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The Influence of Entrepreneurial Education on Digital Entrepreneurial Intention through Creativity and Entrepreneurial Self-Efficacy among Generation Z Students in Surabaya

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Abstract

High unemployment among university graduates underscores the need to strengthen digital entrepreneurship as an alternative career pathway. Generation Z students possess substantial potential to establish technology-enabled ventures; however, their digital entrepreneurial intention may depend not only on entrepreneurship education but also on creativity and entrepreneurial self-efficacy. This study examines the direct and indirect effects of entrepreneurship education on digital entrepreneurial intention through creativity and entrepreneurial self-efficacy among Generation Z students in Surabaya. A quantitative approach was employed, with data collected through questionnaires from Generation Z students selected using proportionate stratified random sampling. The hypothesized relationships were analyzed using partial least squares structural equation modeling (PLS-SEM). The findings demonstrate that entrepreneurship education has positive and significant effects on digital entrepreneurial intention, creativity, and entrepreneurial self-efficacy. Creativity and entrepreneurial self-efficacy also positively and significantly influence digital

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entrepreneurial intention. Moreover, both variables mediate the relationship between entrepreneurship education and digital entrepreneurial intention. These findings indicate that entrepreneurship education is more effective in fostering students' digital entrepreneurial intention when it simultaneously cultivates creative capabilities and confidence in performing entrepreneurial tasks. The study contributes to the digital entrepreneurship literature by clarifying the psychological mechanisms through which entrepreneurship education shapes entrepreneurial intention and provides practical implications for universities seeking to design technology-integrated entrepreneurship programs that strengthen creativity, entrepreneurial self-efficacy, and digital venture creation among Generation Z students.

Keywords: Creativity; Digital Entrepreneurial Intention; Entrepreneurial Self-Efficacy; Entrepreneurship Education; Generation Z

INTRODUCTION

The issue of educated unemployment remains a major challenge in Indonesia, particularly among young people who are newly entering the labor market. Data from Statistics Indonesia indicate that, as of February 2024, the working-age population in Indonesia reached 214 million people, of whom 7.20 million were still unemployed (BPS, 2024). This condition indicates that the growth of the labor force has not been fully matched by the availability of adequate employment opportunities. Furthermore, the number of unemployed university graduates in August 2024 reached 1.01 million people, suggesting that formal education has not yet fully equipped graduates to meet the demands of the labor market (Kementerian Ketenagakerjaan, 2024). In Surabaya, the educated unemployment rate accounted for 3.06% of the total working-age population in 2024. This phenomenon highlights the need for alternative strategies that are not only oriented toward job creation but also encourage students to become job creators through entrepreneurship (Hisyam et al., 2025).

One effort that can be undertaken to address this issue is the implementation of entrepreneurial education in higher education institutions. Entrepreneurship education plays a crucial role in shaping students' mindsets, skills, and independence, enabling them to take advantage of existing economic opportunities (Hasan, 2020). Along with the rapid development of information technology, the concept of entrepreneurship has evolved into digital entrepreneurship, which utilizes the internet, social media, and various digital

platforms as business tools (Nambisan, 2017). This trend is supported by the high level of internet penetration in Indonesia, which reached 78.19% in 2023, with the majority of users belonging to Generation Z (APJII, 2023). Generation Z refers to individuals who were born and raised alongside digital technological advancements and therefore possess adaptive, creative, and innovation-oriented characteristics (Laka et al., 2024). Consequently, Generation Z students are considered to have substantial potential to develop digital-based businesses by leveraging the entrepreneurial education they receive in higher education institutions.

This potential becomes increasingly relevant when associated with the development of the e-commerce sector in Indonesia, particularly in East Java Province. According to the 2024 E-Commerce Survey conducted by Statistics Indonesia, East Java ranked second among the provinces with the largest number of e-commerce businesses in Indonesia, with a total of 698,868 business actors by the end of 2023. As the center of economic and digital growth in East Java, Surabaya continues to promote business transformation through various programs, such as the e-Peken platform and financial support for young people to develop technology-based business innovations. However, this considerable potential has not been fully accompanied by students' readiness to establish sustainable digital businesses. Many students have demonstrated an interest in entrepreneurship through digital media, yet they still face limitations in developing business ideas, designing marketing strategies, and building confidence in their own abilities (Putri & Dwijayanti, 2024). This condition indicates that digital entrepreneurial intention is influenced not only by entrepreneurship education but also by students' creativity and levels of entrepreneurial self-efficacy (Martínez-Gregorio et al., 2021).

Creativity and entrepreneurial self-efficacy are two important factors that may mediate the influence of entrepreneurial education on digital entrepreneurial intention. Creativity enables students to generate innovative ideas, develop relevant business models, and create strategies that meet the demands of the digital market (Man et al., 2024). Meanwhile, entrepreneurial self-efficacy refers to individuals' beliefs in their ability to initiate, manage, and sustain businesses amid increasingly complex competition (McGee et al., 2009). Previous studies have shown that entrepreneurial education does not always exert a direct influence on entrepreneurial intention; rather, its effects are often mediated by improvements in creativity and entrepreneurial self-efficacy (Nowiński et al., 2019). Nevertheless, studies specifically examining these relationships within the context of digital entrepreneurship

among Generation Z university students remain relatively limited. Therefore, this study aims to analyze the influence of entrepreneurial education on digital entrepreneurial intention through creativity and entrepreneurial self-efficacy among Generation Z students in Surabaya.

