

The Mediating Role of Self-Efficacy in the Effects of Human Resource Quality, Digital Literacy, and Social Support on Entrepreneurial Intention

Ifanny Nurleli Agustin^{1*}, Rita Yuni Mulyanti², Budiman Abdulah³
Muhammadiyah University of Technology Jakarta

Corresponding Author: Ifanny Nurleli Agustin: ivnnyvnny@gmail.com

ARTICLE INFO

Keywords: Human Resources Quality, Digital Literacy, Social Support, Self-Efficacy, Entrepreneurial Intention.

Received: 20, May

Revised: 15 June

Accepted: 10 July

©2026 Agustin, Mulyanti, Abdulah (s): This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

Human resources play a crucial role in economic development within the digital era. This study aims to analyze the influence of digital literacy, human resource quality, and social support on entrepreneurial intention, with self-efficacy serving as an intervening variable. A quantitative approach was employed, utilizing a saturated sampling technique involving 250 respondents. Data analysis was conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results indicate that while digital literacy does not significantly affect entrepreneurial intention, it does have a significant impact on self-efficacy. Neither human resource quality nor social support was found to have a significant effect on either entrepreneurial intention or self-efficacy. Conversely, self-efficacy was proven to have a positive and significant influence on entrepreneurial intention. Furthermore, digital literacy exerts a significant indirect effect on entrepreneurial intention through self-efficacy, whereas human resource quality and social support do not demonstrate significant indirect effects. This study underscores the vital role of self-efficacy in fostering entrepreneurial intention and offers practical implications regarding the strengthening of digital competencies and individual self-confidence to encourage entrepreneurial activity.

INTRODUCTION

The increasing intensity of global competition has highlighted the strategic importance of human resources in driving economic development and enhancing national competitiveness. A country's ability to adapt to technological advances, generate innovation, and develop specialized skills has become a critical determinant of sustainable and inclusive economic growth. Within the entrepreneurship context, Ni Kadek and John (2019) argued that human resources constitute the most valuable organizational asset because business success depends largely on the competencies, capabilities, and personal attributes of the individuals involved. Similarly, Sidabutar (2022) emphasized that strengthening human resources through continuous improvements in knowledge, skills, and competencies is essential for increasing productivity and maintaining competitiveness in a rapidly changing economic environment.

Indonesia has experienced a gradual improvement in the quality of its human resources, as reflected in the increase in the Human Development Index (HDI) from 75.02 in 2024 to 75.90 in 2025. This progress was accompanied by improvements in several development indicators, including a life expectancy of 74.47 years and real annual per capita expenditure of IDR 12.8 million. These achievements indicate positive developments in health, education, and living standards. Despite these improvements, the country's entrepreneurial development has not kept pace with the advancement of its human capital.

A major challenge lies in the gap between entrepreneurial aspirations and actual entrepreneurial participation among young people. According to the Coordinating Ministry for Human Development and Cultural Affairs (2023), approximately 35.5% of Indonesians aged 15–35 aspire to become entrepreneurs. Nevertheless, Indonesia's national entrepreneurship rate remains relatively low at only 3.47% (ANTARA, 2024). This discrepancy suggests that a substantial proportion of individuals with entrepreneurial ambitions have not translated their intentions into business creation, indicating the existence of barriers that hinder entrepreneurial engagement.

Entrepreneurial intention has long been recognized as a key predictor of entrepreneurial behavior because it reflects an individual's commitment to establishing and managing a business. Beyond creating employment opportunities, entrepreneurship contributes to innovation, economic resilience, and sustainable economic growth. Mutia (2022) defined entrepreneurial intention as an individual's willingness to establish and manage a business while accepting the risks associated with entrepreneurial activities. Likewise, Utari (2020) described entrepreneurial intention as the combination of motivation and readiness to engage in business activities characterized by uncertainty and risk.

Millennials represent one of the most promising demographic groups for entrepreneurial development because they have grown up in a highly digital environment and generally demonstrate greater technological adaptability than previous generations. Their familiarity with digital technologies provides opportunities to create innovative business models, particularly in the digital economy. Maudina et al. (2022) argued that millennials possess strong potential to develop technology-based businesses due to their extensive exposure to digital

platforms. Recognizing this opportunity, the Indonesian government has introduced various initiatives, including vocational education programs and digital literacy enhancement schemes. According to Wulandari et al. (2024), developing high-quality human resources in the digital era requires not only technical expertise but also creativity, interpersonal competencies, and advanced digital capabilities.

Previous studies have identified human resource quality as an important determinant of entrepreneurial intention. Dewi and Abundanti (2019) reported that entrepreneurial competence positively influences individuals' willingness to pursue entrepreneurship. Likewise, Sidabutar (2022) found that well-developed human resources contribute to entrepreneurial growth by improving managerial capabilities and fostering innovation. However, empirical findings remain inconsistent. Halena and Yovita (2020) argued that improvements in human resource quality alone are insufficient to stimulate entrepreneurial intention without complementary external conditions, such as access to information, institutional support, and a conducive social environment. These inconsistencies indicate that the relationship between human resource quality and entrepreneurial intention requires further empirical investigation.

Digital literacy has also emerged as a critical factor influencing entrepreneurial intention in the digital economy. Wulandari et al. (2024) defined digital literacy as a multidimensional capability that includes technical proficiency, ethical awareness, critical evaluation of digital information, and the effective utilization of digital technologies for economic activities. Empirical evidence from Bastomi et al. (2023) demonstrated that digital literacy positively affects entrepreneurial intention. Similarly, Maudina et al. (2022) found that students with stronger digital competencies are more likely to establish startup businesses. Nevertheless, previous findings remain inconclusive. Febriani et al. (2025) reported that digital literacy does not necessarily exert a direct influence on entrepreneurial intention. Furthermore, Asdar et al. (2024) suggested that the relationship between digital literacy and entrepreneurial intention depends substantially on individuals' self-efficacy. These mixed findings highlight the need for further research to clarify the role of digital literacy in shaping entrepreneurial intention, particularly among Indonesia's millennial generation.

