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ENTREPRENEURIAL MINDSET, DIGITAL LITERACY, AND ENTREPRENEURIAL BEHAVIOUR: THE DIFFERENTIATED ROLE OF ENTREPRENEURIAL SELF-EFFICACY

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Abstract

Entrepreneurship education does not necessarily ensure that students' entrepreneurial capabilities are reflected in entrepreneurial behaviour. This study examines how entrepreneurial mindset and digital literacy are associated with entrepreneurial behaviour among entrepreneurship students, with entrepreneurial self-efficacy examined as a potential mediating pathway. A quantitative cross-sectional survey was conducted among 200 entrepreneurship students from three universities in Bandung, Indonesia. Data were analyzed using Partial Least Squares Structural Equation Modeling with bootstrapping-based mediation analysis. The results show that entrepreneurial mindset was positively but not significantly associated with entrepreneurial self-efficacy, whereas digital literacy was positively and significantly associated with both entrepreneurial self-efficacy and entrepreneurial behaviour. Entrepreneurial self-efficacy was also positively and significantly associated with entrepreneurial behaviour. Entrepreneurial mindset was positively and significantly associated with entrepreneurial behaviour, but entrepreneurial self-efficacy did not significantly mediate this relationship, indicating a direct-only non-mediation pattern. In contrast, entrepreneurial self-efficacy significantly mediated the relationship between digital literacy and entrepreneurial behaviour, while the direct relationship also remained significant, indicating partial mediation. These findings indicate that entrepreneurial self-efficacy plays a differentiated rather than uniform role in the relationships between distinct forms of entrepreneurial capacity and entrepreneurial behaviour. The study extends entrepreneurship research beyond the predominant focus on entrepreneurial intention by showing that entrepreneurial mindset and digital literacy are associated with entrepreneurial behaviour through different pathways, with implications for differentiated entrepreneurship education strategies

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INTRODUCTION

Entrepreneurship education is expected not only to develop students' entrepreneurial knowledge and capabilities but also to encourage them to engage in entrepreneurial activities. However, possessing entrepreneurial capabilities does not

necessarily ensure that these capabilities are reflected in entrepreneurial behaviour (Lyu et al., 2023; Sitaridis & Kitsios, 2024). Students may acquire relevant knowledge, skills, and cognitive orientations through entrepreneurship education without subsequently engaging in activities such as exploring markets, developing products, promoting offerings, or selling products (Nabi et al., 2017). This discrepancy highlights a capacity–action gap in entrepreneurship education, in which the development of entrepreneurial capacity does not automatically result in observable entrepreneurial action.

In Indonesia, this issue is particularly relevant given the country's continuing efforts to strengthen entrepreneurship. Indonesia's entrepreneurship ratio reached 3.47% at the end of 2023, while the government has set a target of 12%, indicating that the development of entrepreneurial activity remains an important national agenda (KEMENKO PMK, 2023). At the same time, the contribution of educated groups to entrepreneurship remains limited, suggesting that participation in higher education does not automatically translate into entrepreneurial engagement (GoodStats, 2024). This situation highlights the importance of understanding how entrepreneurship education can support students not only in developing entrepreneurial capabilities but also in translating those capabilities into entrepreneurial activities.

A substantial body of entrepreneurship research has focused on entrepreneurial intention as an indicator of students' entrepreneurial behaviour (Liñán & Fayolle, 2015). Entrepreneurial behaviour therefore provides a more direct basis for examining whether entrepreneurial capacity is associated with engagement in entrepreneurial activities (Frese & Gielnik, 2023; Tsou et al., 2023). Entrepreneurial behaviour encompasses entrepreneurial activities across the early stages of the venture formation process, including opportunity exploration, market validation, business planning, product or service development, promotion, and sales (Adeel et al., 2023; Neneh & Dzomonda, 2024). Examining entrepreneurial behaviour is therefore important for determining whether the capabilities developed through entrepreneurship education are reflected in students' engagement in entrepreneurial activities (Alakaleek et al., 2023; Lyu et al., 2023).

Two forms of entrepreneurial capacity are particularly relevant in this context: entrepreneurial mindset and digital literacy. Although both may support entrepreneurial action, they represent distinct types of individual resources. Entrepreneurial mindset is a cognitive orientation, a pattern of thinking that shapes how individuals interpret opportunities, assess risk, navigate uncertainty, and generate innovative responses within a business environment (Bashir & Khalil, 2025; Khetarpal et al., 2025). Digital literacy, in contrast, is a competency-based resource, the ability to access, evaluate, and effectively utilize digital technologies for productive and entrepreneurial activities (Nambisan, 2017; Sitaridis & Kitsios, 2024). This distinction is theoretically important: cognitive orientations shape how individuals think about entrepreneurial situations, whereas competency-based resources equip individuals with the practical tools to act within those situations. In this study, entrepreneurial capacity is therefore used as a conceptual umbrella encompassing these two distinct types of resources, rather than as a higher-order latent construct. This framing is important because different forms of entrepreneurial capacity may not be associated with entrepreneurial behaviour through the same psychological process.