METHODS

This study employed a quantitative approach using explanatory research, which aims to explain the causal relationships among variables through the testing of previously formulated hypotheses (Sari et al., 2023). The quantitative approach was selected because this study focuses on measuring the influence of entrepreneurial education on digital entrepreneurial intention through the mediating variables of creativity and entrepreneurial self-efficacy among Generation Z students in Surabaya. The research design adopted was a survey utilizing a structured questionnaire developed based on the indicators of each research variable. The independent variable in this study was entrepreneurial education (X), while the dependent variable was digital entrepreneurial intention (Y). Creativity (Z1) and entrepreneurial self-efficacy (Z2) served as mediating variables. Data were collected from active undergraduate students at various public universities in Surabaya who had completed entrepreneurship or technopreneurship courses. According to (Sugiyono, 2023), the quantitative approach enables researchers to obtain an objective understanding of the relationships among variables through systematic statistical analysis.

This study was conducted over a three-month period, from April to June 2026. The population consisted of all Generation Z students actively enrolled in public universities in Surabaya, namely the State University of Surabaya, Airlangga University, Sepuluh Nopember Institute of Technology, UPN Veteran East Java, Sunan Ampel State Islamic University Surabaya, and the State Polytechnic of Electronics of Surabaya, with a total population of 128,448 students. The sampling technique employed probability sampling using the proportionate stratified random sampling method to provide equal opportunities for each member of the population to become a research respondent (Silviyani et al., 2025). The sample size was determined using the Slovin formula with a margin of error of 5%, resulting in a sample of 400 respondents proportionally distributed across universities and academic cohorts. The research instrument employed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The indicators of entrepreneurial education included teaching

materials, the objectives of entrepreneurship education, learning methods, and supporting facilities and infrastructure. Meanwhile, creativity was measured using the indicators of fluency, flexibility, originality, and elaboration, whereas entrepreneurial self-efficacy was measured based on students' confidence in identifying business opportunities, creating new products, thinking creatively, and commercializing business ideas.

The data analysis techniques employed in this study included descriptive statistical analysis and Structural Equation Modeling–Partial Least Squares (SEM-PLS) using SmartPLS 4 software. Descriptive analysis was conducted to describe the characteristics of the respondents and the response tendencies for each research variable. Furthermore, SEM-PLS was utilized to examine both direct and indirect relationships among entrepreneurial education, creativity, entrepreneurial self-efficacy, and digital entrepreneurial intention. The selection of SEM-PLS was based on its ability to analyze complex research models involving multiple mediating variables and its lack of strict assumptions regarding normal data distribution. The stages of analysis included the evaluation of the outer model through convergent validity, discriminant validity, and construct reliability tests using outer loading values, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability. Subsequently, the inner model was evaluated by testing the Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (F^2), predictive relevance (Q^2), and hypothesis testing through the bootstrapping technique with a significance level of 5% (Ghozali & Latan, 2021). The mediating effects of creativity and entrepreneurial self-efficacy were analyzed using the specific indirect effect test to determine the role of these variables in mediating the relationship between entrepreneurial education and digital entrepreneurial intention.

RESULTS

Description of Research Data

This study aims to analyze the influence of entrepreneurial education on digital entrepreneurial intention through creativity and entrepreneurial self-efficacy among Generation Z students at public universities in Surabaya. Data were collected through questionnaires distributed to students from the 2022, 2023, and 2024 cohorts who had completed entrepreneurship courses. A total of 419 respondents from six public universities

in Surabaya participated in this study. The data obtained were subsequently analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method. Prior to hypothesis testing, descriptive analysis was conducted to identify respondents' characteristics and provide an overview of each research variable.

Table 1. Characteristics of Respondents by Cohort

Cohort	Number of Respondents	Percentage
2022	111	26.5%
2023	144	34.4%
2024	164	39.1%
Total	419	100%

Source: Processed primary data, 2026.

Based on Table 1, the respondents were dominated by students from the 2024 cohort, totaling 164 individuals or 39.1% of the sample. Students from the 2023 cohort accounted for 144 respondents or 34.4%, while students from the 2022 cohort totaled 111 respondents or 26.5%. The number of respondents fulfilled the sample requirements and was therefore suitable for further analysis.

Description of Research Variables

Descriptive analysis was conducted to examine respondents' perceptions of the variables of entrepreneurial education, creativity, entrepreneurial self-efficacy, and digital entrepreneurial intention. The assessment employed a five-point Likert scale ranging from very poor to very good. The results indicated that all variables achieved average scores within the very good category.

Table 2. Average Scores of the Research Variables

Variable	Mean Range	Criteria
Entrepreneurial Education	4.28–4.32	Very Good
Creativity	4.22–4.29	Very Good
Entrepreneurial Self-Efficacy	4.23–4.31	Very Good
Digital Entrepreneurial Intention	4.25–4.30	Very Good

Source: Processed primary data, 2026.