LITERATURE REVIEW

Theory of Planned Behavior

As one of the most widely applied frameworks for predicting human behavior, the Theory of Planned Behavior (TPB) explains that an individual's behavior is primarily determined by three interrelated components: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude reflects an individual's positive or negative evaluation of performing a particular behavior, while subjective norms represent the perceived social pressure from significant others. Perceived behavioral control refers to an individual's belief regarding their capability to perform the intended behavior. According to Rizqoeni and Misidawati (2024), perceived behavioral control plays a pivotal role in shaping behavioral intention because it reflects an individual's

confidence in possessing the necessary resources, abilities, and opportunities to carry out a specific action.

From a theoretical perspective, the Theory of Planned Behavior proposes that behavioral intention is formed through the interaction of these three determinants. Individuals are more likely to develop a strong intention to perform a behavior when they evaluate the behavior favorably, perceive support from their social environment, and believe they have sufficient control over its execution. A stronger behavioral intention subsequently increases the likelihood that the intended behavior will be translated into actual action. Consequently, the TPB provides a robust theoretical framework for explaining and predicting individual decision-making processes across various contexts, including entrepreneurship.

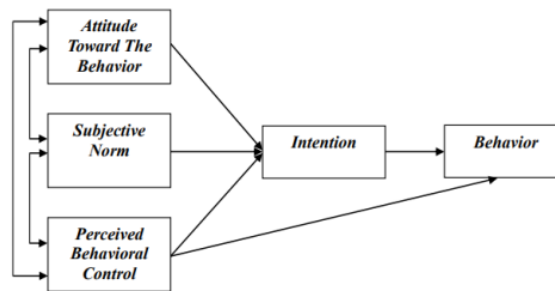


Figure 1. Conceptual Framework TPB (Ajzen, 1991)

Human Capital Theory

Human Capital Theory, originally introduced by Schultz (1981), views human resources as strategic economic assets comparable to physical capital, machinery, and technology in generating organizational value. From this perspective, investment in human capital is considered a fundamental driver of productivity improvement and long-term economic growth. Becker (1964) further developed this theory by emphasizing that expenditures on education, training, and skill development should be regarded as investments rather than costs because they generate future economic returns. Human capital investments enhance individuals' knowledge, competencies, and professional capabilities, enabling them to perform more effectively and adapt to changing labor market demands. Consequently, the ultimate objective of human capital development is to improve individual and societal welfare through higher productivity, increased income, and better quality of life.

Human Resource Quality

Human resources represent one of the most critical organizational assets because they function as the primary drivers of organizational performance and goal achievement. Organizational resources are generally classified into two categories: human resources and non-human resources. The latter include financial capital, machinery, technology, and raw materials that support operational activities (Syafrina, 2019). According to Atika and Mafra (2020), human resource quality refers to the level of employees' competence in performing assigned duties and responsibilities effectively according to their knowledge, skills, and expertise. High-quality human resources are

characterized by adequate education, practical experience, technical competence, and problem-solving abilities. Therefore, organizations possessing highly qualified human resources are more likely to achieve superior performance, higher productivity, and sustainable competitive advantage.

Digital Literacy

Digital literacy refers to the ability to access, understand, evaluate, and effectively utilize information obtained through digital technologies and online platforms (Cantika et al., 2024). Such information may include electronic books, online articles, multimedia content, and other digital resources available via the internet. Mashuri et al. (2022) defined digital literacy as the competence to locate, interpret, and apply information from various digital sources using computers and other digital devices. Beyond technical proficiency, digital literacy encompasses critical thinking, ethical awareness, and the responsible use of digital technologies. According to Sari et al. (2021), digital literacy plays a strategic role in developing adaptive, innovative, and competitive human resources capable of responding to rapid technological change. For the millennial generation, digital literacy has become an essential competency that supports entrepreneurial development by enabling individuals to identify business opportunities, utilize digital platforms, and create innovative products and services.

Social Support

Social support refers to the emotional, informational, instrumental, and appraisal assistance provided by individuals or social networks to enhance an individual's well-being and facilitate the achievement of personal goals, including entrepreneurial activities (Prakoso & Affandi, 2023). Pratiwi (2023) argued that social support fulfills important psychological and social needs by providing guidance, reliable companionship, emotional reassurance, a sense of belonging, and increased self-confidence. Within the framework of the Theory of Planned Behavior, social support may strengthen entrepreneurial intention by shaping subjective norms, where encouragement from family, peers, and the surrounding environment influences an individual's decision to engage in entrepreneurial activities. Therefore, individuals who perceive stronger social support are generally more motivated and confident to pursue entrepreneurial careers.

Self-Efficacy

Self-efficacy is defined as an individual's belief in their capability to successfully perform specific tasks and achieve desired goals (Podungge et al., 2023). Individuals possessing high levels of self-efficacy are more likely to demonstrate confidence when facing challenges, solving problems, and making important decisions. Elfranata et al. (2023) emphasized that self-efficacy constitutes an important component of self-knowledge that significantly influences how individuals think, behave, and respond to various situations. In the entrepreneurial context, self-efficacy has consistently been identified as a major predictor of entrepreneurial intention because individuals who believe in their abilities are more willing to accept uncertainty, take calculated risks, and assume responsibility for business outcomes (Putri, 2020). Consequently, higher

entrepreneurial self-efficacy is expected to increase individuals' readiness to establish and manage new business ventures.

Entrepreneurial Intention

Entrepreneurial intention refers to an individual's conscious willingness and commitment to establish and operate a business venture in the future. Nurhadifah (2018) explained that entrepreneurial intention reflects an internal motivation driven by self-confidence, independence, and a strong desire to pursue entrepreneurial opportunities rather than relying on employment provided by others. Entrepreneurs are characterized by their willingness to take calculated risks, identify business opportunities, apply managerial principles, and utilize available resources efficiently to achieve organizational objectives. According to Nurhayati (2020), intention emerges from an individual's interest and positive evaluation of a particular activity, which subsequently motivates behavioral action. Furthermore, Rusdiana (2018) emphasized that entrepreneurial intention plays a crucial role in economic development because entrepreneurship contributes not only to job creation but also to innovation, economic competitiveness, and sustainable national growth. Therefore, strengthening entrepreneurial intention among young people is considered an important strategy for promoting economic development and reducing unemployment.

