

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

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Abstract

The rapid development of digital technology opens up significant opportunities for young people to innovate through digital entrepreneurship. However, unequal digital literacy skills and varying levels of self-efficacy among university students pose challenges in maximizing this potential. This study aims to explore the influence of digital literacy and self-efficacy on digital entrepreneurial intentions, with growth mindset as a moderating variable. Data were collected from 215 university students in Medan and analyzed using Structural Equation Modeling (SEM). The results show that growth mindset has a direct positive effect on digital entrepreneurial intentions and moderates the influence of digital literacy and self-efficacy on these intentions. Digital literacy does not show a significant direct effect, while self-efficacy has a negative effect on digital entrepreneurial intentions. These findings emphasize the importance of developing a growth mindset to strengthen students' ability to utilize digital technology and build confidence in facing the challenges of digital entrepreneurship. The practical implications of this study point to the need to integrate growth mindset development into digital literacy programs and entrepreneurship training in higher education.

Keywords: *Digital literacy, Self-efficacy, Growth mindset, Digital entrepreneurship intention, Students, Structural Equation Modeling (SEM)*

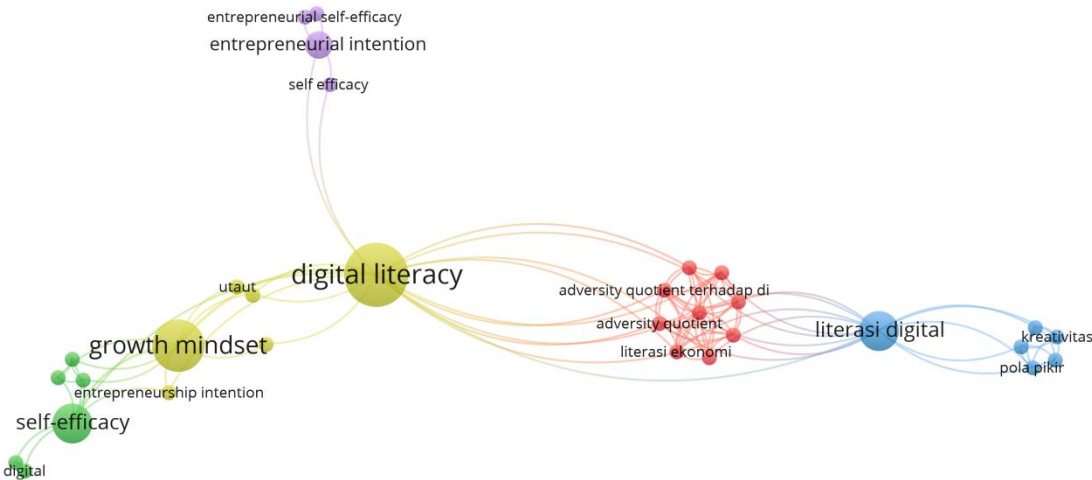
Introduction

The rapid development of digital technology has brought significant changes to various aspects of life, including the business world. Digital entrepreneurship is a growing field that promises significant opportunities for the younger generation to innovate and create online. (Hafis Mustofa & Aisyah, 2025; Mustari et al., 2024; Suryawidjaja et al., 2023) However, to be successful in the world of digital entrepreneurship, not only technical skills are needed, but also mental readiness and the right attitude. (Auliadara et al., 2024; Dalimunthe, 2019). Digital literacy is recognized as a fundamental skill in today's technological era. A large body of empirical research has confirmed that digital literacy has a positive and significant effect on digital entrepreneurial intentions (Wahyuni et al., 2025). However, findings regarding this direct impact are not entirely consistent. Other relevant research, such as that conducted by Hidayat et al. (2025), found that digital literacy does not always automatically drive entrepreneurial intentions. This contradictory finding indicates that technical ability (X1) alone may not be sufficient to drive intentions (Y). This inconsistency in results suggests the need to investigate other psychological factors that may interact with digital literacy to generate entrepreneurial intentions. Furthermore, self-efficacy, or an individual's confidence in controlling and managing their own actions, also plays a crucial role in shaping their intention to become a digital entrepreneur. Individuals with high self-efficacy tend to be more confident in taking risks and facing challenges in the digital business world. (Fiorentina & Rindrayani, 2022; Khoiriyah et al., 2022; Pradana & Prakoso, 2023; Sopiani et al., 2025) However, applying this theory to the context of digital entrepreneurship among students who have a variety of career options may be much more complex. It's logically possible that high self-efficacy doesn't automatically lead to risky entrepreneurial intentions. High self-confidence (X2) may actually strengthen students' intentions to pursue non-entrepreneurial

