generation Z represented by vocational high school students and university students in Jakarta, were used in this study. Data analysis was conducted using Partial Least Square-Structural Equation Modelling (PLS-SEM). Based on the results of outer loading testing, it is known that all indicator statements are valid and reliable. The results of hypothesis testing state that digital competence and creative personality have a significant effect on self-efficacy. In addition, digital competence and self-efficacy affect Generation Z's entrepreneurial interest. However, this study did not find a significant correlation between creative personality and entrepreneurial interest. This study found that self-efficacy fully mediates between creative personality and Generation Z's entrepreneurial intention.

Keywords: *Entrepreneurial interest, Digital Competence, Creativity, Self-Efficacy, Generation Z*

1. INTRODUCTION

Global competition is becoming increasingly intense, making it essential to have competent human resources in technology. Generation Z, often referred to as a digital native, is the generation most familiar with technology. This familiarity gives them significant potential to develop innovative startups and contribute to driving the economy in the future. Generation Z's digital competence is a critical advantage, enabling them to identify, access, manage and understand various technological tools and digital resources (Sidik et al., 2023).

Beyond their digital capabilities, Generation Z also exhibits high creativity. They are eager to learn and actively seek experiences through creating valuable and impactful innovations (Soelaiman et al., 2023). Creative personality is the ability to generate innovative solutions by leveraging imagination and creativity (Rachman & Rosnawati, 2021). Creative personality is essential in driving innovation (Perez-Luño et al., 2023). Generation Z's adaptability to technology-driven changes underscores their solid digital knowledge and creative personality, making them well-equipped to face and shape future challenges.

The digital capabilities and creative personality of Generation Z hold significant potential to address the low entrepreneurship rate in Indonesia, which currently stands at only 3.6% of the population in Indonesia. This percentage still needs to reach the ideal level. It requires attention, as entrepreneurship is a critical driver of economic growth, job creation, economic competitiveness and social progress (Chai & Soelaiman, 2024). Strenghtening entrepreneurial initiatives among generation Z is crucial, as they will form the backbone of the economy in the future. According to Rosmiati et al. (2015), entrepreneurial intention refers to a strong internal

drive or desire to create a business and the willingness to face challenges and potential failures. Someone with entrepreneurial intentions tends to strongly desire to take risks and innovate (Yadewani & Wijaya, 2017).

Currently, digital competence is considered vital for fostering entrepreneurial activities. Mastery of technology can serve as a strategic enabler for leveraging significant opportunities. Digital competence refers to a person's ability to effectively utilize digital technology features to collect, store, assess and disseminate information through the internet (Kang et al., 2024; Marguna & Sangiaserri, 2020; Mulyati, 2023). Based on research by Mulyati (2023) and Setiawati et al. (2022) demonstrates that digital competence has a significant positive impact on students' entrepreneurial intentions. However, contrasting findings were reported by Bachmann et al. (2024), which revealed that digital competence does not directly influence entrepreneurial intention. Instead, self-efficacy acts as a mediating variable, emphasizing the importance of confidence in one's abilities for entrepreneurial success.

A creative personality is essential in entrepreneurship, as it enables to innovate and create something new by leveraging their available resources (Murniati et al., 2019). Creative personality is defined as a personality that can combine creative cognitive skills, such as imagination and other creativity-related abilities, to develop innovative solutions (Aziz & Günther, 2023; Gough, 1979; Rachman & Rosnawati, 2021). Research by Asmarani et al. (2023) indicates that creative personality has a significant positive effect on entrepreneurial intention, which aligns with findings by Soni & Bakhru (2021). However, a study by Bellò et al. (2017) revealed that creative personality positively and significantly influences student entrepreneurial intention only when mediated by self-efficacy.