METHODOLOGY

This study employed a quantitative research approach with a causal research design to examine the causal relationships among the research variables. A causal design was adopted to empirically investigate the effects of the independent variables on the dependent variable (Sugiyono, 2019). The study was conducted in Jakarta, Indonesia, from November 2025 to March 2026. The independent variables comprised human resource quality, digital literacy, and social support, while entrepreneurial intention served as the dependent variable. Self-efficacy was incorporated as the mediating variable.

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected because of its strong predictive capability and its ability to estimate complex structural models without requiring strict assumptions of multivariate normality (Ghozali, 2021). The analysis was conducted in two stages. The first stage involved the assessment of the measurement model (outer model) to evaluate construct validity and reliability. The second stage focused on the evaluation of the structural model (inner model) to examine the hypothesized relationships among the constructs. The significance of the direct and indirect effects was assessed using the bootstrapping procedure (Abdillah & Jogiyanto, 2021).

RESEARCH RESULT

Descriptive Statistics

Descriptive statistics were performed to provide an overview of the characteristics and distribution of the data collected in this study before proceeding to the hypothesis testing stage. This analysis summarizes respondents' perceptions of the research variables by presenting the minimum value, maximum value, mean, and standard deviation for each construct. These statistical measures provide an initial understanding of the overall response patterns and the central tendency of the data.

The mean value represents the average level of respondents' agreement with each construct, whereas the standard deviation indicates the extent to which responses vary around the mean. A higher mean reflects a more favorable evaluation of the construct, while a lower standard deviation indicates greater consistency in respondents' responses. Consequently, the descriptive statistics provide a useful basis for interpreting the data and support the subsequent evaluation of the measurement and structural models using the PLS-SEM approach.

Table 1. Descriptive Statistics

Characteristics of Respondents	Total	
	Frequency (n = 250)	Percentage (%)
Gender		
Male	131	52.4
Female	119	47.6
Total	250	100
Age		
30-35 years	42	16.8
36-40 years	118	47.2
41-45 years	90	36
Total	250	100
Education Level		
Senior High School/Vocational High School	58	23.2
Diploma (Associate Degree)	47	18.8
Bachelor's Degree	89	35.6
Master's Degree	56	22.4
Total	250	100
Marital Status		
Single	133	53.2
Married	117	46.8
Total	250	100
Work Experience		
1-5 years	86	34.4
5-10 years	92	36.8
More than 10 years	72	28.8
Total	250	100

Administrative Region		
South Jakarta	47	18.8
West Jakarta	46	18.4
Central Jakarta	39	15.6
East Jakarta	56	22.4
North Jakarta	51	20.4
Thousand Islands	11	4.4
Total	250	100

The study involved 250 respondents, consisting of 131 males (52.4%) and 119 females (47.6%), indicating a relatively balanced gender distribution. Most respondents were 36–40 years old (47.2%), followed by those aged 41–45 years (36.0%) and 30–35 years (16.8%), suggesting that the sample was predominantly composed of individuals in the middle stage of the millennial generation.

Regarding educational attainment, the majority of respondents held a Bachelor's degree (35.6%), followed by Senior High School/Vocational High School (23.2%), Master's degree (22.4%), and Diploma (18.8%). In terms of marital status, 53.2% of the respondents were single, while 46.8% were married. Most respondents had 5–10 years of work experience (36.8%), followed by 1–5 years (34.4%) and more than 10 years (28.8%), indicating that the participants generally possessed adequate professional experience. Based on their place of residence, respondents were distributed across all administrative regions of Jakarta, with the largest proportion residing in East Jakarta (22.4%), followed by North Jakarta (20.4%), South Jakarta (18.8%), West Jakarta (18.4%), Central Jakarta (15.6%), and the Thousand Islands (4.4%). This distribution indicates that the sample adequately represents millennials from the six administrative regions of Jakarta.

Outer Model

Based on the research variables and research indicators, the author compiled a path diagram for data analysis purposes using SmartPLS 4.0 software. In Partial Least Squares, constructing a path diagram from the established causal relationships is a must.

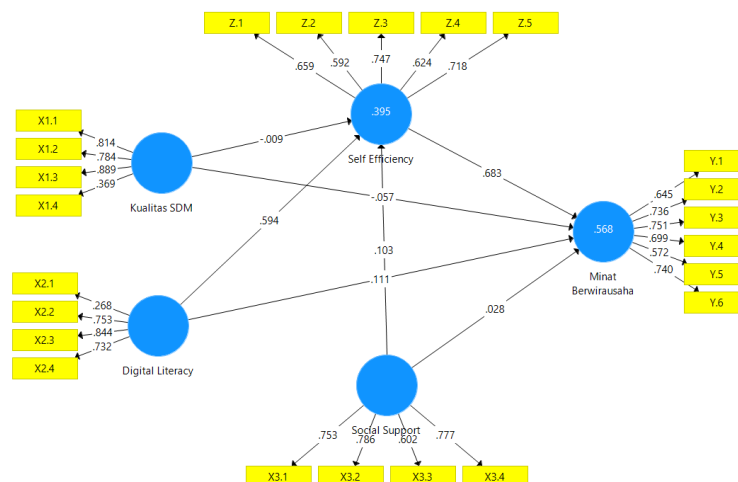


Figure 2. Path Diagram

Convergent Validity

Validity assessment represents the first phase of this study. An indicator is identified as valid in reflective measurement when its loading factor (λ) is equal to or greater than 0.5 for the latent variable being assessed. If an indicator's loading factor is less than 0.5, it fails to adequately represent the measured variable and must be discarded from the research framework. The outcomes of the convergent validity evaluation are illustrated in a path diagram that shows the connection between the indicator and the latent variable and are compiled in Table 2.