The question then arises whether these different forms of entrepreneurial capacity are associated with entrepreneurial behaviour through the same psychological

pathway. Drawing on Bandura's (1986) Social Cognitive Theory, entrepreneurial self-efficacy provides a potential psychological pathway through which individuals' beliefs about their capability may help explain their engagement in entrepreneurial behaviour. Entrepreneurial self-efficacy refers to an individual's belief in their ability to effectively perform entrepreneurial tasks (Kumar & Shukla, 2022; McGee et al., 2009). Individuals may possess relevant entrepreneurial capabilities without engaging in entrepreneurial activities if they do not perceive themselves as capable of performing the required tasks. Conversely, stronger entrepreneurial self-efficacy may support initiative, persistence, and engagement in entrepreneurial activities (Bandura, 1986; Neneh, 2022). Thus, entrepreneurial self-efficacy may help explain the relationship between entrepreneurial capacity and entrepreneurial behaviour.

Digital literacy is particularly relevant to this question because the relationship between digital competence and self-efficacy may be more direct and proximate than for cognitive orientations such as entrepreneurial mindset. According to Bandura (1986), mastery experiences, or direct experiences of successfully performing a task, are among the most powerful sources of self-efficacy. Digital literacy, as a competency-based resource, involves the practical use of digital tools and environments. When individuals successfully use digital technologies in practice, these experiences may function as mastery experiences that reinforce their perceived capability to perform technology-enabled entrepreneurial activities, such as market research, customer engagement, and digital promotion (Bachmann et al., 2024). This mechanism may be more proximate for digital literacy than for entrepreneurial mindset, which operates at a more abstract cognitive level and may not generate the same kind of direct task-related experiences**.** Sitaridis & Kitsios (2024) and Pandey & Chadha (2026) provide empirical evidence that digital competence is positively associated with students' confidence in performing entrepreneurial tasks, supporting the relevance of this mechanism.

However, the role of entrepreneurial self-efficacy in mediating the relationships between these different forms of entrepreneurial capacity and entrepreneurial behaviour remains underexplored. Prior studies have predominantly examined entrepreneurial self-efficacy as a mediator between entrepreneurial antecedents and entrepreneurial intention (Jiatong et al., 2021; Otache, 2025), leaving its role in the relationship between entrepreneurial capacity and entrepreneurial behaviour comparatively underexplored. More importantly, existing studies have generally examined entrepreneurial self-efficacy as a common psychological mechanism across different types of antecedents, without examining whether its mediating role differs depending on the nature of the capacity involved. Given that entrepreneurial mindset and digital literacy represent distinct forms of entrepreneurial capacity, a cognitive orientation and a competency-based resource, respectively, it remains unclear whether entrepreneurial self-efficacy operates through a similar psychological pathway in both relationships, or whether its role differs according to the type of capacity involved. This question has received limited empirical attention, particularly among entrepreneurship students in Indonesia.

Based on this gap, this study examines how entrepreneurial mindset and digital literacy are associated with entrepreneurial behaviour and whether entrepreneurial self-efficacy functions as a psychological pathway in these relationships among entrepreneurship students in Indonesia. Specifically, the study examines the direct relationships of entrepreneurial mindset and digital literacy with entrepreneurial

behaviour, their relationships with entrepreneurial self-efficacy, the relationship between entrepreneurial self-efficacy and entrepreneurial behaviour, and the mediating role of entrepreneurial self-efficacy in both relationships. This study offers three primary contributions. First, it extends student entrepreneurship research beyond the predominant focus on entrepreneurial intention by examining entrepreneurial behaviour as an outcome of entrepreneurial capacity and by addressing how entrepreneurial capacity is associated with entrepreneurial action. Second, it distinguishes entrepreneurial mindset and digital literacy as distinct forms of entrepreneurial capacity, a cognitive orientation and a competency-based resource, respectively, and demonstrates that this distinction has empirical implications for the pathways through which each form of capacity is associated with entrepreneurial behaviour. Third, it examines whether entrepreneurial self-efficacy operates as a uniform or differentiated psychological pathway across these different forms of capacity. By showing that different forms of entrepreneurial capacity may be associated with entrepreneurial behaviour through different pathways, this study provides a more nuanced understanding of how different forms of entrepreneurial capacity are associated with entrepreneurial behaviour.

LITERATURE REVIEW

Entrepreneurial Mindset and Entrepreneurial Self-Efficacy

Entrepreneurial mindset is a cognitive orientation that influences how individuals recognize opportunities, navigate uncertainty, assess risk, and generate innovative solutions within a business environment (Bashir & Khalil, 2025; Khetarpal et al., 2025). Rather than merely reflecting entrepreneurial knowledge, entrepreneurial mindset represents a pattern of thinking that shapes how individuals interpret entrepreneurial situations and respond to challenges.

Drawing on Social Cognitive Theory, entrepreneurial mindset may contribute to entrepreneurial self-efficacy by shaping how individuals interpret and respond to entrepreneurial situations. Individuals with a stronger entrepreneurial mindset may be more likely to approach uncertainty proactively, recognize opportunities, and respond constructively to entrepreneurial challenges, potentially strengthening their beliefs in their ability to perform entrepreneurial tasks. Empirical evidence has reported a positive association between entrepreneurial mindset and entrepreneurial self-efficacy (Khetarpal et al., 2025; Kumar & Shukla, 2022). However, because entrepreneurial mindset and entrepreneurial self-efficacy represent conceptually distinct constructs, cognitive orientation and beliefs about one's capability, respectively, the extent to which mindset translates into self-efficacy remains an empirical question. Accordingly, this study hypothesizes that entrepreneurial mindset is positively associated with entrepreneurial self-efficacy.

H_1: Entrepreneurial mindset has a positive effect on entrepreneurial self-efficacy.