These contrasting findings from previous research motivate the inclusion of self-efficacy as a mediating variable in this study. Self-efficacy is a crucial determinant of sustained behavior (Kartini et al., 2021). It reflects an individual's confidence in their ability to complete tasks and navigate various conditions, significantly impacting their motivation and behavior (Hartini et al., 2022; Lodjo, 2013; Sukmaningrum & Rahardjo, 2017). By incorporating self-efficacy into the research model, this study aims to provide a more comprehensive understanding of how digital competence and creativity influence entrepreneurial intention. Specifically, it seeks to: identify the relationship between digital competence and entrepreneurial intention among Generation Z, analyze the impact of creative personality on Generation Z's entrepreneurial intention, test the role of self-efficacy as a mediator in the relationship between digital competence, creative personality, and entrepreneurial intention, and provide insights into the factors that influence Generation Z's entrepreneurial intention, especially in Jakarta.

Building on these objectives, this research contributes in several areas. First, it can be useful for the government by helping overcome unemployment problems and helping universities design relevant entrepreneurship policies and curricula that can adapt to society's conditions and needs. Second, this research is expected to increase self-efficacy and entrepreneurial skills to encourage Generation Z to persue their potential.

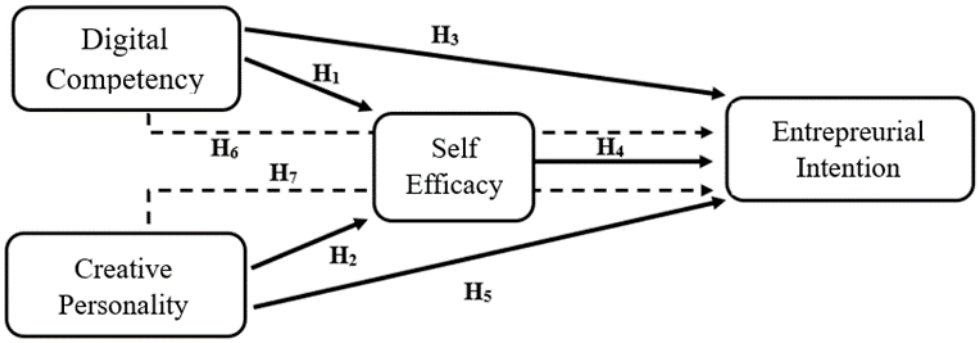

Figure 1. Framework Research Model

As shown in Figure 1, the framework research model the following hypotheses:
H_1: Digital competency positively affects self-efficacy
H_2: Creative personality positively affects self-efficacy
H_3: Digital competency positively affects entrepreneurial intention
H_4: Self-efficacy positively affects entrepreneurial intention
H_5: Creative personality positively affects entrepreneurial intention
H_6: Self-efficacy can mediate the effect of digital competence on entrepreneurial intention
H_7: Self-efficacy can mediate the effect of creative personality on entrepreneurial intention

2. RESEARCH METHOD

Entrepreneurial intention is influenced by several factors, such as the ability to utilize digital technology and individual creativity. Digital competence enables individuals to identify opportunities, manage business efficiently, and reach a broader market. Likewise, a creative personality is crucial in developing innovative solutions to business challenges and fostering sustainable business growth.

Success in utilizing digital competencies and creativity can also enhance an individual's self-efficacy. Self-efficacy is a critical factor in supporting the growth of entrepreneurial intention. When individuals believe in their abilities, they are more likely to take concrete steps toward starting and managing a business. Therefore, self-efficacy is a key element that strengthens the relationship between digital competence, creativity, and entrepreneurial intention.

This study employed a descriptive quantitative approach. Quantitative research tests theories by examining relationships between variables and relies on statistical analysis of numerical data (Herdayati & Syahrial, 2019). This study uses a cross-sectional approach, meaning data was collected at one time.

Population and sample selection technique
According to Sugiyono (2013), the population is not merely the number of individuals studied but encompasses all objects and subjects with similar characteristics. In this study, the population consists of Generation Z in Jakarta.

A purposive sampling technique, a form of non-probability sampling, was used to select relevant Generation Z participants to analyze the influence of research variables deeply. Sugiyono (2013) explains that non probability sampling does not provide equal opportunities for each member of the population to be selected as a sample. Purposive sampling is a sampling technique that allows researcher to predetermine the target population's characteristics to ensure their suitability for the study (Firmansyah et al., 2022). The sample comprised

Generation Z individuals, specifically vocational high school students and university students in Jakarta.