According to the convergent validity evaluation outcomes obtained through SmartPLS 4.0 software on the preliminary model, it was observed that not every indicator achieved loading factors exceeding 0.5. This suggests that multiple indicators did not satisfy the defined validity standards. Consequently, indicators related to work techniques and employee performance variables with loading factors falling below 0.5 were excluded to ensure that the research model conformed to the necessary convergent validity conditions.

Figure 3. Path Diagram

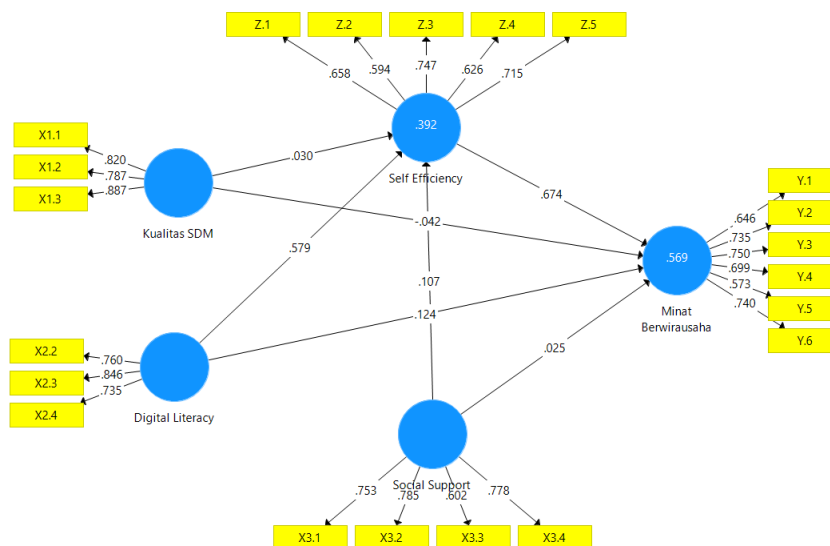


Table 2.Loading Faktor Convergent Validity

Variable	Indicator	Outer Loading	Information
Human Resources Quality	Skills	0.814	Valid
	Knowledge	0.784	Valid
	Spirit at work	0.889	Valid
Digital Literacy	Skills in Information and Communication Technology (ICT)	0.753	Valid
	Skills in Information and Communication Technology (ICT)	0.844	Valid
	Perspectives on Thinking and Attitude	0.732	Valid

Variable	Indicator	Outer Loading	Information
Social Support	Appraisal Support	0.753	Valid
	Informational Support	0.786	Valid
	Emotional Support	0.602	Valid
	Instrumental Support	0.777	Valid
Entrepreneurial Intention	Readiness to become an entrepreneur	0.645	Valid
	Entrepreneurial career orientation	0.736	Valid
	Commitment to starting a business	0.751	Valid
	Seriousness in starting a business	0.699	Valid
	Entrepreneurial Determination	0.572	Valid
	Intention to open a business	0.74	Valid
Self Efficacy	Level	0.659	Valid
	Level	0.592	Valid
	Strength	0.747	Valid
	Strength	0.624	Valid
	Generality	0.718	Valid

According to the findings displayed in the previous figure, the factor loadings for the five variables quality of human resources, digital proficiency, social assistance, self-confidence, and Entrepreneurial Intention yielded values exceeding 0.5 for every indicator. This indicates that the data is dependable and appropriate for additional investigation.

Reliability

Investigation into a variable is deemed trustworthy when its Composite Reliability value exceeds 0.6. The table underneath presents the outcomes of the reliability assessment for every research variable.

Table 3. Reliability

Variable	Composite Reliability	Information
Digital Literacy	0.825	Reliable
Human Resources Quality	0.871	Reliable
Entrepreneurial Intention	0.846	Reliable
Self Efficiency	0.802	Reliable
Social Support	0.822	Reliable

Cronbach's Alpha

A variable is deemed dependable in research when the value of Cronbach's alpha is greater than 0.6. The table below presents the outcomes of the reliability assessment for every variable included in the research.

Table 4. Cronbach's Alpha

Variable	Cronbach's Alpha	rho_A	Information
Digital Literacy	0.682	0.694	Reliable
Human Resources Quality	0.798	0.919	Reliable
Entrepreneurial Intention	0.787	0.794	Reliable
Self Efficiency	0.693	0.707	Reliable
Social Support	0.713	0.729	Reliable

Average Variance Extracted (AVE)

The relationship of each variable to the other variables in the model, along with the AVE value for each variable, demonstrates discriminant validity. A model is considered to have sufficient discriminant validity if the square root of the AVE for each variable exceeds its correlation with other variables. In the outer loading values mentioned earlier, there are no data points with values

Table 5. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Information
Digital Literacy	0.611	Adequate Convergent Validity
Human Resources Quality	0.693	Adequate Convergent Validity
Entrepreneurial Intention	0.675	Adequate Convergent Validity
Self Efficacy	0.664	Adequate Convergent Validity
Social Support	0.637	Adequate Convergent Validity

Inner Model

R² Square (Coefficient of Determination)

Through the examination of the R-Square (R²) figure, the internal or structural model is evaluated to identify how variables interact and to measure the model's sufficiency. The outcomes of the PLS-driven structural model assessment reveal the value of the coefficient of determination.

Table 6. Coefficient of Determination

Variable	R Square
Entrepreneurial Intention	0.569
Self Efficacy	0.392

Q² Square (Predictive Relevance)

In path analysis, Q² is understood similarly to the overall coefficient of determination. The coefficient of determination, also known as R, reflects the proportion of the overall variation in the dependent variable that can be elucidated by the variations of the independent variables.

Table 7. Predictive Relevance

Variable	R Square
Entrepreneurial Intention	0.569
Self Efficacy	0.392
Predictive Relevance	0,738

Hypothesis

Evaluating causal connections within the proposed conceptual framework aims to conduct hypothesis testing. This involves utilizing the intelligent PLS software to interpret the outcomes of the hypothesis examination.