Digital Literacy and Entrepreneurial Self-Efficacy

Digital literacy refers to individuals' ability to access, evaluate, and effectively utilize digital technologies for productive and entrepreneurial activities (Nambisan, 2017; Sitaridis & Kitsios, 2024). Within a digitally driven entrepreneurial ecosystem, digital literacy represents a strategic capability that enables individuals to navigate digital tools and resources, access relevant information, and support technology-enabled entrepreneurial activities.

Drawing on Bandura's (1986) Social Cognitive Theory, digital literacy may strengthen individuals' beliefs in their ability to perform technology-enabled entrepreneurial tasks. Individuals with higher digital literacy possess greater familiarity with digital tools and resources, which may reinforce their perceived capability to navigate digital environments, identify relevant information and opportunities, engage with potential customers, and perform other entrepreneurial tasks. Sitaridis & Kitsios (2024) and Pandey & Chadha (2026) provide empirical evidence that digital competence is positively associated with students' confidence in performing entrepreneurial tasks. Thus, higher digital literacy may strengthen entrepreneurial self-efficacy by reinforcing individuals' perceived capability to perform entrepreneurial tasks in digital environments.

H_2: Digital literacy has a positive effect on entrepreneurial self-efficacy.

Entrepreneurial Self-Efficacy and Entrepreneurial Behaviour

Entrepreneurial self-efficacy refers to an individual's belief in their ability to effectively perform entrepreneurial tasks (McGee et al., 2009). Grounded in Social Cognitive Theory, entrepreneurial self-efficacy influences individuals' motivation, effort, and persistence, thereby shaping their willingness and ability to engage in entrepreneurial activities.

Individuals with higher entrepreneurial self-efficacy tend to set more challenging goals, exert greater effort when facing obstacles, and persist longer in pursuing entrepreneurial activities (Neneh, 2022). These motivational mechanisms are particularly relevant to entrepreneurial behaviour because engaging in entrepreneurial activities requires individuals to move beyond perceived capability toward concrete action. Neneh & Dzomonda (2024) found that entrepreneurial self-efficacy contributes to the transition from entrepreneurial intention to entrepreneurial behaviour. Similarly, Rachma et al. (2024) reported a direct positive and significant effect of self-efficacy on entrepreneurial behaviour among Indonesian university students. These findings suggest that individuals who believe they are capable of performing entrepreneurial tasks may be more likely to initiate, sustain, and advance entrepreneurial activities. Accordingly, entrepreneurial self-efficacy is expected to positively influence entrepreneurial behaviour.

H_3: Entrepreneurial self-efficacy has a positive effect on entrepreneurial behaviour.

Entrepreneurial Mindset and Entrepreneurial Behaviour

Entrepreneurial mindset, as a cognitive orientation, may exert a direct effect on entrepreneurial behaviour because its proactive, opportunity-oriented, and innovative characteristics may encourage individuals to move beyond recognizing business opportunities toward taking concrete entrepreneurial action (Bashir & Khalil, 2025; Khetarpal et al., 2025). Individuals with a stronger entrepreneurial mindset may be more inclined to approach uncertainty proactively, identify opportunities, generate innovative solutions, and translate these orientations into entrepreneurial activities. While prior research has often examined entrepreneurial mindset in relation to entrepreneurial intention rather than behaviour (Caputo et al., 2025; Sun et al., 2023), its proactive and action-oriented nature suggests that its influence may extend beyond intention formation to entrepreneurial activity. Examining this relationship therefore extends existing research on entrepreneurial mindset by addressing its role in entrepreneurial outcomes beyond intention.

H_4: Entrepreneurial mindset has a positive effect on entrepreneurial behaviour.

Digital Literacy and Entrepreneurial Behaviour

Digital literacy provides students with practical capabilities that can facilitate engagement in entrepreneurial activities. The ability to access and evaluate digital information, use online platforms, and operate digital tools can support a range of entrepreneurial tasks, including market research, customer communication, product promotion, and business management (Nambisan, 2017; Sitaridis & Kitsios, 2024). These capabilities may reduce practical barriers to entrepreneurial engagement by enabling students to obtain information, interact with market actors, and utilize digital resources in developing and promoting business activities. While prior research has often examined digital literacy in relation to entrepreneurial intention rather than behaviour (Ganefri et al., 2024; Mulyono et al., 2023), its practical application suggests that digital literacy may also be relevant to students' engagement in entrepreneurial activities. Thus, students with higher digital literacy may be better equipped to apply digital resources in carrying out entrepreneurial activities and converting digital capabilities into entrepreneurial action.

H_5: Digital literacy has a positive effect on entrepreneurial behaviour.

Entrepreneurial Self-Efficacy as a Mediating Psychological Pathway

Although entrepreneurial mindset and digital literacy may directly influence entrepreneurial behaviour, their effects may also operate indirectly through entrepreneurial self-efficacy. Entrepreneurial mindset represents a cognitive orientation that supports opportunity recognition, proactive thinking, and responses to entrepreneurial uncertainty, whereas digital literacy represents a capability that enables individuals to access, evaluate, and utilize digital technologies for entrepreneurial activities. However, the extent to which these different forms of entrepreneurial capacity are associated with entrepreneurial behaviour through self-efficacy may vary.