This study used a sample size of 262 respondents, of which 170 respondents were university students and 92 others were vocational students in Jakarta. According to Sugiyono (2013) states that this sample size satisfies the following criteria:

a) 30 to 500 participants are manageable sample sizes for the study.
b) If the sample is divided into categories (gender, educational attainment, and others), there are at least 30 members.
c) The minimal number of samples from this study is 10 times from 4 variables.

Operational Variables

The independent variables (X) are digital competence, and creative personality, the dependent variable (Y) is entrepreneurial intention and the mediating variable (Z) is self-efficacy measured using Likert Scale starting from score 1 indicating 'disagree' to score 5 indicating 'strongly agree'. Table 1 describes the indicators of each variable used in the study.

Table 1. Indicators and outer loading

	Indicators	Outer Loading
Digital Competence		
DC1	I am able to find the information needed from various sources.	0.766
DC2	I can communicate using different digital tools.	0.727
DC3	I can share my experience through digital devices with others.	0.737
DC4	I understand the risks in using digital technology.	0.788
DC5	I update my security settings regularly.	0.751
DC7	I can use the digital platform according to my needs.	0.794
DC8	I can learn various digital platforms and tools independently.	0.781
Creative Personality		
CP1	I enjoy experimenting with unconventional approaches and methods.	0.737
CP2	I believe that my creative ideas have value and can make a difference.	0.808
CP3	I have good intuition to predict upcoming trends.	0.781
CP4	I am able to come up with new and original ideas.	0.844
CP5	I always look for new ideas and opportunities.	0.755
CP6	My creative ideas are acceptable to others.	0.782
CP7	In my opinion, I am someone who is innovative.	0.754
Self-Efficacy		
SE1	I am confident in my ability to identify new business opportunities.	0.860
SE2	I am confident in my ability to create new product.	0.804
SE3	I am confident in my ability to carry out various roles and tasks as an entrepreneur.	0.846
SE4	I believe that I am able to produce products that can meet customer needs.	0.804
SE5	I am confident that I can adapt to unexpected changes when running a business later.	0.818
Entrepreneurial Intention		
EI1	I am ready to do anything to become an entrepreneur.	0.763
EI2	My professional goal is to become an entrepreneur.	0.812
EI3	I will do my best to run my business independently.	0.733
EI4	I want to be an entrepreneur because I can make money.	0.765
EI5	I want to create jobs for others by becoming an entrepreneur.	0.734
EI6	I want to become an entrepreneur to achieve work-life balance.	0.704
EI7	I intend to set up my own company within the next 5 years.	0.774

3. RESULTS AND DISCUSSIONS

Table 2 shows the respondents' profile including gender, age, current education, domicile of educational institution, internship experience and family background.

Table 2. The profile of Respondents
Source: Processed data by researchers

Description	Amounts of Respondents	Percentage
Gender		
Male	97	37.02%
Female	165	62.98%
Age		
15 – 16 y.o	45	17.18%
17 – 19 y.o	67	25.57%
20 – 21 y.o	118	45.04%
22 – 23 y.o	32	12.21%
Current Education		
Vocational High School Students	92	35.11%
University Students	170	64.89%
Domicile of Educational Institution		
West Jakarta	213	81.30%
Central Jakarta	24	9.16%
South Jakarta	9	3.44%
East Jakarta	8	3.05%
North Jakarta	8	3.05%
Internship Experience		
Ever / currently	185	70.61%
Never	77	29.39%
Family Background		
Entrepreneurial	191	72.90%
Not Entrepreneurial	71	27.10%

Table 2 explains that most respondents in the study were female (62.98%), while men only made up 37.02%. In addition, most of the respondents were 20 to 21 years old (45.04%) and were university students (64.89%) with a domicile of education in West Jakarta (81.30%). Most respondents (70.61%) have internship experience and entrepreneurial family background (72.90%).