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

careers, such as corporate or civil service positions, which are considered safer and more prestigious. Addressing these two inconsistencies, this study proposes Growth Mindset as a key variable. Growth mindset is the fundamental belief that abilities can be developed through effort and learning from failure (Dweck, 2006; Billingsley et al., 2023). Growth Mindset is not simply an independent variable but plays a crucial role as a moderator. Growth Mindset is thought to explain why high digital literacy is not always sufficient, and when self-efficacy can effectively or ineffectively translate into entrepreneurial intentions. However, little research has comprehensively examined this moderating role. Based on this, this study aims to examine the influence of digital literacy and self-efficacy on digital entrepreneurship intention with growth mindset as a moderating variable, in order to provide a more comprehensive picture of the factors that drive digital entrepreneurship intention in the current technological era.(Hafis Mustofa & Aisyah, 2025; Marta et al., 2024; Pranata et al., 2025). Furthermore, to strengthen the theoretical foundation and identify current research trends in this field, this study also conducted a bibliometric analysis using VOSviewer software. This analysis aimed to map keyword networks, identify dominant themes, and examine the interrelationships between research topics such as digital literacy, self-efficacy, growth mindset, and digital entrepreneurship intention in international scientific publications. The results of this bibliometric analysis are expected to provide an overview of current research developments and directions, while also strengthening the relevance of the topics addressed in this study.



The VOSviewer analysis results above demonstrate the interrelationship between key concepts in research focused on the influence of digital literacy and self-efficacy on digital entrepreneurship intention, with growth mindset as a moderating variable. Digital literacy occupies a central position, demonstrating that this concept serves as the primary link between other variables such as self-efficacy, growth mindset, and entrepreneurial intention. This indicates that an individual's ability to master digital technology and information is a crucial foundation for developing entrepreneurial intentions in the digital world. Furthermore, the green cluster shows a close relationship between self-efficacy, growth mindset, and entrepreneurial intention. This relationship demonstrates that a person's confidence in their abilities, supported by a growth mindset, can strengthen their intention to become a digital entrepreneur.(Chilenga et al., 2022; Nurhayati & Lestari, 2022; Viguna et al., 2024). Meanwhile, the blue and red clusters illustrate the relationship between the concept of digital literacy and factors such as creativity, mindset, and adversity quotient. This demonstrates that digital literacy is not only related to technical skills but also to psychological aspects and mental attitudes that influence an individual's readiness to face challenges in the digital world. Overall, this network visualization shows that digital literacy plays a key role in bridging the influence of self-efficacy and growth mindset on digital entrepreneurship intention. This finding reinforces the hypothesis that the ability to understand and utilize digital technology effectively, coupled with self-confidence and a growth mindset, is a crucial combination in fostering a spirit of digital entrepreneurship in today's era of digital transformation.(Fitri et al., 2025). This is in line with research conducted by(Khoiriyah et al., 2022)which found that digital literacy and self-efficacy significantly influence