From the perspective of Social Cognitive Theory, entrepreneurial self-efficacy represents a potential psychological pathway through which individuals' capabilities and cognitive orientations may influence their engagement in entrepreneurial activities by strengthening their perceived ability to initiate, perform, and persist in entrepreneurial tasks (Bandura, 1986). While the mediating role of entrepreneurial self-efficacy has been examined extensively in relation to entrepreneurial intention (Jiatong et al., 2021; Newman et al., 2019), its role in explaining the translation of entrepreneurial capacity into entrepreneurial behaviour remains comparatively underexplored. Accordingly, this study examines whether entrepreneurial self-efficacy functions as a uniform or differentiated psychological pathway across the relationships between entrepreneurial mindset, digital literacy, and entrepreneurial behaviour.

H_6: Entrepreneurial self-efficacy mediates the effect of entrepreneurial mindset on entrepreneurial behaviour.

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H_7: Entrepreneurial self-efficacy mediates the effect of digital literacy on entrepreneurial behaviour.

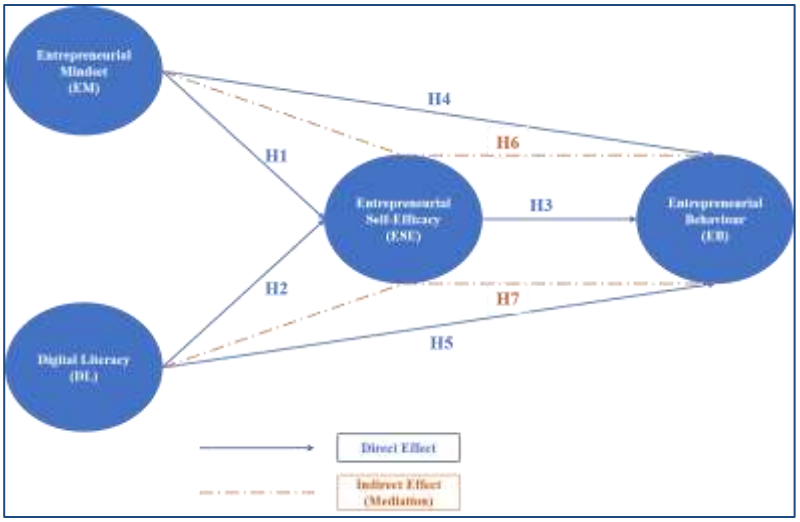


Figure 1. Research Model
Source: Developed by the authors (2026)

RESEARCH METHODS

Research Design and Approach

This study employs a quantitative approach with a cross-sectional survey design. Data were collected at a single point in time to examine the relationships among entrepreneurial mindset, digital literacy, entrepreneurial self-efficacy, and entrepreneurial behaviour among entrepreneurship students. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed using SmartPLS 4 because the study examines a model involving multiple latent constructs, direct relationships, and mediating relationships, with an emphasis on explaining the variance of endogenous constructs. PLS-SEM is suitable for models involving multiple latent constructs and does not require multivariate normality assumptions (Hair et al., 2022). SmartPLS 4 was selected because it enables the simultaneous assessment of the measurement and structural models. Because the data were cross-sectional, the mediation results are interpreted as statistical associations consistent with the proposed theoretical model rather than evidence of temporal or causal relationships.

Population, Sampling, and Data Collection

The population comprised 393 active students enrolled in Entrepreneurship study programs at three universities in Bandung, Indonesia. The three universities were selected because they provide Entrepreneurship study programs that are directly relevant to the research context and enable the study to examine entrepreneurial mindset, digital literacy, entrepreneurial self-efficacy, and entrepreneurial behaviour within entrepreneurship education settings. A target sample of 200 respondents was set, with proportional allocation across the three institutions. Proportionate quota sampling, a non-probability sampling technique, was used to allocate the sample according to the proportion of students in each institution. Respondents were recruited through the official communication channels of each study program with assistance from program coordinators until the predetermined quotas were fulfilled. Sample allocation across institutions is presented in Table 1.

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Table 1. Sample Allocation

Institution	Population	Sample
Institut Teknologi Bandung	298	152
Universitas Santo Borromeus	28	14
Universitas Sali Al Aitaam	67	34
Total	393	200

Source: PDDIKTI (2025)

No requirement to currently own or operate a business was imposed because the study examines entrepreneurial behaviour as engagement in activities across the early stages of entrepreneurial activity. This inclusion criterion allowed the study to capture entrepreneurial activities among students regardless of whether they had already established a business.

Because the sampling procedure was non-probability based, the sample does not provide a basis for statistical generalization to all entrepreneurship students in Indonesia. The findings are therefore interpreted within the context of the sampled students and participating institutions.

Data were collected through an online questionnaire distributed via Google Forms. The questionnaire link was disseminated through the official communication channels of each study program with assistance from program coordinators. A total of 200 valid responses were obtained and used for analysis.

To reduce the potential for common method bias, respondents were informed that their responses would be treated confidentially and that there were no right or wrong answers. The questionnaire was also presented in a clear and structured format to reduce evaluation apprehension and response bias. Nevertheless, because all constructs were measured through self-reported responses collected from the same respondents at one point in time, the possibility of common method bias cannot be completely excluded.

Measures

The measurement instrument was developed by adapting and translating measurement items from previous studies. Items were first selected based on their correspondence with the conceptual definitions of the target constructs, then translated into Indonesian, and subsequently reviewed for semantic clarity, readability, conceptual relevance, and suitability for the entrepreneurship student context. Minor contextual modifications were made where necessary while preserving the original meaning, and the items were further reviewed for potential conceptual overlap across constructs. This process resulted in a final set of 22 items across the four constructs.