Based on Table 2, entrepreneurial education obtained average scores ranging from 4.28 to 4.32, indicating that students perceived the entrepreneurship education they received as being of a very high quality. The creativity variable obtained scores ranging from 4.22 to 4.29, suggesting that students were capable of generating innovative ideas and adapting to technological developments. Meanwhile, entrepreneurial self-efficacy achieved average

scores ranging from 4.23 to 4.31, reflecting students' high levels of confidence in engaging in entrepreneurial activities. Furthermore, digital entrepreneurial intention also fell within the very good category, with scores ranging from 4.25 to 4.30, illustrating students' strong interest in establishing digital-based businesses.

Results of the Measurement Model Evaluation (Outer Model)

The outer model evaluation was conducted to assess the validity and reliability of the research instruments. Convergent validity was examined through outer loading values and Average Variance Extracted (AVE), while reliability was measured using Cronbach's Alpha and Composite Reliability.

Table 3. Results of Validity and Reliability Tests

Variable	AVE	Cronbach's Alpha	Composite Reliability
Entrepreneurial Education	0.682	0.941	0.951
Digital Entrepreneurial Intention	0.705	0.930	0.944
Creativity	0.699	0.928	0.942
Entrepreneurial Self-Efficacy	0.676	0.931	0.943

Source: SmartPLS Output, 2026.

Based on Table 3, all variables obtained AVE values above 0.50 and Cronbach's Alpha and Composite Reliability values above 0.70. These findings indicate that all indicators met the criteria for validity and reliability. Therefore, the research instruments were deemed capable of consistently measuring each construct and suitable for use in structural model testing.

Results of the Structural Model Evaluation (Inner Model)

Structural model testing was conducted to determine the ability of entrepreneurial education, creativity, and entrepreneurial self-efficacy to explain digital entrepreneurial intention. The coefficient of determination results indicate that the research model possesses a moderate level of predictive power.

Table 4. Coefficient of Determination (R^2)

Endogenous Variable	R-Square	Interpretation
Digital Entrepreneurial Intention	0.597	Moderate
Creativity	0.543	Moderate
Entrepreneurial Self-Efficacy	0.504	Moderate

Source: SmartPLS Output, 2026.

Based on Table 4, entrepreneurial education, creativity, and entrepreneurial self-efficacy explained 59.7% of the variance in digital entrepreneurial intention, while the remaining variance was influenced by factors outside the scope of this study. In addition, entrepreneurial education explained 54.3% of the variance in creativity and 50.4% of the variance in entrepreneurial self-efficacy. These findings indicate that the research model has a reasonably strong capacity to explain the relationships among the variables.

Results of Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method in SmartPLS to examine the direct and indirect effects among the research variables.

Table 5. Results of Hypothesis Testing

Relationship among Variables	Coefficient	T-Statistic	P-Value	Decision
Entrepreneurial Education → Digital Entrepreneurial Intention	0.290	4.652	0.000	Accepted
Entrepreneurial Education → Creativity	0.737	30.335	0.000	Accepted
Entrepreneurial Education → Entrepreneurial Self-Efficacy	0.710	24.389	0.000	Accepted
Creativity → Digital Entrepreneurial Intention	0.256	5.097	0.000	Accepted
Entrepreneurial Self-Efficacy → Digital Entrepreneurial Intention	0.325	6.304	0.000	Accepted

Source: SmartPLS Output, 2026.

The results indicate that entrepreneurial education has a positive and significant effect on digital entrepreneurial intention. In addition, entrepreneurial education was found to significantly enhance students' creativity and entrepreneurial self-efficacy. Subsequently, creativity and entrepreneurial self-efficacy exerted positive effects on digital entrepreneurial intention. These findings suggest that the better the entrepreneurship education received by students, the higher their creativity, self-confidence, and intention to establish digital-based businesses.

Table 6. Results of Mediation Testing

Mediation Path	Coefficient	T-Statistic	P-Value
Entrepreneurial Education → Creativity → Digital Entrepreneurial Intention	0.189	5.016	0.000
Entrepreneurial Education → Entrepreneurial Self-Efficacy → Digital Entrepreneurial Intention	0.231	6.013	0.000

Source: SmartPLS Output, 2026.

Based on Table 6, creativity and entrepreneurial self-efficacy were found to mediate the influence of entrepreneurial education on digital entrepreneurial intention. The mediation coefficient through entrepreneurial self-efficacy was greater than that through creativity. Therefore, it can be concluded that students' confidence in managing businesses plays a more dominant role in strengthening the influence of entrepreneurship education on digital entrepreneurial intention.

DISCUSSION

The Influence of Entrepreneurial Education on the Digital Entrepreneurial Intention of Generation Z Students in Surabaya

The results of the hypothesis testing indicate that entrepreneurial education has a positive and significant effect on the digital entrepreneurial intention of Generation Z students in Surabaya. Therefore, the first hypothesis, which states that entrepreneurial education influences digital entrepreneurial intention, is accepted. Entrepreneurial education plays a strategic role in shaping students' digital entrepreneurial intention because entrepreneurship education equips students with the knowledge, skills, and practical experience relevant to the process of establishing and managing technology-based businesses (Putri & Dwijayanti, 2024). Structured entrepreneurship learning enables students to understand how to identify digital opportunities, develop technology-based business models, and utilize digital platforms in entrepreneurial activities (Liang et al., 2025). When students acquire such understanding, they tend to develop positive perceptions of digital entrepreneurship as a realistic and promising career option.