Table 8. Path Coefesien Inner Model

Hypothesis	Variable	coefesien Parameter	T Statistics	P Values	Information
H1	Digital Literacy on Entrepreneurial Intention	0.124	1.814	0.07	Not Significant
H2	Digital Literacy on Self-Efficiency	0.579	9.728	0,00	Significant
H3	Human Resources Quality on Entrepreneurial Intention	-0.042	1.006	0.315	Not Significant
H4	Human Resources Quality on Self-Efficiency	0.03	0.669	0.504	Not Significant
H5	Self-Efficiency on Entrepreneurial Intention	0.674	12.152	0,00	Significant
H6	Social Support on Entrepreneurial Intention	0.025	0.527	0.599	Not Significant
H7	Social Support on Self-Efficiency	0.107	1.857	0.064	Not Significant
H8	Digital Literacy on Self-Efficiency Through Entrepreneurial Intention	0.39	7.141	0,00	Not Significant
H9	Human Resources Quality on Self-Efficiency Through Entrepreneurial Intention	0.02	0.663	0.508	Not Significant
H10	Social Support on Self-Efficiency Through Entrepreneurial Intention	0.072	1.778	0.076	Significant

To facilitate a better understanding of the empirical relationships among the variables, the results of the hypothesis testing are presented through a structural research model and corresponding structural equations. The model visually depicts the paths linking the independent variables, the mediating variable, and the dependent variable, while the equations quantify the magnitude of each relationship based on the estimated path coefficients. These findings provide a foundation for evaluating the proposed hypothesis and explaining the direct as well as indirect effects identified in the study. The structural model and equations are shown below.

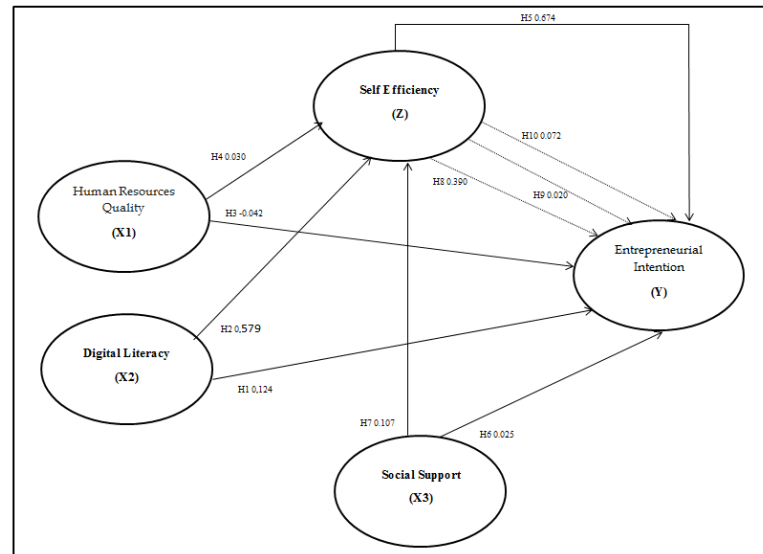


Figure 4. Hypothesis

$$Z = 0,579X1 + 0,030X2 + 0,107X3 + e \dots\dots\dots(1)$$

$$Y = 0,124X1 - 0,042X2 + 0,025X3 + 0,674Z + e \dots\dots\dots(2)$$

DISCUSSION

The Effect of Digital Literacy on Entrepreneurial Intention

This study confirms that the first hypothesis is rejected, meaning Digital Literacy does not exert a significant influence on Entrepreneurial Intention. This outcome suggests that an individual's capacity to comprehend and utilize digital technology does not automatically translate into a desire to pursue entrepreneurship. Although digital literacy facilitates access to information, leverages social media platforms, and helps individuals identify digitally-driven business opportunities, these advantages alone are insufficient to cultivate entrepreneurial aspiration. This finding is corroborated by Prasetyo and Sutopo (2022), who argue that digital literacy bears no significant effect on Entrepreneurial Intention, primarily because digital technology tends to be employed for communication and entertainment rather than commercial purposes. Similarly, Nugroho and Wahyuni (2023) found that proficiency in digital technology does not necessarily stimulate entrepreneurial drive in the absence of personal self-belief regarding one's capability to manage a business.

The absence of a significant relationship between Digital Literacy and Entrepreneurial Intention implies that an individual's ability to understand and harness digital technology cannot, by itself, directly amplify the motivation to establish a venture. Entrepreneurial intention tends to be shaped by alternative determinants such as personal motivation, environmental context, prior experience, and self-confidence. Nevertheless, this finding stands in contrast to the work of Maudina et al. (2022), who demonstrated that digital literacy positively and significantly influences Entrepreneurial Intention, arguing that digital competence assists individuals in recognizing business opportunities and expanding ventures through digital platforms.

The Effect of Digital Literacy on Self-Efficacy

This study confirms that the second hypothesis is accepted, meaning Digital Literacy exerts a significant influence on Self-Efficacy. This finding indicates that proficiency in digital technology enhances an individual's confidence in their own capacity to perform entrepreneurial activities. Mastery of technological tools enables individuals to feel better equipped in confronting the challenges inherent to the digital business landscape. This result is consistent with Ariyati et al. (2025), who demonstrated that digital literacy positively influences Self-Efficacy, as individuals become more self-assured and adaptable to digital transformation. A parallel finding was reported by Nugraha (2022), who noted that the ability to operate digital technologies strengthens one's sense of competence when navigating the demands of digital entrepreneurship.

The significant relationship between Digital Literacy and Self-Efficacy suggests that the greater an individual's comprehension and application of digital technology, the stronger their conviction in their ability to accomplish tasks and overcome diverse challenges. Digital literacy enables individuals to access information, build competencies, and deploy technology effectively, thereby reinforcing self-confidence and improving decision-making and autonomous problem-solving capabilities.

