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The Effect Of Entrepreneurship Education, Entrepreneurial Mindset And Digital Literacy On The Entrepreneurial Readiness Of Generation Z Students With Positive Psychological Capital As A Moderator Variable

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Abstract

This study aims to analyze the influence of entrepreneurship education, entrepreneurial mindset, and digital literacy on the entrepreneurial readiness of Generation Z students, with positive psychological capital serving as a moderating variable. The study employs a quantitative methodology with a causal-associative design to investigate the cause-and-effect relationships among the variables under study. The research population consists of students from the Faculty of Economics and Business at the State University of Makassar, with a total sample of 346 respondents. Empirical data were collected using a Likert-scale questionnaire and subsequently analyzed via Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS software. The results indicate that entrepreneurship education has a positive and significant impact on students' entrepreneurial readiness. Furthermore, an entrepreneurial mindset is shown to contribute positively and significantly to enhancing students' level of entrepreneurial readiness. Digital literacy also strengthens entrepreneurial readiness. Additionally, psychological capital is identified as a significant factor influencing entrepreneurial readiness. Moreover, the presence of positive psychological capital as a moderating variable serves to strengthen the collective influence of entrepreneurship education, entrepreneurial mindset, and digital literacy on entrepreneurial readiness.

Keywords: Entrepreneurship Education, Entrepreneurial Mindset, Digital Literacy, Entrepreneurial Readiness, Positive Psychological Capital

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INTRODUCTION

Unemployment among university graduates is an issue that continues to attract attention in the discourse of education and employment policy in Indonesia. Referring to BPS data (2024), the percentage of undergraduate graduates who are classified as openly unemployed has increased from 5.18% to 5.25% in the previous period. This condition suggests that the competencies generated through higher education remain insufficiently responsive to the evolving demands of employment. This issue is particularly relevant for Generation Z, comprising individuals born between 1997 and 2012, who currently dominate the productive age population yet face considerable pressure in securing employment that aligns with their academic qualifications.

Entrepreneurship is often put forward as a strategic response to these problems. Theoretically, entrepreneurial growth plays a role in the creation of jobs, the emergence of various innovations, and the strengthening of economic competitiveness (Gupron et al., 2023). However, Indonesia still records a relatively low ratio of entrepreneurs compared to developed countries such as the United States (11.5%), Japan (11%), and Singapore (7.2%) (Evening News, 2022; Gupron et al., 2023). This gap is not solely caused by low interest, because research by Bachtiar et al. (2020) shows that around 73% of Indonesia's Generation Z express interest in entrepreneurship. The problem lies in the conversion of interest into real action, which is hampered by limited experience, applicable business knowledge, and narrow network access (Maulindah, 2021 in Saputra & Fahlia, 2025;Hermawan et al., 2022).

It is within this framework that entrepreneurial readiness (*Entrepreneurial Readiness*) becomes a relevant construct to be studied. Koten and Rozady (2024) Define entrepreneurial readiness as a person's ability to recognize, utilize and develop business opportunities, as well as his willingness to face various risks inherent in entrepreneurial activities. Adequate readiness is believed to be the main prerequisite that determines a person's success in starting and maintaining a business (Hendri et al., 2018). Based on a study by a number of researchers, several factors were found that affect the readiness to become an entrepreneur in students. First, research Hikmah and Lia (2024) revealed that education exerts a positive and significant effect on entrepreneurial readiness. In addition to the function of transferring knowledge, entrepreneurship education also has a role in building students' self-efficacy and strengthening their belief in personal capacity to start a business (Petra et al., 2023). Saptono et al (2020) emphasized that structured entrepreneurship education is the main foundation in the formation of entrepreneurial readiness. Second, *entrepreneurial mindset* which includes creativity, innovation, and risk tolerance have been proven to significantly drive entrepreneurial decision-making among Generation Z (Saputra & Fahlia, 2025; Kouakou et al., 2019). Third, digital literacy is defined as the ability to utilize technology productively in a business context (Cahyani,

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2024;Anggresta et al., 2022) proven to have a positive effect on entrepreneurial readiness through its role in opening access to market opportunities, innovation, and network expansion (Mugiono et al., 2021; Almi & Rahmi, 2020; Bastomi et al., 2023)

However, previous research generally still examined the relationship between the three variables directly, without considering the role of internal psychological factors. Given that entrepreneurial activity is inherently fraught with risk and uncertainty, positive psychological capital which includes hope, self-efficacy, resilience and optimism is an internal condition that is very relevant to have (Independent, 2023), Individuals with strong psychological capital tend to be more able to maintain motivation and confidence in the face of pressure, so they have the potential to respond to stimulation from education, mindset, and digital literacy more optimally.