From a theoretical perspective, these findings are consistent with the Theory of Planned Behavior proposed by Icek Ajzen, which posits that intention is influenced by attitudes, subjective norms, and perceived behavioral control. Entrepreneurial education contributes to the development of positive attitudes toward digital entrepreneurship, enhances students' self-confidence, and provides an understanding of the opportunities and challenges associated with entrepreneurial activities. Consequently, entrepreneurial education strengthens students' intentions to engage in digital entrepreneurship. Several previous studies have also demonstrated that entrepreneurial education positively influences entrepreneurial intention, including in the digital context. Entrepreneurship education is considered one of the main determinants in shaping entrepreneurial intention toward digital

entrepreneurship, as it enhances students' cognitive and psychological readiness to cope with the dynamics of digital business environments (Akhter et al., 2022). Similar findings indicate that digitally oriented entrepreneurship education significantly promotes digital entrepreneurial intention through technological understanding and practical experience provided to students (Duong et al., 2024).

Furthermore, meta-analytic findings confirm that entrepreneurship education generally exerts a positive influence on entrepreneurial intention, although the magnitude of its effect may vary depending on the learning approaches employed (Martínez-Gregorio et al., 2021). In the context of Generation Z students, entrepreneurship education that integrates digital technology, real-world projects, and problem-solving activities is considered more effective in fostering digital entrepreneurial intention than purely theoretical instruction (Cui & Bell, 2022).

Within the context of this study, the respondents, who are Generation Z students in Surabaya, possess characteristics that are closely aligned with digital technological developments. Generation Z is widely recognized as a digitally native generation that is accustomed to using the internet, social media, and various digital platforms in everyday life. This condition makes them more adaptable in accepting and applying digitally based entrepreneurship education. In addition, Surabaya, as one of Indonesia's major cities with rapid economic growth and a well-developed digital ecosystem, provides broad access and opportunities for students to explore and experiment with various forms of digital entrepreneurship, such as online businesses, content creation, and affiliate marketing.

Based on the observations conducted by the researchers, Generation Z students in Surabaya exhibit a high level of interest in digital activities, including managing businesses through social media platforms. This finding is consistent with the questionnaire results, which reveal that 230 respondents had already established digital businesses, a figure considerably higher than the number of students involved in non-digital businesses (150 respondents) and those who had never engaged in entrepreneurial activities (39 respondents). Moreover, the most popular business sectors were closely related to digital technology, including digital services, design, content creation, and affiliate marketing (128 respondents), as well as e-commerce activities (102 respondents).

The entrepreneurship education received by these students further strengthens their understanding and confidence in taking advantage of such opportunities. Students not only

comprehend business concepts theoretically but are also capable of applying them within digital contexts that align with the technology-oriented lifestyle of Generation Z. Consequently, entrepreneurship education becomes increasingly relevant, as it is supported by the reality that most students have already been directly involved in or have shown substantial interest in digital entrepreneurial activities. Therefore, it can be concluded that high-quality, practical, and technology-integrated entrepreneurship education serves as an important factor in fostering digital entrepreneurial intention. The better the quality of entrepreneurship education received by students, the greater their tendency to develop intentions to establish digital-based businesses.

The Influence of Entrepreneurial Education on the Creativity of Generation Z Students in Surabaya

The results of the analysis indicate that entrepreneurial education has a positive and significant effect on the creativity of Generation Z students in Surabaya. Entrepreneurial education plays an important role in developing students' creativity through learning processes that emphasize idea exploration, problem-solving, and the practical application of entrepreneurial concepts (Liang et al., 2025). Through activities such as project-based learning, case studies, business simulations, and open discussions, students are encouraged to think flexibly, critically, and innovatively in responding to business opportunities and challenges (Meitiana, 2025). Practical entrepreneurship education provides students with opportunities to test ideas, integrate interdisciplinary knowledge, and generate new ideas that are relevant to market needs, particularly in the digital context (Saptono et al., 2019).

Theoretically, these findings are consistent with Joseph Schumpeter's perspective, which emphasizes that the essence of entrepreneurship lies in innovation and the creation of new value. Creativity constitutes the fundamental basis for generating innovation, while entrepreneurship education serves as a mechanism for fostering such capabilities. In other words, the greater the students' exposure to entrepreneurship education, the more developed their creative abilities become in generating business ideas. Several previous studies have likewise demonstrated that entrepreneurial education positively and significantly influences students' creativity. Researchers have found that entrepreneurship education enhances creativity by fostering an open mindset toward innovation, which ultimately contributes to entrepreneurial intention (Jiatong et al., 2021). Similar findings have been reported by other scholars, who argue that practice-based entrepreneurship education consistently encourages

improvements in students' creativity in designing digital business ideas. Moreover, other researchers have emphasized that interactive and experiential learning methods strengthen students' abilities to generate original and innovative ideas (Atrup et al., 2023).