The Effect of Human Resource Quality on Entrepreneurial Intention

This study confirms that the third hypothesis is rejected, meaning Human Resource Quality does not exert a significant influence on Entrepreneurial Intention. This result demonstrates that an individual's level of education, skillset, and competence do not necessarily translate into a direct intention to launch a business. Entrepreneurial intention is more substantially shaped by psychological factors, personal motivation, and contextual opportunities within the surrounding environment. This finding aligns with Arioseno et al. (2023) and Setyanti (2021), who explained that diminished human resource quality may reduce entrepreneurial motivation due to knowledge constraints and fear of failure.

The non-significant relationship between Human Resource Quality and Entrepreneurial Intention indicates that improvements in an individual's competence, knowledge, and skills do not directly generate the intention to engage in entrepreneurship. This result implies that even when a person possesses strong capacity and sound ability, the decision to venture into entrepreneurship is more powerfully influenced by other factors, including internal motivation, social surroundings, business opportunities, and personal self-assurance.

The Effect of Human Resource Quality on Self-Efficacy

This study confirms that the fourth hypothesis is rejected, meaning Human Resource Quality does not exert a significant influence on Self-Efficacy. This finding suggests that an individual's level of education, accumulated knowledge, and acquired skills do not necessarily strengthen belief in their own capabilities. Self-Efficacy is more substantially formed through hands-on experience, prior success, and an individual's proven ability to navigate challenges. This outcome is consistent with Ningsih (2023), who demonstrated that individuals with high work capability tend to exhibit strong Self-Efficacy in overcoming occupational

obstacles. By contrast, Mahfud (2025) found that human resources lacking adequate training and skills tend to possess diminished Self-Efficacy.

The non-significant relationship between Human Resource Quality and Self-Efficacy indicates that formal educational attainment, knowledge, and skill sets do not directly elevate an individual's self-belief. This result implies that self-confidence is more strongly influenced by personal experiences, social support systems, and previously achieved successes rather than by formally acquired competencies alone.

The Effect of Self-Efficacy on Entrepreneurial Intention

This study confirms that the fifth hypothesis is accepted, meaning Self-Efficacy exerts a significant influence on Entrepreneurial Intention. This finding demonstrates that an individual's belief in their own capabilities constitutes a critical factor in shaping the desire to pursue entrepreneurship. Individuals with elevated levels of self-confidence are generally more willing to embrace risk and possess a stronger drive to initiate a business venture. This result is in line with Nursyirwan et al. (2022), who showed that Self-Efficacy positively influences Entrepreneurial Intention, as self-confident individuals tend to demonstrate greater perseverance and creativity. A comparable finding was reported by Nugroho (2022), who asserted that high Self-Efficacy enhances motivation and the courage to launch a business.

The significant influence of Self-Efficacy on Entrepreneurial Intention suggests that the stronger an individual's belief in their capacity to confront challenges and fulfill tasks, the greater their inclination to initiate a business venture. This self-belief empowers individuals to take calculated risks, identify business opportunities, and cultivate a determined commitment to developing and sustaining an enterprise.

The Effect of Social Support on Entrepreneurial Intention

This study confirms that the sixth hypothesis is rejected, meaning Social Support does not exert a significant influence on Entrepreneurial Intention. This finding demonstrates that encouragement from family members, peers, and the broader social environment is insufficient on its own to directly amplify an individual's intention to venture into entrepreneurship. Such an outcome may arise because the decision to initiate a business is more substantially driven by personal readiness and internal motivation. This result is consistent with Rizqy et al. (2025), who found that social support has no significant effect on students' Entrepreneurial Intention. Wibowo (2020) similarly argued that insufficient social support may weaken entrepreneurial motivation because individuals feel deprived of adequate encouragement and emotional reinforcement.

The non-significant relationship between Social Support and Entrepreneurial Intention suggests that backing from family, friends, and the social environment does not directly determine the emergence of an entrepreneurial disposition. This result implies that the decision to start a business is more strongly governed by internal factors such as motivation, self-confidence, and personal orientation rather than external stimulation.

The Effect of Social Support on Self-Efficacy

This study confirms that the seventh hypothesis is rejected, meaning Social Support does not exert a significant influence on Self-Efficacy. This finding suggests that social encouragement received by an individual is insufficient to meaningfully enhance their confidence in their own capabilities. Social support may fail to strengthen self-belief when it is not accompanied by personal experience and demonstrated ability to confront entrepreneurial challenges. This result aligns with the position of Aji et al. (2024), who argued that inadequate social support may diminish Self-Efficacy because individuals feel socially isolated and deprived of moral reinforcement.

The non-significant relationship between Social Support and Self-Efficacy implies that encouragement from family members, peers, and the social environment does not directly enhance an individual's belief in their own abilities. This outcome suggests that the level of Self-Efficacy is more substantially shaped by personal experience, previously achieved accomplishments, and an individual's demonstrated capacity to navigate challenges.

The Effect of Digital Literacy on Entrepreneurial Intention Through Self-Efficacy

This study confirms that the eighth hypothesis is accepted, meaning Digital Literacy exerts a significant influence on Entrepreneurial Intention through Self-Efficacy as a mediating variable. This finding demonstrates that digital literacy is capable of indirectly enhancing Entrepreneurial Intention by reinforcing an individual's sense of self-belief. The ability to effectively utilize digital technology can elevate self-confidence, which in turn stimulates the motivation to establish a venture. This result is consistent with Hutagalung (2023), who stated that Self-Efficacy strengthens the influence of digital literacy on students' Entrepreneurial Intention. Furthermore, Lia et al. (2023) similarly demonstrated that Self-Efficacy functions as a significant mediating variable in the relationship between Digital Literacy and Entrepreneurial Intention.

The indirect influence of Digital Literacy on Entrepreneurial Intention through Self-Efficacy indicates that an individual's capacity to comprehend and leverage digital technology can bolster self-belief, thereby fostering the motivation to pursue entrepreneurship. Digital literacy enables individuals to access business-related information, identify entrepreneurial opportunities, and utilize digital platforms to develop ventures, all of which collectively strengthen the confidence required to initiate a business.