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi **et al**

e-business entrepreneurial intentions. These research findings reinforce the finding that an individual's ability to utilize digital technology and confidence in their own abilities are important factors in shaping entrepreneurial intentions in the digital age. Furthermore, research conducted by (Wahyuni et al., 2025) which shows that digital literacy has a positive and significant effect on digital entrepreneurship intention. These results indicate that the higher a person's digital skills, the greater their intention to become an entrepreneur in the digital sector. Furthermore, research conducted by (Manullang, 2022) which shows that self-efficacy acts as a moderating variable that strengthens the influence of digital literacy on entrepreneurial intention. These findings confirm that an individual's belief in their own abilities can increase the influence of digital literacy in shaping entrepreneurial intention. The findings of the research conducted by (Billingsley et al., 2023) who found that a growth mindset in the context of entrepreneurship is positively related to resilience, need for achievement, and self-efficacy, all of which are important factors in shaping entrepreneurial motivation and intention. These findings suggest that individuals with a growth mindset tend to have stronger confidence in their ability to learn and adapt to entrepreneurial challenges. Based on the background that has been described, several problems can be identified which form the basis for conducting this research, including the following:

1. The rapid development of digital technology has not been fully balanced by adequate digital literacy skills among students, so that the potential for digital entrepreneurship has not been optimally utilized.
2. Students' levels of self-efficacy in facing digital business challenges still vary, which can influence their intention to become entrepreneurs in the digital realm.
3. Differences in mindset, particularly between a fixed mindset and a growth mindset, are thought to influence how strongly digital literacy and self-efficacy contribute to digital entrepreneurship intention.
4. There is still inconsistency in research results regarding the direct influence of Digital Literacy and Self-Efficacy on digital entrepreneurial intentions among students, where some studies found a positive influence while other studies did not.
5. The results of the VOSviewer bibliometric analysis show that topics such as digital literacy, self-efficacy, growth mindset, and digital entrepreneurship intention are closely related, but there is still a research gap in understanding the moderating role of growth mindset in this context.

Based on the problem identification above, the problem formulation in this research is as follows:

1. Does digital literacy influence students' digital entrepreneurship intention?
2. Does self-efficacy influence students' digital entrepreneurship intention?
3. Does growth mindset act as a moderating variable in the relationship between digital literacy and digital entrepreneurship intention?
4. Does growth mindset act as a moderating variable in the relationship between self-efficacy and digital entrepreneurship intention?

Literature Review

Digital Literacy

Studies show that digital literacy—the ability to access, understand, and use digital technology effectively—has a positive influence on digital entrepreneurial intentions. For example, a study by *The Effect of Digital Literacy and Entrepreneurs' Learning on Students' Entrepreneurial Intention* (2022) found that digital literacy and the quality of entrepreneurship education significantly influenced students' entrepreneurial intentions. (Maudina et al., 2022). Furthermore, the study The effect of digital literacy, ecommerce business trends, mobile payments, income expectations on intention in digital-based entrepreneurship (2023) revealed that digital literacy has an impact on digital-based entrepreneurial intentions through ecommerce trends, mobile payments, and income expectations. (Bastomi et al., 2023). So it can be seen that digital literacy is an individual's ability to access, understand, assess, and use digital information effectively and efficiently in the context of everyday life, including digital business.

The digital literacy indicators in this study are as follows: (Bastomi et al., 2023; Manullang, 2022; Pranata et al., 2025; Zulkarnain et al., 2024):

1. Ability to access digital information, the extent to which individuals can search for and obtain information through digital media.
2. Ability to evaluate digital information, the ability to assess the credibility and relevance of digital information.

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

3. Ability to utilize digital technology, the use of software, applications, and digital platforms to complete business tasks or activities.

Self-Efficacy

Self-efficacy, an individual's belief in their ability to organize and execute necessary actions, has also been shown to influence digital entrepreneurial intentions. The study, "Education, Self-Efficacy, and Technology Literacy in Encouraging Digital Entrepreneurial Intentions: A Literature Review" (2023), reviewed recent literature, stating that the concept of "digital self-efficacy" plays a significant role in shaping digital entrepreneurial intentions.(Kencana et al., 2025). In addition, the study The Moderating Role of Self-Efficacy on the Effect of Digital Literacy on Entrepreneurial Intention (2024) empirically tested how self-efficacy moderates the relationship between digital literacy and entrepreneurial intention.(Hidayat et al., 2025). An individual's belief in his or her ability to organize and carry out the actions necessary to achieve certain goals, including in the context of digital entrepreneurship.