All constructs except entrepreneurial behaviour were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Entrepreneurial behaviour was measured using a five-point frequency scale ranging from 1 (never) to 5 (very often), given that its items capture reported engagement in entrepreneurial activities rather than attitudinal agreement.

Entrepreneurial mindset was measured using six items adapted from Bernardus and Jacob (2022), focusing on risk-taking, optimism under uncertainty, creativity, and opportunity recognition. Digital literacy was measured using six items adapted from the Academic Digital Literacy Scale developed by Anwar et al. (2023),

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covering technical and cognitive aspects of digital literacy. Minor contextual modifications were made to align the wording with the entrepreneurial and business context of the present study while preserving the underlying meaning of the original items. Entrepreneurial self-efficacy was measured using four items adapted from Krueger et al. (2000) and Kumar & Shukla (2022), reflecting confidence in identifying opportunities, developing new business ideas and products, creating products that address customer needs, and developing business plans and presentations for potential investors. Entrepreneurial behaviour was measured using six items adapted from Adeel et al. (2023), reflecting students' reported engagement in entrepreneurial activities such as discussing business ideas with potential customers, exploring markets, preparing business plans, developing products or services, conducting marketing or promotion, and selling products or services.

Data Analysis

Data analysis proceeded in two stages. The first stage involved assessment of the measurement model by examining convergent validity through outer loadings and Average Variance Extracted (AVE), construct reliability through Composite Reliability (CR) and Cronbach's Alpha, and discriminant validity through the Heterotrait–Monotrait Ratio (HTMT). Factor loadings above 0.70, AVE values above 0.50, and reliability values above 0.70 were considered acceptable. HTMT values below 0.90 were used to establish discriminant validity. Multicollinearity was assessed using Variance Inflation Factor (VIF) values, with values below 5.0 indicating the absence of critical multicollinearity concerns (Hair et al., 2022). The second stage involved assessment of the structural model by examining path coefficients, coefficient of determination (R^2), effect sizes (f^2), and mediation effects. Mediation was assessed through the significance of indirect effects using a bootstrapping procedure with 5,000 subsamples. Statistical significance was assessed at the 5% level.

RESULTS AND DISCUSSION

Measurement Model Assessment

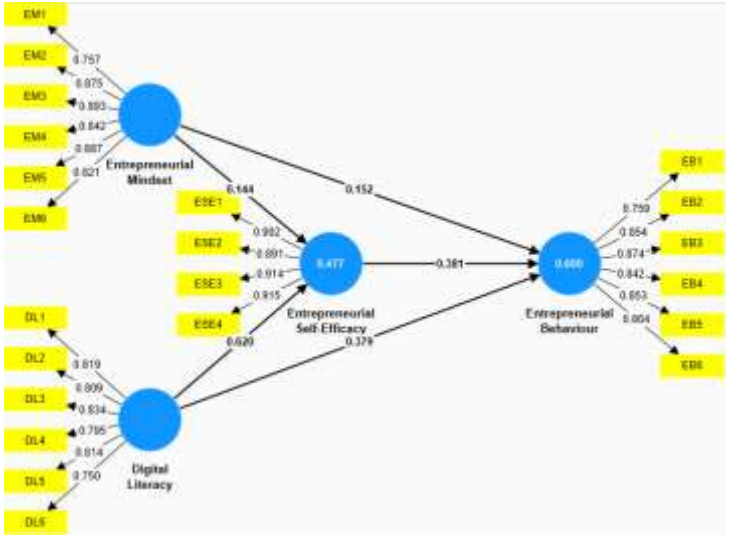


Figure 2. PLS-SEM Measurement and Structural Model

Source: Processed survey data, 2026

1. Convergent Validity

The measurement model demonstrated satisfactory convergent validity and internal consistency. All 22 indicators loaded above the recommended threshold of 0.70, with loadings ranging from 0.750 to 0.915 across constructs (Hair et al., 2022). Cronbach's alpha values ranged from 0.890 to 0.927, while CR values ranged from 0.916 to 0.948, exceeding the recommended threshold of 0.70 and indicating strong internal consistency. Rho_A values, reported as an additional reliability indicator, also exceeded 0.70 across all constructs. AVE values ranged from 0.646 to 0.820, exceeding the recommended threshold of 0.50 and confirming satisfactory convergent validity (Hair et al., 2022). Overall, all four constructs met the recommended reliability and convergent validity criteria, and all 22 indicators were retained for subsequent structural model testing.

Table 2. Measurement Model Assessment

Construct	Cronbach's alpha	rho_A	CR	AVE	Loading Range
Digital Literacy	0.890	0.895	0.916	0.646	0.750–0.834
Entrepreneurial Behaviour	0.917	0.919	0.936	0.709	0.759–0.874
Entrepreneurial Mindset	0.921	0.932	0.938	0.718	0.757–0.893
Entrepreneurial Self-Efficacy	0.927	0.929	0.948	0.820	0.891–0.915

Source: Processed survey data, 2026

2. Discriminant Validity

Discriminant validity was assessed using the HTMT ratio, with values below 0.90 indicating adequate discriminant validity (Hair et al., 2022). As shown in Table 3, all HTMT values ranged from 0.417 to 0.764, remaining below the recommended threshold of 0.90. The highest HTMT value was observed between digital literacy and entrepreneurial behaviour (0.764), followed by the relationship between digital literacy and entrepreneurial self-efficacy (0.736). These results indicate that the four constructs are empirically distinguishable from one another and provide evidence of satisfactory discriminant validity.