The Effect of Human Resource Quality on Entrepreneurial Intention Through Self-Efficacy

This study confirms that the ninth hypothesis is rejected, meaning Human Resource Quality does not exert a significant influence on Entrepreneurial Intention through Self-Efficacy. This finding suggests that Self-Efficacy is unable to mediate the relationship between human resource quality and Entrepreneurial Intention, as human resource quality lacks sufficient capacity to cultivate individual self-belief. This result is in line with Lia et al. (2023), who concluded that Self-Efficacy serves as a significant mediating variable in the relationship between digital literacy and Entrepreneurial Intention. Additionally,

Sutiadiningsih et al. (2025) found that digital competence can enhance Entrepreneurial Intention through improvements in entrepreneurial self-efficacy.

The absence of an indirect effect of Human Resource Quality on Entrepreneurial Intention through Self-Efficacy indicates that improvements in an individual's competence, knowledge, and skills do not indirectly stimulate entrepreneurial motivation through enhanced self-belief. This result implies that other factors are more dominant in shaping Entrepreneurial Intention than human resource quality mediated by Self-Efficacy.

The Effect of Social Support on Entrepreneurial Intention Through Self-Efficacy

This study confirms that the tenth hypothesis is rejected, meaning Social Support does not exert a significant influence on Entrepreneurial Intention through Self-Efficacy. This finding suggests that social encouragement is incapable of enhancing Entrepreneurial Intention, neither through direct pathways nor via the strengthening of individual self-belief. This result is consistent with the study by Putra and Mulyani (2023), who concluded that social support has no significant effect either directly or when mediated by Self-Efficacy on Entrepreneurial Intention. Furthermore, Helmi and Rachman (2024) revealed that Social Support is unable to enhance entrepreneurial self-efficacy, which would subsequently influence students' Entrepreneurial Intention.

The absence of an indirect effect of Social Support on Entrepreneurial Intention through Self-Efficacy indicates that encouragement from the social environment cannot amplify entrepreneurial motivation through the enhancement of self-belief. This outcome implies that even when individuals receive support from family members, peers, or their surrounding community, internal personal factors remain the primary determinant in shaping Entrepreneurial Intention.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis conducted in this study, several conclusions can be drawn. First, Digital Literacy does not directly and significantly influence Entrepreneurial Intention; however, it significantly strengthens Self-Efficacy. This implies that digital competence contributes more to building individual confidence than to directly stimulating entrepreneurial motivation. Second, Human Resource Quality does not significantly influence either Entrepreneurial Intention or Self-Efficacy, suggesting that formal educational credentials and skill attainment alone are insufficient to drive entrepreneurial aspirations without the presence of robust internal psychological factors. Third, Self-Efficacy is proven to significantly influence Entrepreneurial Intention, positioning it as the most decisive variable in shaping individuals' entrepreneurial motivation. Fourth, Social Support does not significantly affect either Entrepreneurial Intention or Self-Efficacy, indicating that external social encouragement plays a limited role when individuals lack strong internal conviction. Fifth, Digital Literacy indirectly and significantly influences Entrepreneurial Intention through Self-Efficacy as a mediating variable,

confirming that the pathway from digital competence to entrepreneurial motivation operates primarily through the reinforcement of self-belief.

In terms of practical recommendations, educational institutions are advised to integrate digital literacy programs not merely as technical skill training but as confidence-building initiatives that foster entrepreneurial self-efficacy among students. Policymakers and entrepreneurship development programs should place greater emphasis on cultivating self-efficacy through experiential learning, mentorship, and real-world business simulations rather than relying solely on formal education or social encouragement. Future entrepreneurship curricula should incorporate psychological empowerment components, given that internal factors such as self-belief are more influential than external structural factors in determining Entrepreneurial Intention. Organizations and government bodies aiming to increase youth entrepreneurship rates are encouraged to design interventions that simultaneously enhance digital competence and self-efficacy, as this combined approach has proven to be an effective indirect pathway toward stimulating entrepreneurial motivation.

ADVANCED RESEARCH

This study acknowledges several limitations that may affect the generalizability and depth of its findings. First, the research was conducted within a specific geographic and institutional boundary, which may limit the extent to which the results can be applied to broader populations in different regions or academic settings. Second, the data collection relied entirely on self-reported questionnaires, which carry an inherent risk of response bias and social desirability effects, potentially reducing the objective accuracy of the measurements. Third, this study employs a cross-sectional design, capturing data at a single point in time and therefore being unable to establish causal relationships or observe changes in variables over a longer period. Fourth, the scope of variables examined in this study is limited to Digital Literacy, Human Resource Quality, Social Support, Self-Efficacy, and Entrepreneurial Intention, leaving out numerous other potentially influential factors such as entrepreneurial environment, risk tolerance, family background, and access to capital.

In light of these limitations, several directions for future research are proposed. Subsequent studies are encouraged to expand the research sample to encompass a more diverse range of respondents across multiple universities, regions, or countries in order to improve the external validity of the findings. Future researchers may also consider adopting a longitudinal research design to better capture the dynamic development of Entrepreneurial Intention over time. The incorporation of additional variables such as entrepreneurial motivation, risk-taking propensity, access to entrepreneurial ecosystems, or personality traits may further enrich the explanatory power of the research model. Additionally, future studies could employ mixed-method approaches by combining quantitative surveys with qualitative interviews to gain a deeper and more nuanced understanding of the factors shaping Entrepreneurial Intention among young individuals.

ACKNOWLEDGMENT

The authors would like to express their sincere gratitude to all respondents who willingly participated in this study and devoted their time to completing the research questionnaire. Their cooperation and openness were essential to the completion of this research. The authors also extend their appreciation to all parties who provided constructive input, critical feedback, and academic guidance throughout the research process. This research was conducted independently and funded entirely through the authors' own resources, without any external financial grants or institutional sponsorship. Any opinions, findings, and conclusions expressed in this publication are those of the authors and do not necessarily reflect the views of any affiliated institution or organization.