This study aims to examine the extent to which entrepreneurship education, entrepreneurial mindset, and digital literacy contribute to shaping the entrepreneurial readiness among students belonging to Generation Z, while also assessing whether positive psychological capital strengthens or weakens this relationship.From a theoretical standpoint, this study offers a contribution toward formulating a more holistic model of entrepreneurial readiness. In terms of practical implications, this study can function as a guiding reference for academic institutions seeking to design entrepreneurship programs that incorporate dimensions beyond cognitive and technical skills, but also the strengthening of students' psychological capacity as future entrepreneurs but also to strengthening the psychological capacity of students as future entrepreneurs.

METHODE

A quantitative approach underpins this study, with the data gathered rendered numerically and subjected to statistical analysis. The research focuses on causal relationships, examining the extent to which variations in one variable lead to changes in another. The respondents comprise students from the Faculty of Economics and Business, Makassar State University, drawn from the 2022 and 2023 cohorts. To measure the research variable, a Likert-scale instrument was utilized.

The analytical process in this research was carried out through Partial Least Squares Structural Equation Modeling (PLS-SEM), utilizing SmartPLS 4 as the supporting software, carried out through a series of sequential stages. The initial stage involves evaluating the outer model to assess instrument quality, This encompasses the assessment of convergent validity through outer loading scores exceeding 0.70 and Average Variance Extracted (AVE) values above 0.50, the evaluation of discriminant validity via either the cross-loading method or the Fornell-Larcker criterion, as well as the measurement of reliability using Composite Reliability and Cronbach's Alpha coefficients above 0.70. The subsequent phase entails an inner model assessment aimed at

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exploring how latent variables relate to one another. This is done by referring to R-square figures, which reflect how well the model accounts for variation in the dependent variable, path coefficients, which reveal both the direction and magnitude of influence between variables and significance evaluation conducted through bootstrapping procedures, with thresholds set at a t-statistic greater than 1.96 and a p-value below 0.05. Moderation testing constitutes the final stage of the analysis, in which an interaction variable is formed between positive psychological capital and each independent variable to examine whether this moderator amplifies or diminishes its effect on entrepreneurial readiness. All resulting findings are subsequently employed to empirically test the research hypotheses.

Data collection in this study was carried out by distributing questionnaires directly to the respondents involved. Out of a total population of 2,550 students, the number of participants required was calculated to be 346 respondents, based on the application of the Slovin formula at a 5% error tolerance level. The determination of the sample relied on a combination of proportionate stratified random sampling and purposive sampling, the latter representing a non-probability sampling approac.

RESULTS

Convergent Validity and Realibity

Table 1. Validity and Realibity

Variabel	Item	Validitas Konvergen		*Realibity*			Remarks
		Loadings Factor	*AVE*	*Crobach Alpha*	*Rho_A*	*Rho_C*	
Pendidikan Kewirausahaan (X1)	PK1	0.882	0.793	0.870	0.873	0.920	Reliable
	PK2	0.907					
	PK3	0.883					
Entrepreneurial Mindset (X2)	EM1	0.870	0.784	0.862	0.865	0.916	Reliable
	EM2	0.898					
	EM3	0.888					
Literasi Digital (X3)	LD1	0.887	0.802	0.876	0.878	0.924	Reliable
	LD2	0.889					
	LD3	0.909					
Kesiapan Berwirausaha (Y)	KB1	0.884	0.775	0.855	0.855	0.912	Reliable
	KB2	0.877					
	KB3	0.880					
	MPP1	0.895	0.794	0.870	0.871	0.920	Reliable
	MPP2	0.887					

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Modal Psikologis Positif (X2)	MPP3	0.891					
	Z x X1	1.000					
	Z x X2	1.000					
	Z x X3	1.000					

Based on Table 1 above, which presents the validity and reliability tests, all convergent validity values meet the criteria for a "good" level: outer loadings are > 0.70, and the average variance extracted (AVE) is > 0.5. Furthermore, the reliability test confirms that the constructs are reliable, his is evidenced by the Cronbach's alpha, composite reliability, and rho_a values for all constructs, which are each > 0.70.. Consequently, it can be concluded that all variables in this research model satisfy the criteria for reliability.