Data collection and analysis

The data-gathering period in 2024 was from September to October. After selection, the researcher gathered 262 volunteers who fulfilled the research criteria. Then, the data was analyzed to confirm the predefined indicators' validity, reliability, and capacity to explain the data (as measured by R-squared).

Table 3. Reliability, Validity, and R-Square Adjusted
Source: Data Processed by Using SmartPLS 4

Variables	AVE	Cronbach's alpha	Composite reliability	R-Square Adjusted
Digital Competence (X1)	0.584	0.881	0.907	
Creative Personality (X2)	0.610	0.893	0.916	
Self-Efficacy (Z)	0.684	0.884	0.915	0.588
Entrepreneurial Intention (Y)	0.571	0.874	0.903	0.696

Table 3 shows all variables are considered valid and reliable, so the construct has been fulfilled. The R^2 value is between 0.50 and 0.75, indicating a modest influence.

Furthermore, the path coefficient test was conducted to determine the effect between variables and the specific indirect effect to determine the role of the mediating variable as show in Table 4.

Table 4. The Results of Hypothesis Testing
Source: SmartPLS 4

Variable	T-Statistics	P-Value	Results	Mediation Results
Digital Competence -> Self-Efficacy	2.996	0.003	Accepted	
Creative Personality -> Self-Efficacy	6.419	0.000	Accepted	
Digital Competence -> Entrepreneur Intention	3.788	0.000	Accepted	
Self-Efficacy -> Entrepreurial Intention	7.807	0.000	Accepted	
Creative Personality -> Entrepreneurial Intention	0.255	0.799	Rejected	
Creative Personality -> Self-Efficacy -> Entrepreurial Intention	4.526	0.000	Accepted	Full mediation
Digital Competence -> Self-Efficacy -> Entrepreneurial Intention	3.054	0.002	Accepted	Partial mediation

The results of hypothesis testing in table 4 show that the first hypothesis (H_1) of digital competence on self-efficacy is positive and significant. This can be explained through the numbers listed that the original sample obtained is 0.278 (positive) and the T-statistics value is 2.996 > 1.96 and the p-value Is 0.003 < 0.05. Furthermore, the second hypothesis shows a positive and significant effect of creative personality variables on self-efficacy with an original sample of 0.545, significant p-values of 0.000 and a T-statistics value of 6.419 > 1.96. Then, the third hypothesis (H_3) explains that the digital competency variable on entrepreneurial intention has a positive and significant effect with an original sample of 0.294 with a T-statistics value of 3.788 > 1.96 and a p-value of 0.000 < 0.05. Followed by the fourth hypothesis (H_4) shows the original sample of 0.631 positively and T-statistic shows a number greater than 1.96, namely 7.807 and p-value written 0.000 which indicates smaller than 0.05, this can be interpreted that self-efficacy has a positive and significant effect on entrepreneurial intention. Besides, the fifth hypothesis (H_5) has a p-value of 0.799 > 0.05 and T-statistic of 0.255 > 1.96 which confirms that there is no significant influence between creative personality on entrepreneurial intention. Moreover, the sixth hypothesis (H_6) proves the positive influence of the digital competency variable on entrepreneurial intention mediated by self-efficacy with a positive original sample value (0.175) and T-statistics showing the number 3.054 > 1.96. Self-efficacy can be a mediating variable partially connecting digital competence to entrepreneurial intention. Finally, the seventh hypothesis (H_7) proves that self-efficacy can fully mediate creative personality on entrepreneurial interest with T-statistics 0.343 > 1.96 and p-value smaller than 0.05.

In testing the first hypothesis (H_1), the results indicate that the effect of digital competence on self-efficacy is positively significant. These findings align with those of Prior et al. (2016), Bachmann et al. (2024) and Tomczak et al. (2023) who demonstrated in previous research that digital competence significantly impacts self-efficacy. The rapid pace of technological advancements today compels individuals to adapt quickly. Mastery of digital technology enables the exploration of new business ideas and the development of unique solutions, thereby increasing confidence in one's ability to utilize various digital tools and features effectively.