Table 3. Discriminant Validity Based on HTMT

Construct	Digital Literacy	Entrepreneurial Behaviour	Entrepreneurial Mindset	Entrepreneurial Self-Efficacy
Digital Literacy	—	0.764	0.432	0.736
Entrepreneurial Behaviour		—	0.486	0.748
Entrepreneurial Mindset			—	0.417

Source: Processed survey data, 2026

Structural Model Assessment

1. Collinearity Assessment

Collinearity assessment showed that all inner VIF values ranged from 1.195 to 1.929, well below the recommended threshold of 5.0 (Hair et al., 2022). This indicates that collinearity among the predictors was not a critical concern in the structural model.

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Table 4. Inner VIF Values

Endogenous Construct	Predictor	VIF
Entrepreneurial Behaviour	Digital Literacy	1.929
	Entrepreneurial Mindset	1.234
	Entrepreneurial Self-Efficacy	1.911
Entrepreneurial Self-Efficacy	Digital Literacy	1.195
	Entrepreneurial Mindset	1.195

Source: Processed survey data, 2026

2. Coefficient of Determination (R^2)

The R^2 was assessed to evaluate the explanatory power of the structural model. Entrepreneurial mindset and digital literacy explained 47.7% of the variance in entrepreneurial self-efficacy (R^2 = 0.477), reflecting moderate explanatory power (Hair et al., 2022). For entrepreneurial behaviour, entrepreneurial mindset, digital literacy, and entrepreneurial self-efficacy jointly explained 60.0% of the variance (R^2 = 0.600), indicating moderate explanatory power in the study context. The adjusted R^2 values were 0.593 for entrepreneurial behaviour and 0.472 for entrepreneurial self-efficacy, indicating stable explanatory power after accounting for the number of predictors.

Table 5. R^2 Result

Endogenous construct	R^2	R^2 adjusted
Entrepreneurial Behaviour	0.600	0.593
Entrepreneurial Self-Efficacy	0.477	0.472

Source: Processed survey data, 2026

3. Effect Sizes (f^2)

The f^2 were assessed to determine the substantive contribution of each predictor to the explained variance of the endogenous constructs. Following the commonly used benchmarks, f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively (Hair et al., 2022). Digital literacy showed a large effect on entrepreneurial self-efficacy (f^2 = 0.614) and a medium effect on entrepreneurial behaviour (f^2 = 0.186). Entrepreneurial self-efficacy also showed a medium effect on entrepreneurial behaviour (f^2 = 0.190). In contrast, entrepreneurial mindset showed small effects on entrepreneurial behaviour (f^2 = 0.047) and entrepreneurial self-efficacy (f^2 = 0.033).

Table 6. f^2 Result

Path	f^2	Effect size
Digital Literacy -> Entrepreneurial Behaviour	0.186	Medium
Digital Literacy -> Entrepreneurial Self-Efficacy	0.614	Large
Entrepreneurial Mindset -> Entrepreneurial Behaviour	0.047	Small
Entrepreneurial Mindset -> Entrepreneurial Self-Efficacy	0.033	Small
Entrepreneurial Self-Efficacy -> Entrepreneurial Behaviour	0.190	Medium

Source: Processed survey data, 2026

Hypothesis Testing

The hypotheses were tested using path coefficients and bootstrapping results, with statistical significance assessed at the 5% level. As presented in Table 7, four of the five hypothesized direct relationships were supported. Entrepreneurial mindset was not significantly associated with entrepreneurial self-efficacy (p = 0.053), whereas digital literacy was significantly associated with entrepreneurial self-efficacy. Entrepreneurial self-efficacy was significantly associated with entrepreneurial

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behaviour. Both entrepreneurial mindset and digital literacy were also significantly associated with entrepreneurial behaviour. Accordingly, H_2, H_3, H_4, and H_5 were supported, whereas H_1 was not supported.

The mediation analysis showed that entrepreneurial self-efficacy significantly mediated the relationship between digital literacy and entrepreneurial behaviour, supporting H_7. Because both the direct and indirect relationships were significant, this relationship represents partial mediation. In contrast, the indirect relationship between entrepreneurial mindset and entrepreneurial behaviour through entrepreneurial self-efficacy was not significant, and H_6 was therefore not supported. Because the direct relationship remained significant while the indirect relationship was not, this pattern represents direct-only non-mediation (Zhao et al., 2010).

Table 7. Hypothesis Testing Results

Hypothesis	Relationship	β	t-value	p-value	Decision
H_1	Entrepreneurial Mindset → Entrepreneurial Self-Efficacy	0.144	1.933	0.053	Not supported
H_2	Digital Literacy → Entrepreneurial Self-Efficacy	0.620	9.345	<0.001	Supported
H_3	Entrepreneurial Self-Efficacy → Entrepreneurial Behaviour	0.381	3.047	0.002	Supported
H_4	Entrepreneurial Mindset → Entrepreneurial Behaviour	0.152	2.422	0.015	Supported
H_5	Digital Literacy → Entrepreneurial Behaviour	0.379	3.634	<0.001	Supported
H_6	Entrepreneurial Mindset → Entrepreneurial Self-Efficacy → Entrepreneurial Behaviour	0.055	1.472	0.141	Not supported
H_7	Digital Literacy → Entrepreneurial Self-Efficacy → Entrepreneurial Behaviour	0.236	2.416	0.016	Supported