Discriminant Validity

Table 2. *Cross Loading*

Indicator	X1	X2	X3	Y	Z
PK1	**0.882**	0.472	0.469	0.540	0.593
PK2	**0.907**	0.545	0.524	0.608	0.696
PK3	**0.883**	0.488	0.480	0.568	0.610
EM1	0.488	**0.870**	0.435	0.585	0.629
EM2	0.517	**0.898**	0.505	0.651	0.661
EM3	0.495	**0.888**	0.500	0.619	0.648
LD1	0.475	0.502	**0.887**	0.578	0.616
LD2	0.491	0.456	**0.889**	0.533	0.607
LD3	0.517	0.499	**0.909**	0.574	0.646
KB1	0.565	0.613	0.566	**0.884**	0.659
KB2	0.533	0.644	0.591	**0.877**	0.699
KB3	0.603	0.587	0.500	**0.880**	0.653
MPP1	0.649	0.634	0.612	0.677	**0.895**
MPP2	0.615	0.657	0.618	0.667	**0.887**
MPP3	0.640	0.660	0.631	0.692	**0.891**
Z x HP	-0.203	-0.078	-0.080	0.179	-0.148

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Z x EM	-0.087	-0.144	-0.100	0.177	-0.143
Z x LD	-0.087	-0.097	-0.137	0.197	-0.127

Source: SmartPLS Data Processing Results 4,2026

Table 3. *Fornell-Larcker* Criterion

Variable	X1	X2	X3	Y	Z
X1 Entrepreneurship Education	**0.891**				
X2 *Entrepreneurial mindset*	0.565	**0.886**			
X3 Digital Literacy	0.552	0.543	**0.895**		
Y Entrepreneurial Readiness	0.643	0.699	0.628	**0.880**	
Z Positive Psychological Capital	0.713	0.730	0.696	0.762	**0.891**

Source: SmartPLS Data Processing Results 4,2026

Referring to the outcomes of both the cross-loading and Fornell-Larcker tests displayed in Tables 2 and 3, it can be inferred that every variable examined in this research satisfies the predetermined discriminant validity criteria.

Inner *Model* Test

R-Square Test

Table 5. R-Square Test

Variable	R-square
Y Entrepreneurial Readiness	0.771

Source: SmartPLS Data Processing Results 4,2026

As presented in Table 5, the Entrepreneurial Readiness variable yields an R-Square figure of 0.771, indicating that 77.1% of the variation in this variable can be jointly attributed to entrepreneurship education, entrepreneurial mindset, and digital literacy. The remaining 22.9% is attributable to variables not included within the scope of this research, positioning the model in the strong predictive category.

F-Square Test

Table 6 . F-Square Test

Variable	F-Square	Remarks
X1 -> Y	0.067	Small Influence
X2 -> Y	0.154	Moderate influence
X3 -> Y	0.054	Small Influence
Z -> Y	0.169	Moderate Influence

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Z x X1	0.039	Small Influence
Z x X2	0.033	Small Influence
Z x X3	0.041	Small Influence

Source: SmartPLS Data Processing Results 4,2026

Based on the F-square figures, entrepreneurship education and digital literacy are found to have only a modest impact on entrepreneurial readiness, whereas entrepreneurial mindset demonstrates a moderate effect (0.154). Positive psychological capital likewise shows a moderate effect on entrepreneurial readiness (0.169), whereas its capacity to moderate the effects of entrepreneurship education, entrepreneurial mindset, and digital literacy on entrepreneurial readiness falls into the small categoryl.

Hypothesis Testing

Table 7. Hypothesis Testing

	Variable	Standard deviation	T statistics	P values	Remarks
Direct Effect	X1 -> Y	0.039	4.624	0.000	Significant
	X2 -> Y	0.035	8.002	0.000	Significant
	X3 -> Y	0.036	4.332	0.000	Significant
	Z -> Y	0.049	7.589	0.000	Significant
Moderating Effect	Z x X1 -> Y	0.032	3.487	0.000	Significant
	Z x X2 -> Y	0.032	3.608	0.000	Significant
	Z x X3 -> Y	0.031	3.944	0.000	Significant

Source: SmartPLS Data Processing Results 4,2026

The findings from the hypothesis testing presented above confirm that every relationship examined between the variables is statistically significant, as reflected by T-statistic scores exceeding 1.96 together with P-values falling below 0.05. With regard to the direct effect analysis, each of the variables X1, X2, and X3 was shown to have a positive and meaningful impact on variable Y. furthermore, the abalysis of the moderation effect demonstrates that the Positive Psychological Capital variable is shown to moderate and strengthen the influence of variables X1, X2, and X3 on variable Y.