The second hypothesis (H_2) posits that the influence of creative personality on self-efficacy is significant. These results are consistent with the findings of Sundari (2016), Asmarani et al. (2023) and Mufidah et al. (2023) who also reported that a creative personality influences an individual's self-efficacy. Creativity enables Generation Z to generate innovative ideas and unique solutions to complex situations. This capacity to explore and transform ideas into distinctive output fosters optimism and confidence in one's abilities.

The third hypothesis (H_3) examines the effect of digital competence on entrepreneurial intention. These findings confirm that digital competence positively and significantly influences entrepreneurial intention. This conclusion aligns with prior research conducted by Tahir et al. (2021), Mulyati (2023) and Setiawati et al. (2022), which also demonstrated that digital competence has a positive and significant effect on entrepreneurial intention. High levels of digital competence enable Generation Z to access extensive information about market opportunities, design effective marketing strategies, develop unique and valuable products, and expand their market reach—factors that collectively enhance entrepreneurial intention.

The fourth hypothesis (H_4) examines the effect of self-efficacy on entrepreneurial intention. These results indicate that self-efficacy has a positive and significant effect on entrepreneurial intention. This finding aligns with previous studies by Marlina et al. (2023), Hartini et al. (2022) and Mulyati (2023). The greater the self-efficacy of Generation Z, the stronger their interest in entrepreneurship. Self-efficacy is critical in entrepreneurship, enabling individuals to dream big, take action and succeed as entrepreneurs.

The fifth hypothesis (H_5) shows no significant influence of creative personality on entrepreneurial intention. These results differ from studies by Anjum et al. (2020), Soni & Bakhru (2021) and Tapia & Pico (2023), which found a positive and significant effect of creativity on entrepreneurial intention. However, this study aligns with Hidayat et al. (2024), who reported no significant relationship between creativity and entrepreneurial intention. While creativity is often regarded as a key component of entrepreneurship, Generation Z, being relatively young, may still need to fully realize their creative potential.

The sixth hypothesis (H_6) shows that self-efficacy mediates the relationship between digital competence and entrepreneurial intention. These results are consistent with studies by Bachmann et al. (2024), Mulyati (2023) and Mulyono et al. (2023), which also found that digital competence has a significant positive effect on entrepreneurial intention when mediated by self-efficacy. Digital competence can be a competitive advantage for Generation Z in establishing businesses. Self-efficacy is a bridge, empowering individuals to leverage their digital competence, face entrepreneurial challenges, and take calculated risks.

The seventh hypothesis (H_7) demonstrated that self-efficacy fully mediates the effect of creative personality on entrepreneurial intention. This finding aligns with research by Bellò et al. (2017), Alvarez-Huerta et al. (2022) and Wirjadi & Wijaya (2023), which also concluded that state that self-efficacy positively mediates the relationship between creative personality and entrepreneurial intention. Strong self-efficacy enhances Generation Z's confidence in utilizing their creative personality as a foundation for entrepreneurial activities. Self-efficacy motivates them to turn creative ideas into actionable plans, thereby increasing their entrepreneurial intention.

4. CONCLUSIONS AND SUGGESTIONS

Based on the analysis and discussion, this study examined the effects of digital competence and creative personality on Generation Z's entrepreneurial intention in Jakarta, with data collected from 262 valid respondents. The findings indicate that digital competence and creative personality positively and significantly influence Generation Z's self-efficacy. Additionally, digital competence and self-efficacy positively and significantly affect entrepreneurial intention. However, creative personality does not directly influence entrepreneurial intention; self-efficacy is required as a mediating variable. Self-efficacy mediates the relationship between digital competence, creative personality, and entrepreneurial intention.

The government should develop a digital-focused curriculum that equips Generation Z with the skills and knowledge to utilize digital technology for entrepreneurship, enhancing their competitiveness and innovativeness. Schools and universities should also incorporate learning materials that nurture creative personalities, enabling students to generate and communicate innovative ideas effectively.

For future researchers should explore specific dimensions of digital competence, such as skills in data analysis, design, or marketing strategy development, to provide deeper insights. Comparative studies between Generation Z and earlier generations are also recommended to identify entrepreneurial characteristics and behaviors differences.

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