Source: Processed survey data, 2026

Discussion

The Role of Entrepreneurial Mindset

Entrepreneurial mindset was positively but not significantly associated with entrepreneurial self-efficacy, contrasting with previous findings reporting a positive relationship between the two constructs (Bi & Collins, 2022; Khetarpal et al., 2025; Kumar & Shukla, 2022; Wardana et al., 2020). Although the coefficient was positive, it did not reach statistical significance ($p = 0.053$). From the perspective of Social Cognitive Theory (Bandura, 1986), this finding may reflect the distinction between entrepreneurial mindset as a cognitive orientation and entrepreneurial self-efficacy as a belief in one's capability to perform specific entrepreneurial tasks. An entrepreneurial orientation toward opportunity, uncertainty, risk, and innovation may therefore be insufficient to strengthen task-specific efficacy beliefs.

The stronger relationship between digital literacy and entrepreneurial self-efficacy provides further insight. Digital literacy represents a practical capability involving technology-related tasks, whereas entrepreneurial mindset represents a broader cognitive orientation. Successful performance of technology-related tasks can provide mastery experiences, an important source of self-efficacy (Bandura, 1986). Thus, the substantially stronger association between digital literacy and entrepreneurial self-efficacy suggests that task-related capabilities may correspond more closely with perceived entrepreneurial capability than cognitive orientation alone.

Despite its non-significant relationship with entrepreneurial self-efficacy, entrepreneurial mindset was positively associated with entrepreneurial behaviour,

although its substantive effect was small. This extends previous research that has predominantly linked entrepreneurial mindset to entrepreneurial intention, such as Sun et al. (2023), by showing its association with entrepreneurial behaviour — a relationship that has received comparatively less empirical attention (Cui & Bell, 2022). Entrepreneurial self-efficacy did not mediate this relationship, while the direct relationship remained significant, indicating a direct-only non-mediation pattern (Zhao et al., 2010). Thus, entrepreneurial mindset may be associated with entrepreneurial action without necessarily operating through entrepreneurial self-efficacy.

The Role of Digital Literacy

Digital literacy was positively and significantly associated with entrepreneurial self-efficacy, with a large substantive effect. This finding is consistent with Sitaridis & Kitsios (2024) and Pandey & Chadha (2026), supporting the relationship between digital capabilities and students' confidence in performing technology-enabled entrepreneurial tasks. From the perspective of Social Cognitive Theory, the practical nature of digital literacy may provide opportunities for successful task performance that strengthen entrepreneurial self-efficacy through mastery experiences (Bandura, 1986). This may explain why digital literacy showed a substantially stronger association with entrepreneurial self-efficacy than entrepreneurial mindset in this study.

Digital literacy was also positively and significantly associated with entrepreneurial behaviour, with a medium substantive effect. This finding is consistent with Ip (2024) and Bai et al. (2023), who reported positive relationships between digital literacy and entrepreneurial behaviour, while extending predominantly intention-oriented research, such as Mulyono et al. (2023), to entrepreneurial behaviour. The result suggests that digital literacy is relevant to entrepreneurial action because it equips students with practical capabilities for engaging in digitally enabled entrepreneurial activities.

Entrepreneurial self-efficacy significantly mediated the relationship between digital literacy and entrepreneurial behaviour. Because both the direct and indirect relationships were significant, the relationship represents partial mediation. This finding indicates that digital literacy is associated with entrepreneurial behaviour through both a direct capability-based pathway and an indirect pathway through entrepreneurial self-efficacy. Thus, digital literacy is relevant not only as a practical capability but also as a resource associated with students' confidence to perform entrepreneurial tasks.

The Mediating Role of Entrepreneurial Self-Efficacy

Entrepreneurial self-efficacy was positively and significantly associated with entrepreneurial behaviour, with a medium substantive effect. This finding is consistent with Rachma et al. (2024), who reported a positive relationship between self-efficacy and students' entrepreneurial behaviour, and with Neneh and Dzomonda (2024), who highlighted the role of entrepreneurial self-efficacy in the transition from entrepreneurial intention to entrepreneurial behaviour. From the perspective of Social Cognitive Theory, the finding supports the relevance of self-efficacy in shaping individuals' willingness and persistence in entrepreneurial activities (Bandura, 1986).

More importantly, the mediation results reveal a differentiated role of entrepreneurial self-efficacy across the two forms of entrepreneurial capacity. Entrepreneurial self-efficacy significantly mediated the relationship between digital

literacy and entrepreneurial behaviour, whereas no significant mediation was found for entrepreneurial mindset. This finding suggests that entrepreneurial self-efficacy does not function as a uniform psychological pathway linking entrepreneurial capacity to entrepreneurial behaviour. Rather, its mediating role appears to depend on the nature of the capacity involved. The mediation of the digital literacy–entrepreneurial behaviour relationship is consistent with evidence among students reported by Ariyati et al. (2025), while the absence of mediation for entrepreneurial mindset differs from findings linking entrepreneurial mindset to entrepreneurial intention (Jiatong et al., 2021).