DISCUSSION

The Influence of Entrepreneurship Education on Entrepreneurial Readiness

The findings of this study found that entrepreneurship education exerts a positive and significant effect on entrepreneurial readiness, whereby improvements in educational

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quality correspond to a proportional increase in the level of readiness attained. Such findings underscore that entrepreneurship education functions not merely as a channel for imparting knowledge, but also as a mechanism through which students' practical skills and entrepreneurial attitudes are cultivated.

Theoretically, these findings lend support to the core proposition of Human Capital Theory, which regards education and training as pathways to improving individual capabilities and skills, which in turn drives their productivity. This view is consistent with the idea that human capital is essentially formed from a combination of various factors that contribute to one's productivity. Then, the research Zhuang et al (2022) revealed that education plays an important role in encouraging the growth of entrepreneurial behavior. Other empirical support comes from Destiana et al (2023), Hikmah and Lia (2024) which proves the positive and significant relationship between the quality of entrepreneurship education and the entrepreneurial readiness of Generation Z, the better the education obtained, the stronger their confidence to start a business. In the end, it can be concluded that entrepreneurship education contributes significantly to fostering students' self-confidence in their capacity to pioneer and manage businesses independently, so that the intensity of education is greater.

The Influence *of Entrepreneurial Mindset* on Entrepreneurial Readiness

The findings of this study found that entrepreneurial mindset exerts a positive and significant effect on entrepreneurial readiness. This mindset serves as an essential provision for individuals, including students, in preparing themselves to confront the various challenges and obstacles that may arise in entrepreneurial activities (Saptono et al., 2020)

These findings are in line with *Entrepreneurial Cognition Theory* who perceives the structure of cognition and acts in situations of uncertainty. Individuals with strong entrepreneurship have a cognitive orientation that supports decision-making in the midst of incomplete information are able to recognize opportunities where others only see risks and still face uncertainty. Entrepreneurial mindset is needed to prepare individuals to face entrepreneurial challenges, make it easier to capture career opportunities, and make students more proactive and flexible in facing business challenges (Saptono et al., 2020;Lynch & Corbett, 2023;Hikmah & Lia, 2024). *Entrepreneurial mindset* is a significant determinant factor in influencing entrepreneurial readiness, considering its ability to form mental readiness, cognitive capabilities, and individual courage in calculating risks and navigating the complex dynamics of the business world in a more directed and confident manner.

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The Influence of Digital Literacy on Entrepreneurial Readiness

The findings of this study found that digital literacy contributes positively and significantly to shaping entrepreneurial readiness. This result aligns with the current reality that digital literacy is a crucial competency Generation Z needs to possess in order to face the demands brought about by Industry 4.0. There are six basic literacy which include literacy, science, numeracy, digital, finance, and culture and citizenship. The rapid advancement of Information and Communication Technology makes digital literacy, information, and technology skills have a position of equal importance with other general skills (Wulandari et al., 2024)

These findings are in line with with *Theory of Planned Behavior*, especially in the dimensions *perceived behavioral control*, where digital proficiency provides confidence for individuals that they are able to control and carry out entrepreneurial activities in the midst of an increasingly digitally transformed business environment, the higher the control of behavior that technology students to entrepreneurship. In line with previous research, Ulfa and Suharsono (2023) found that digital literacy has a positive and significant effect on entrepreneurial readiness, where the higher the digital literacy possessed, the greater the readiness of individuals to engage in digital entrepreneurship. Mugiono et al (2021) It also proves that digital literacy and online business learning have a positive and significant effect on online entrepreneurship.. Caverly et al (2019) emphasizing that digital gives control over the environment, shapes realistic expectations, and increases the psychological resilience of Gen Z to modern pressures.

The Effect of Positive Psychological Capital on Entrepreneurial Readiness

The findings of this study found that positive psychological capital exerts a positive and significant effect on entrepreneurial readiness. This suggests that students who exhibit stronger confidence in their own abilities, a more optimistic outlook, a persistent sense of hope, and greater capacity to bounce back from setbacks tend to display higher entrepreneurial readiness as well.