In the context of Generation Z, which lives in the digital era, entrepreneurial education serves as a strategic instrument for channeling students' creative potential into more productive and economically valuable activities (Nurcaya et al., 2024). Entrepreneurship education not only transfers business knowledge but also creates a learning environment that supports experimentation, tolerance for failure, and the courage to think beyond conventional patterns (Firdaus & Rush, 2023). This is highly relevant to the characteristics of Generation Z, which tends to be adaptive, exploratory, and open to change.

Based on the researchers' observations, Generation Z students in Surabaya demonstrate high levels of creativity, particularly in exploring various digital business ideas, such as creative content production, digital services, and platform-based business models. This creativity develops further through entrepreneurship education, which encourages students to think innovatively and adaptively in response to technological advancements. In practice, such creativity can be observed through various activities undertaken by students, including creating content on TikTok or Instagram to build branding and market products, offering graphic design and video editing services, operating online stores through marketplaces, and managing affiliate marketing accounts that promote specific products. Therefore, the entrepreneurship education received by students becomes increasingly relevant because it effectively channels their creativity into more structured, productive, and economically valuable directions, particularly within the context of digital entrepreneurship.

The Influence of Entrepreneurial Education on the Entrepreneurial Self-Efficacy of Generation Z Students in Surabaya

The results of the analysis indicate that entrepreneurial education has a positive and significant effect on the entrepreneurial self-efficacy of Generation Z students in Surabaya. This finding implies that the better the entrepreneurship education received by students, the higher their level of self-confidence in carrying out entrepreneurial activities. Entrepreneurial education plays an important role in shaping and enhancing students' entrepreneurial self-efficacy. It does not merely focus on delivering business concepts theoretically, but also provides learning experiences that encourage students to experiment, evaluate, and develop their entrepreneurial abilities directly. From the perspective of social cognitive theory, such

direct experiences constitute the primary source of self-efficacy formation because they enable individuals to assess their abilities realistically, as proposed by Albert Bandura.

Through various learning activities, such as business practices, business simulations, business plan development, and participation in entrepreneurial projects, students acquire mastery experiences, which are considered the main factor in increasing self-confidence. In addition, interactions with lecturers, mentors, and peers provide social persuasion and vicarious experiences that further strengthen students' entrepreneurial self-efficacy. Several previous studies have demonstrated that entrepreneurial education positively and significantly influences students' entrepreneurial self-efficacy. Researchers found that students who received entrepreneurial education tended to have higher levels of self-efficacy than those who did not participate in entrepreneurship courses (Zhao et al., 2005). Furthermore, numerous studies have shown that entrepreneurial education enhances individuals' confidence in performing entrepreneurial tasks, such as identifying opportunities, making decisions, and managing business risks.

Based on the observations conducted by the researchers, Generation Z students in Surabaya who had participated in entrepreneurship education exhibited higher levels of self-confidence in pursuing digital business opportunities, such as opening online stores, becoming resellers, and managing social media–based businesses. They tended to be more willing to make decisions and less hesitant to initiate business ventures, even on a small scale. In relation to the characteristics of the respondents, the majority of students were between 21 and 23 years old (251 respondents), followed by those aged 18–20 years (124 respondents) and 24–26 years (44 respondents). This age range represents the early adulthood stage, during which individuals actively explore their potential, including in career and entrepreneurial domains. At this stage, learning experiences obtained through entrepreneurial education exert a strong influence on the development of self-confidence (entrepreneurial self-efficacy), as students begin to experiment directly, learn from mistakes, and build confidence in their own abilities.

In the context of the digital era, Generation Z students are also confronted with an environment that is highly dynamic and competitive, requiring them to possess not only knowledge but also the confidence to survive and thrive. Practice-oriented entrepreneurial education provides authentic experiences that help students feel more prepared to face these challenges. Consequently, they become less hesitant, more adaptable to technological

changes, and more confident in their ability to compete and sustain businesses amid rapid digital transformation. Therefore, entrepreneurial education not only enhances students' understanding of entrepreneurship but also plays a crucial role in developing entrepreneurial self-efficacy, particularly among students in their productive years who are in the process of self-exploration and personal development. This self-confidence subsequently becomes an essential foundation that enables students to continue experimenting, persevering, and growing within the field of digital entrepreneurship.

The Influence of Creativity on the Digital Entrepreneurial Intention of Generation Z Students in Surabaya

The results of the analysis reveal that creativity has a positive and significant effect on the digital entrepreneurial intention of Generation Z students in Surabaya. In other words, the higher the level of creativity possessed by students, the greater their intention to engage in digital entrepreneurship. Creativity refers to an individual's ability to generate new, innovative, and valuable ideas in response to existing problems and opportunities. In the context of digital entrepreneurship, creativity constitutes an important asset that enables students to design business models, products, and digital marketing strategies that are relevant to the needs of a dynamic market. Students with high levels of creativity tend to be more capable of identifying digital business opportunities, combining technology with innovative ideas, and creating value-added solutions, thereby fostering their intention to engage in digital entrepreneurship.