REFERENCES

- Abdillah, Y., Suharto, A., & Setianingsih, W. E. (2025). Penerapan Efikasi Diri , Entrepreneurship Education , 7(2), 636–650.
<https://journal.unesa.ac.id/index.php/jim/article/view/19529>
- Aji Pangestu, Maria Ulfah, H. S. (2024). PENGARUH SELF EFFICACY DAN DUKUNGAN SOSIAL TERHADAP MOTIVASI BERWIRAUSAHA MAHASISWA PENDIDIKAN EKONOMI FKIP UNTAN. 13, 2715–2723.
<https://doi.org/10.26418/jppk.v13i6.79314>
- Any Sutiadiningsih, Ila H.P. Dewi, Wahyu Ratnasari, Achmad Taufiq, M. G. M. (2025). How do digital competencies promote entrepreneurial intention among vocational students? A mediation analysis of entrepreneurial self-efficacy and entrepreneurial mindset.
- Arioseno, R. M., Tannady, H., & Lestari, E. D. (2023). The Effect of Entrepreneurship Education on Entrepreneurial Intention With Human Capital As A Mediating Variable For Students in Tangerang. 3(2), 149–160.
- Bastomi, M., Junaidi, Hermawan, A., & Handayati, P. (2023). The effect of digital literacy, e-commerce business trend, mobile payment, income expectations on intention in digital-based entrepreneurship. International Journal of Applied Finance and Business Studies, 11(3), 688–698.
<https://ijafibs.pelnus.ac.id/index.php/ijafibs/article/view/196>
- Becker, G. S. (1964). Human capital: A theoretical and empirical analysis with special reference to education.
- Cantika, S., Cahyani, D., Kambolong, H. M., & Yusuf, M. (2024). Literasi Digital Aparatur Sipil Negara Dalam Meningkatkan Kualitas Pelayanan Publik. 1(1), 17–32.
- Collins, S. P., Storrow, A., Liu, D., Jenkins, C. A., Miller, K. F., Kampe, C., & Butler, J. (2021). No Title 濟無No Title No Title No Title. 167–186.
- Dewi, L. S., & Abundanti, N. (2019). Pengaruh Profitabilitas, Likuiditas, Kepemilikan Institusional Dan Kepemilikan Manajerial Terhadap Nilai Perusahaan. E-Jurnal Manajemen Universitas Udayana, 8(10), 6099.
<https://doi.org/10.24843/ejmunud.2019.v08.i10.p12>

- Dikson Efrando Sidabutar. (2022). Pengaruh Kualitas Sumber Daya Manusia Terhadap Pertumbuhan Usaha Mikro Kecil Menengah (Ukm) Di Kecamatan Rambah. *Jurnal Ilmiah Cano Ekonomos*, 11(2), 24–34. <https://doi.org/10.30606/cano.v11i2.1618>
- Halena, Y., & Yovita, S. (2020). *International Journal Administration , Business & Organization*. *International Journal Administration, Business & Organization*, 1(3), 47–53.
- Mashuri, C., Permadi, G. S., Vitadiar, T. Z., M., & A. H., Cakra, R., Faizah, A., & Kistofer, T. (2022). Dimensions of Digital Literacy in the 21st Century Competency Frameworks. *Sustainability (Switzerland)*,.
- Maudina, A., Saptono, A., & Pratama, A. (2022). the Effect of Digital Literacy and Entrepreneurs Learning on Students' Entrepreneurial Intention. *Jurnal Pendidikan Ekonomi, Perkantoran, Dan Akuntansi*, 3(1), 131–143.
- Mulyanti, R. (2024). The Influence of Competence , Motivation , Self-Efficacy and Compensation on Job Satisfaction and Employee Performance. 1(4), 196–213.
- Podungge, R., Hakri Bokingo, A., & Hilala, E. (2023). Peran Self Efficacy, Soft Skill, dan Hard Skill terhadap Peningkatan Kesiapan Kerja bagi Mahasiswa Tingkat Akhir Fakultas Ekonomi Universitas Negeri Gorontalo. *SEIKO : Journal of Management & Business*, 6(2), 224–232.
- Rizqy, M. M., Suharto, A., Hafidzi, A. H., & Manajemen, P. S. (2025). Pengaruh Pengetahuan Kewirausahaan , Self Efficacy dan Dukungan Sosial terhadap Minat Berwirausaha pada Mahasiswa di Kabupaten Jember. 8(2), 571–580.
- Rosniawati, D., & Yunizar, Y. (2025). Enhancing entrepreneurial intentions among vocational high school students. *JPPi (Jurnal Penelitian Pendidikan Indonesia)*, 11(1), 66. <https://doi.org/10.29210/020255012>
- Rusdiana, Dr., H., A., M. . (2018). *Kewirausahaan teori dan praktik (2nd ed.)*. CV Pustaka Setia.
- Sari, R. N., Sudarmiatin, & Suharto, M. (2021). Pengaruh literasi digital terhadap minat berwirausaha mahasiswa di era digital. *Jurnal Pendidikan: Teori, Penelitian, Dan Pengembangan*.
- Schultz, T. W. (1981). *Investing in People: The Economics of Population Quality*. Los Angeles: University of California Press.
- Setyanti, A. M. (2021). University Graduates and the Entrepreneurial Intention : Evidence from Indonesia. 03(04), 293–298.
- Sugiyono, D. (2019). Sugiyono, D. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan Kombinasi*. Bandung: Alfabeta. Alfabeta.
- Widyartono, Agustinus, M. J. T. (2023). Pengaruh Literasi Digital dan Literasi Informasi terhadap Minat Berwirausaha Pada Generasi Muda di Kota Palembang. 6(3), 298–307.
- Wulandari, R., Afdal, & Hariko, R. (2024). Literasi Digital Untuk Meningkatkan Minat Berwirausaha Generasi Z. *Risalah: Jurnal Pendidikan Dan Studi Islam*, 10(3), 983–996.