The differentiated mediation pattern provides an important theoretical implication. Digital literacy is a practical, task-related capability that may be more readily translated into entrepreneurial self-efficacy and subsequently into entrepreneurial behaviour. Entrepreneurial mindset, in contrast, may be associated with entrepreneurial behaviour through a more direct pathway, as indicated by the significant direct relationship and non-significant indirect relationship found in this study. Thus, entrepreneurial self-efficacy should not be assumed to operate as a universal mediator between different forms of entrepreneurial capacity and entrepreneurial behaviour.

IMPLICATIONS

Theoretical Implications

This study extends Social Cognitive Theory (Bandura, 1986) to entrepreneurial behaviour by showing that entrepreneurial self-efficacy does not function as a uniform psychological pathway across different forms of entrepreneurial capacity. Its mediating role was significant for the relationship between digital literacy and entrepreneurial behaviour, but not for the relationship between entrepreneurial mindset and entrepreneurial behaviour. This differentiated pattern suggests that the role of self-efficacy depends on the nature of the capacity being translated into entrepreneurial behaviour. Digital literacy, as a practical and task-related capability, is associated with entrepreneurial behaviour through both direct and self-efficacy-mediated pathways, whereas entrepreneurial mindset is associated with entrepreneurial behaviour through a direct pathway. These findings refine the application of Social Cognitive Theory in entrepreneurship education by suggesting that entrepreneurial self-efficacy functions as a selective psychological pathway whose role depends on the nature of the entrepreneurial capacity being translated into behaviour.

Practical Implications

For entrepreneurship education in Indonesian higher education, the findings suggest that entrepreneurial mindset and digital literacy should be developed through differentiated but complementary learning strategies. Entrepreneurial mindset can be cultivated through experiential activities that encourage opportunity recognition, proactive thinking, innovation, and entrepreneurial action. Digital literacy should be integrated into authentic entrepreneurial tasks, such as market research, customer engagement, digital promotion, product development, and business planning, to provide students with opportunities to apply digital capabilities in practice and strengthen their confidence in performing entrepreneurial tasks.

From a curriculum perspective, entrepreneurship programs should specify entrepreneurial mindset and digital literacy as complementary learning outcomes and provide sufficient practice-based activities for their application. Because digital literacy

showed a stronger relationship with entrepreneurial self-efficacy and entrepreneurial behaviour, digital competencies should be embedded within entrepreneurship courses rather than treated only as general technological skills. At the same time, the significant direct relationship between entrepreneurial mindset and entrepreneurial behaviour indicates that mindset development remains important. A differentiated curriculum that combines mindset development with repeated opportunities to perform digital and entrepreneurial tasks may therefore better support students' transition from entrepreneurial capacity to entrepreneurial behaviour.

CONCLUSION

This study shows that different forms of entrepreneurial capacity are associated with entrepreneurial behaviour through different psychological pathways. The findings suggest that entrepreneurial self-efficacy should not be assumed to function as a universal mediator between entrepreneurial capacity and entrepreneurial behaviour. Instead, its mediating role appears to depend on the nature of the capacity involved: competency-based capacities such as digital literacy may be associated with entrepreneurial behaviour partly through self-efficacy, whereas cognitive orientations such as entrepreneurial mindset may be associated with entrepreneurial behaviour without necessarily involving a significant self-efficacy-mediated pathway. This proposition provides a basis for future research to examine whether the psychological mechanisms linking entrepreneurial capacity to entrepreneurial behaviour vary across different types of entrepreneurial capabilities and contexts.

The study also contributes to entrepreneurship education research by shifting attention from entrepreneurial intention toward entrepreneurial behaviour. The findings suggest that developing entrepreneurial capacity does not necessarily produce entrepreneurial behaviour through a single mechanism. Future studies should therefore examine differentiated capacity-to-behaviour pathways rather than treating entrepreneurial self-efficacy as a uniform mechanism across entrepreneurial antecedents.

Several limitations should be considered when interpreting these findings. The use of non-probability proportionate quota sampling limits generalizability beyond the participating universities in Bandung. The cross-sectional design also prevents conclusions about temporal precedence or causal relationships among the constructs. In addition, the use of self-reported measures from a single source may introduce common method bias, although procedural measures were applied to reduce this potential concern. Future research should employ probability-based sampling and longitudinal designs to examine how entrepreneurial mindset, digital literacy, entrepreneurial self-efficacy, and entrepreneurial behaviour develop and interact over time. Longitudinal studies could also clarify whether changes in digital competence and entrepreneurial mindset precede changes in self-efficacy and subsequent entrepreneurial behaviour. Using multiple data sources or objective indicators of entrepreneurial behaviour would further strengthen the validity of future findings.

Statement on the Use of Artificial Intelligence.

AI was used in the preparation of this manuscript. The authors used artificial intelligence tools solely to assist with language improvement, grammar checking, and editing for clarity and readability. The authors remain fully responsible for the accuracy, originality, integrity, and academic content of the manuscript. All AI-assisted content was reviewed and verified by the authors before submission.

Conflicts of interest

The authors declare no conflict of interest.

Author contributions

Conceptualization, Maisa Azizah Asmara; methodology, Maisa Azizah Asmara; data collection, Maisa Azizah Asmara, Rivaldi Arissaputra, and Muhammad Khoerul Rizal; data validation, Rivaldi Arissaputra; formal analysis, Maisa Azizah Asmara; writing—original draft preparation, Maisa Azizah Asmara; writing—review and editing, Maisa Azizah Asmara; visualization, Maisa Azizah Asmara. All authors have read and approved the final version of the manuscript.

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