Theoretically, these findings are consistent with Joseph Schumpeter's view that the essence of entrepreneurship lies in innovation derived from individual creativity. Furthermore, from the perspective of the Theory of Planned Behavior proposed by Icek Ajzen, creativity can influence individuals' attitudes toward entrepreneurial behavior. Students who believe they are capable of generating innovative ideas tend to develop positive perceptions of entrepreneurship, thereby strengthening their intention to establish businesses, particularly in the digital sector. Numerous previous studies have also shown that creativity positively and significantly influences digital entrepreneurial intention. Researchers have argued that creativity functions as a major cognitive factor that encourages students to develop digital business ideas and utilize technology as a means of value creation (Liang et al., 2025). Similar findings have been reported by other scholars, who found that students with higher levels of creativity are more likely to establish digital businesses because they are

capable of designing innovative and adaptive business concepts in response to technological developments (Akhter et al., 2022). In addition, other studies emphasize that creativity supports students in generating digital content, product innovations, and effective marketing strategies, thereby strengthening digital entrepreneurial intention (Pranata et al., 2025).

Within the context of Generation Z students, creativity becomes increasingly important because this generation lives in a digital environment characterized by rapid change and intense competition. Creative students tend to be more responsive to trends, capable of producing engaging content, and able to utilize various digital platforms as business tools. Consequently, creativity becomes a competitive advantage in developing businesses in the digital era.

Based on the observations conducted by the researchers, Generation Z students in Surabaya demonstrated high levels of creativity, particularly in exploiting economic opportunities in the digital sphere. Students were not limited to conventional forms of business; rather, they explored various sources of digital-based income. This phenomenon indicates that students' creativity extends beyond the generation of ideas and is reflected in their ability to identify opportunities, follow trends, and transform digital activities into sources of income. These activities not only reflect creative capabilities but also serve as indicators of the emergence of digital entrepreneurial intention. Therefore, it can be concluded that creativity has a positive and significant effect on the digital entrepreneurial intention of Generation Z students in Surabaya. The higher the level of creativity possessed by students, the greater their tendency to develop intentions to establish digital-based businesses.

The Influence of Entrepreneurial Self-Efficacy on the Digital Entrepreneurial Intention of Generation Z Students in Surabaya

The results of the analysis indicate that entrepreneurial self-efficacy has a positive and significant effect on the digital entrepreneurial intention of Generation Z students in Surabaya. In other words, the higher students' confidence in their entrepreneurial abilities, the greater their intention to establish businesses in the digital sector. Entrepreneurial self-efficacy refers to individuals' beliefs in their capabilities to initiate, manage, and develop businesses, including within the context of digital entrepreneurship. According to the Theory of Planned Behavior proposed by Icek Ajzen, confidence in one's own abilities constitutes a component of perceived behavioral control, which plays an important role in shaping

behavioral intentions. Students with high levels of entrepreneurial self-efficacy tend to feel more capable of dealing with risks, mastering digital technologies, and overcoming various challenges in managing digital-based businesses, thereby demonstrating a stronger tendency to develop digital entrepreneurial intention.

Furthermore, from the perspective of Albert Bandura's social cognitive theory, self-efficacy is a key factor that determines whether individuals will take action, the amount of effort they invest, and their persistence in the face of obstacles. In the context of digital entrepreneurship, students with high self-efficacy not only possess the confidence to establish businesses but also demonstrate greater resilience in dealing with the dynamics and uncertainties of digital markets. Numerous previous studies have shown that entrepreneurial self-efficacy has a positive and significant influence on entrepreneurial intention, including in the context of digital entrepreneurship. Researchers argue that individuals with high self-efficacy are more confident in implementing business ideas, utilizing digital platforms, and making strategic decisions in dynamic business environments (Zhao et al., 2005). In addition, other studies emphasize that entrepreneurial self-efficacy serves as a major predictor of students' intentions to engage in digital entrepreneurship, as such self-confidence determines whether their knowledge and creativity can be translated into concrete actions (Liang et al., 2025).

In the context of Generation Z students, the role of entrepreneurial self-efficacy becomes increasingly important because they face both opportunities and challenges in the digital era. Students with high entrepreneurial self-efficacy tend to be more active in exploiting digital opportunities and more confident in making business decisions. They also demonstrate greater resilience in dealing with obstacles, such as market competition and limited resources. Conversely, students with low self-efficacy tend to hesitate to initiate entrepreneurial activities despite possessing adequate knowledge.

These findings are also interesting when examined in relation to the characteristics of the respondents. Of the total 419 respondents, the majority of students had a monthly allowance ranging from IDR 1,000,001 to IDR 2,000,000, accounting for 186 respondents (44.4%). This was followed by the category of IDR 2,000,001–IDR 3,000,000 with 118 respondents (28.2%), IDR 500,000–IDR 1,000,000 with 59 respondents (14.1%), more than IDR 3,000,000 with 32 respondents (7.6%), and less than IDR 500,000 with 24 respondents (5.7%). This distribution indicates that most respondents belonged to the middle-income

student group. These conditions suggest that digital entrepreneurial intention is influenced not only by the availability of financial capital but also by individuals' confidence in their ability to take advantage of digital business opportunities. Consequently, students with high entrepreneurial self-efficacy tend to maintain strong digital entrepreneurial intentions despite having limited financial resources. Therefore, it can be concluded that entrepreneurial self-efficacy has a positive and significant influence on the digital entrepreneurial intention of Generation Z students in Surabaya. The higher students' confidence in their entrepreneurial abilities, the greater their tendency to develop intentions to establish digital-based businesses.