These findings are in line with *THeory of Planned Behavior* where confidence, one's ability to be a strong determinant, strong, ready to act in this case, take risks and start a business. Optimism helps maintain motivation in the midst of uncertainty, hope encourages the setting of ambitious goals as well as the search for alternative paths, while resilience allows individuals to bounce back from inevitable failures in entrepreneurship These findings are in line with research conducted Hasanah and Riyanti (2019) in students who are entrepreneurs in Padang City found that positive psychological capital is positively significantly related to entrepreneurial orientation, confirming that psychological capital is an important predictor of entrepreneurial orientation and readiness. Suparni et al (2024) Positive psychology has an important role

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to play in entrepreneurial education, given that the dynamic business environment demands entrepreneurs who are not only technically skilled, but also have solid mental and emotional strength. That entrepreneurial readiness is not solely a matter of technical competence is reflected in the positive influence psychological capital exerts upon it, but also mental readiness. Students who have *self-efficacy* High does not hesitate to start taking the first steps in entrepreneurship, while those who have high resilience do not give up easily when facing initial obstacles

The Effect of Entrepreneurship Education on Entrepreneurial Readiness Moderated by Positive Psychological Capital

The findings of the study show that entrepreneurship education has been demonstrated to positively affect entrepreneurial readiness, with this relationship being moderated by positive psychological capital. Further examination of the moderation effect confirmed that positive psychological capital plays a role in significantly strengthening the impact of entrepreneurship education on entrepreneurial readiness. That is, these findings carry profound implications, entrepreneurship education does not work in the same way for all individuals. Its effectiveness depends on the internal psychological conditions that become the context for the reception and internalization of the educational material. In *the Theory of Planned Behavior,* confidence as a form of *perceived behavioral control* strengthens the transformation of entrepreneurial knowledge into real action.

These findings are consistent with previous research, which found that entrepreneurship education has a direct effect on the subconstruct of psychological capital with self-efficacy as a mediator, psychological capital plays a mediator role that results in better mental readiness in entrepreneurship through increased self-confidence and perception of self-control, and entrepreneurship education affects entrepreneurial readiness through an entrepreneurial mindset (Cui, 2021);Haddoud et al., 2024; Scott, 2025;Balgiu et al., 2025;Hikmah & Lia, 2024)

The Influence *of Entrepreneurial Mindset* on Entrepreneurial Readiness Moderated by Positive Psychological Capital

The findings of the study show that *entrepreneurial mindset* is proven to have a positive influence on entrepreneurial readiness moderated by positive psychological capital, individuals with *a strong entrepreneurial mindset* tend to have courage in making decisions and do not give up easily when facing failure.

Entrepreneurial mindset serves a crucial function in furnishing entrepreneurs with the psychological resilience and firmness of thought required to manage the intricacies of the business world in an effective and lasting manner. *Theory of Planned Behavior* (TPB) because the paradigm shift in Generation Z shows that internal psychological

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factors (self-efficacy, need for independence, innovation orientation) are more prominent than the social context in shaping real readiness to act, confirming that positive psychological capital is a manifestation of perceived behavioral control (*perceived behavioral control*) bridges the entrepreneurial mindset and true entrepreneurial readiness. Ramdani et al (2023) emphasizing that the entrepreneurial mindset is an internal factor and the main force in increasing interest in entrepreneurship, considering that the entrepreneurial process is always faced with challenges that require readiness and careful planning.

The Effect of Digital Literacy on Entrepreneurial Readiness Moderated by Positive Psychological Capital

The findings of the study show that digital literacy positively influences entrepreneurial readiness once positive psychological capital is taken into account as a moderating factor. Further analysis of the moderation effect demonstrates that positive psychological capital plays a role in significantly reinforcing the influence of digital literacy on entrepreneurial readiness.

In context *Theory of Planned Behavior* (TPB), digital business literacy is in accordance with attitude toward behavior, where digital business literacy will affect how Generation Z views entrepreneurship in the digital era. These findings are in line with previous research, Nabilla et al (2025) It found that psychological capital significantly mediates the relationship between digital literacy and internship experience to job readiness, because technological proficiency does not automatically produce readiness without confidence and resilience. Jumriaty et al (2024) emphasizing that psychological capital and digital literacy are two important factors that improve business management performance. Asri et al (2024) and Wulandari et al (2024) also shows that digital literacy increases positive attitudes and the ability to identify business opportunities in generation Z. when students increasingly master digital competence, confidence (*self-efficacy), optimism*, and their expectations to start a technology-based business also increased, and it was this positive psychological capital increase that ultimately translated digital competence into concrete entrepreneurial readiness.

CONCLUSION

A person's readiness to initiate and manage a business is shown to be positively and significantly shaped by three factors simultaneously entrepreneurship education, entrepreneurial mindset, and digital literacy such that stronger mastery of these three elements corresponds to higher entrepreneurial readiness. Positive psychological capital likewise exerts a positive and significant influence, with individuals possessing high self-efficacy, optimism, hope, and resilience tending to demonstrate greater confidence in

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pursuing entrepreneurial pathways. Furthermore, positive psychological capital is shown to moderate these three variables, meaning that individuals with strong psychological capital are better positioned to translate their competencies into concrete entrepreneurial readiness.

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