The Influence of Entrepreneurial Education on Digital Entrepreneurial Intention Through Creativity as a Mediating Variable Among Generation Z Students in Surabaya

The results of the analysis reveal that entrepreneurial education has a positive and significant effect on digital entrepreneurial intention through creativity as a mediating variable among Generation Z students in Surabaya. This finding indicates that creativity functions as an intermediary variable that explains how entrepreneurial education can enhance students' digital entrepreneurial intention. Entrepreneurial education not only contributes to improving students' entrepreneurial knowledge and skills but also serves as an important means of developing creativity as a cognitive and affective capability required to create digital business opportunities. Through project-based learning, case studies, problem-solving activities, and practical experiences, students are encouraged to think creatively in identifying opportunities, designing digital business models, and developing innovative strategies that align with the dynamics of digital markets (Akhter et al., 2022). Thus, entrepreneurial education contributes to shaping a creative mindset that becomes the initial foundation for the emergence of digital entrepreneurial intention.

From a theoretical perspective, these findings are consistent with Joseph Schumpeter's view, which positions creativity as the core of the innovation process in entrepreneurship. Furthermore, within the framework of the Theory of Planned Behavior proposed by Icek Ajzen, creativity can influence individuals' attitudes toward entrepreneurship. Entrepreneurial education that successfully enhances creativity will foster positive attitudes toward entrepreneurial activities, thereby strengthening the intention to establish digital businesses. Creativity subsequently promotes digital entrepreneurial intention because creative individuals are more capable of identifying opportunities within

digital ecosystems and designing valuable solutions (Rossanty et al., 2024). Students with high levels of creativity tend to be more innovative in developing digital business ideas, allowing the knowledge acquired through entrepreneurial education to be transformed into concrete entrepreneurial intentions.

Several empirical studies have also found that the influence of entrepreneurial education on entrepreneurial intention, particularly in the digital context, is not always direct but often operates through improvements in students' creative abilities. Researchers have demonstrated that innovatively designed entrepreneurial education enhances creativity, which subsequently exerts a positive impact on digital entrepreneurial intention (Akhter et al., 2022; Liang et al., 2025). This finding suggests that without adequate creativity, students' entrepreneurial knowledge may fail to develop into genuine intentions and actions related to digital entrepreneurship.

Based on the researchers' observations, Generation Z students in Surabaya who participated in practice-oriented entrepreneurship education tended to exhibit greater creativity in developing digital business ideas, such as creating creative content, designing trend-based products, and utilizing digital platforms innovatively. This creativity subsequently became a major driving force behind their desire to establish digital businesses. These findings are relevant to the growing unemployment rates among young people, which encourage Generation Z not to rely solely on formal employment but also to seek alternative sources of income through entrepreneurial activities. As a generation that has grown alongside technological advancements, Generation Z enjoys easy access to market information, the ability to identify trends, and opportunities to market products and services through smartphones and social media platforms.

These conditions encourage them to become more creative in recognizing business opportunities, such as becoming content creators, resellers, affiliate marketers, online store owners, and providers of digital services. Therefore, entrepreneurship education that is capable of fostering students' creativity becomes an important factor in shaping digital entrepreneurial intention, as creativity enables students to transform the knowledge they acquire into innovative business ideas with economic value. Accordingly, it can be concluded that creativity mediates the relationship between entrepreneurial education and digital entrepreneurial intention. Entrepreneurial education functions as the learning stimulus, creativity serves as the internal process of generating ideas and innovations, and digital

entrepreneurial intention represents the output in the form of students' readiness and willingness to establish digital-based businesses.

The Influence of Entrepreneurial Education on Digital Entrepreneurial Intention Through Entrepreneurial Self-Efficacy as a Mediating Variable Among Generation Z Students in Surabaya

The results of the analysis indicate that entrepreneurial education has a positive and significant effect on digital entrepreneurial intention through entrepreneurial self-efficacy as a mediating variable among Generation Z students in Surabaya. This finding implies that entrepreneurial self-efficacy serves as an intermediary variable that explains how entrepreneurship education enhances students' digital entrepreneurial intention. Entrepreneurial education not only plays a role in improving students' knowledge and understanding of entrepreneurship but also makes an important contribution to building students' confidence in their ability to initiate and manage businesses. In the context of digital entrepreneurship, entrepreneurial education that is practical, application-oriented, and focused on the utilization of digital technologies can enhance entrepreneurial self-efficacy, namely students' belief that they are capable of facing challenges, taking risks, and operating digital technologies in managing businesses. High levels of self-efficacy make students more confident in transforming entrepreneurial learning into a genuine intention to establish digital businesses.

From a theoretical perspective, these findings are consistent with the concept of self-efficacy within Albert Bandura's social cognitive theory, which emphasizes that individuals' beliefs in their capabilities are a major determinant of behavior. Moreover, within the framework of the Theory of Planned Behavior proposed by Icek Ajzen, entrepreneurial self-efficacy is associated with perceived behavioral control, namely individuals' perceptions of their ability to perform a particular behavior. The higher the level of self-confidence, the stronger the intention to engage in entrepreneurship, including within the digital context.

Numerous previous studies have demonstrated that the influence of entrepreneurial education on entrepreneurial intention, including digital entrepreneurial intention, is not always direct but often operates through improvements in entrepreneurial self-efficacy. Researchers have found that entrepreneurial education significantly influences students' entrepreneurial intentions through the enhancement of self-efficacy (Nowiński et al., 2019). Similar findings also confirm that entrepreneurial self-efficacy is an important mediator that

bridges entrepreneurial learning and the formation of entrepreneurial intention (Wu et al., 2022). In the digital context, studies indicate that digital self-efficacy developed through entrepreneurship education plays a significant role in increasing students' digital entrepreneurial intention (Akhter et al., 2022; Liang et al., 2025).

Entrepreneurial education not only provides knowledge about how to start a business but also strengthens students' confidence in their ability to identify business opportunities, make decisions, and cope with business risks. Through various activities, such as preparing business plans, participating in business simulations, organizing entrepreneurship bazaars, carrying out product-selling projects, and delivering business presentations, students gain hands-on experiences that enhance their confidence in managing businesses independently. This confidence subsequently encourages the emergence of intentions to engage in digital entrepreneurship.

Such phenomena are commonly observed among Generation Z students today. For instance, students who initially receive assignments to sell products in entrepreneurship courses often continue these activities through digital platforms such as TikTok Shop, Shopee, Instagram, or WhatsApp Business. Their experiences of acquiring their first customers, earning profits, and receiving positive feedback from consumers strengthen their confidence that they possess the capabilities required to run a business. This confidence becomes an important psychological asset because many students already have access to technology and business ideas but may still lack the courage to begin entrepreneurial activities. Therefore, entrepreneurial education plays a crucial role in fostering entrepreneurial self-efficacy, which subsequently enhances the digital entrepreneurial intention of Generation Z students.

Accordingly, it can be concluded that entrepreneurial self-efficacy mediates the relationship between entrepreneurial education and digital entrepreneurial intention. Entrepreneurial education serves as a source of learning and experience, entrepreneurial self-efficacy functions as a psychological mechanism that strengthens self-confidence, and digital entrepreneurial intention represents the final outcome in the form of students' readiness to engage in digital entrepreneurship.

CONCLUSION

Based on the findings of this study, it can be concluded that entrepreneurial education has a positive and significant effect on the digital entrepreneurial intention of Generation Z students in Surabaya, both directly and indirectly through creativity and entrepreneurial self-efficacy as mediating variables. The entrepreneurship education received by students has been proven to enhance creativity in generating innovative business ideas and to strengthen students' confidence in their ability to initiate and manage digital-based businesses. The findings also indicate that creativity positively influences digital entrepreneurial intention, as creative students tend to be more capable of identifying opportunities, utilizing technological developments, and creating business models that meet the demands of the digital market. Furthermore, entrepreneurial self-efficacy emerges as an important factor that encourages students to have the courage to make decisions, face risks, and develop businesses amid the dynamics of the digital economy. These findings are further supported by empirical evidence showing that the majority of respondents have already been involved in various forms of digital entrepreneurial activities, such as e-commerce, digital services, content creation, and affiliate marketing. Therefore, entrepreneurial education that is of high quality, practical, and integrated with digital technology can serve as a key factor in shaping the digital entrepreneurial intention of Generation Z students in Surabaya through the enhancement of creativity and entrepreneurial self-efficacy.

The contribution of this study lies in the advancement of digital entrepreneurship research, particularly in explaining the mechanism through which entrepreneurial education influences digital entrepreneurial intention through the roles of creativity and entrepreneurial self-efficacy. From a theoretical perspective, this study reinforces the Theory of Planned Behavior proposed by Ajzen as well as Bandura's social cognitive theory by demonstrating that entrepreneurship education affects intention not only directly but also through students' psychological and cognitive factors. In addition, this study enriches the literature on digital entrepreneurship among Generation Z, which remains relatively limited, particularly within the context of higher education institutions in Indonesia. From a practical perspective, the findings of this study may serve as a consideration for universities in designing entrepreneurship education that is more innovative, project-based, and integrated with digital technologies in order to enhance students' creativity and self-confidence in developing digital-based businesses.

Recommendations for future research include expanding the scope of the study by involving students from private universities and higher education institutions in various regions of Indonesia so that the findings can be generalized more broadly. Future studies are also encouraged to incorporate additional variables that may influence digital entrepreneurial intention, such as digital literacy, social support, personality traits, family environment, and access to business capital. In addition to quantitative approaches, future research may combine qualitative methods or mixed methods to obtain a deeper understanding of the process through which digital entrepreneurial intentions are formed among students. Furthermore, longitudinal studies are needed to examine changes in students' creativity, entrepreneurial self-efficacy, and digital entrepreneurial intention over time, particularly in response to technological advancements and the evolving dynamics of the digital business environment.

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