The self-efficacy indicators referred to in this study are as follows:(Fiorentina & Rindrayani, 2022; Khoiriyah et al., 2022):

1. Confidence in facing challenges, the extent to which individuals believe they are capable of facing obstacles in digital business.
2. Confidence in taking risks, the ability to make risky decisions with confidence.
3. Ability to regulate actions, the ability to manage strategy, time, and resources in digital business.
4. Confidence in achieving targets, the extent to which individuals believe they can achieve their set digital business goals.

Growth Mindset

A growth mindset is defined as the belief that abilities and intelligence can be developed through effort and learning. In the context of digital entrepreneurship, research such as *The Influence of Digital Literacy, Creativity, and Tolerance for Ambiguity with Generation Z's Entrepreneurial Attitude with Growth Mindset as a Mediating Variable* (2024) shows that a growth mindset acts as a mediator between digital literacy and entrepreneurial attitudes.(Pranata et al., 2025) The Evolution of Entrepreneurial Mindsets in the Digital Age (2023) study also mentions how digitalization has changed the mindset of entrepreneurs, with digital literacy, adaptability, and network orientation as key factors.(Abd Rahim et al., 2024). The study, The Evolution of Entrepreneurial Mindsets in the Digital Age (2023), mentions how digitalization has changed the mindset of entrepreneurs, with digital literacy, adaptability, and network orientation as key factors (Abd Rahim et al., 2024). While Pranata et al. (2025) tested it as a mediator variable, the role of Growth Mindset as a moderator that can explain the inconsistency of the influence of X1 and X2 is still rarely studied, thus becoming the main focus of this study. Thus, it can be seen that a mindset that believes that abilities, skills, and intelligence can be developed through effort, learning, and experience. A growth mindset in the context of entrepreneurship encourages individuals to adapt and innovate in facing business challenges.

The indicators of growth mindset are:(Billingsley et al., 2023; Pranata et al., 2025):

1. Belief that one can learn from failure, individuals see failure as an opportunity to grow.
2. The desire to continue learning, the motivation to develop new abilities and skills.
3. Ability to adapt to change, ability to adjust to the dynamics of digital business.
4. Belief in personal development, the belief that abilities and skills can be improved through effort.

Digital Entrepreneurship Intention

The intention to become a digital entrepreneur (digital entrepreneurship intention) is a construct influenced by various factors, including digital literacy, self-efficacy, and mindset. For example, the study "The Influence of Digital Literacy, Self-Efficacy, and Social Environment on the Intention to Become an Entrepreneur among Gen Z in Coastal Areas" (2024) shows that digital literacy and self-efficacy positively influence entrepreneurial intention among Gen Z.(Robbani et al., 2025). Other studies such as Indonesian Students' Digital Entrepreneurial Intention from The Perspective of Self-Determination Theory (2024) investigated intrinsic and extrinsic motivation in influencing digital entrepreneurial intentions.(Ridwan & Zaki, 2023). The desire or motivation of individuals to start, manage, and develop digital-based businesses.

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

- The indicators for digital entrepreneurship intention are:(Hafis Mustofa & Aisyah, 2025; Wahyuni et al., 2025):
1. Intention to start a digital business, the willingness of individuals to start a digital technology-based business.
 2. Intention to develop a digital business, the desire to increase the scale or innovation of digital business.
 3. Commitment to digital business, readiness to invest time, effort and resources in digital business.
 4. Interest in digital business opportunities, interest and awareness of business opportunities in the digital world.

Based on the theoretical and empirical studies described above, digital literacy and self-efficacy have a positive influence on digital entrepreneurship intention, with growth mindset acting as a moderating variable that strengthens the relationship between digital literacy and self-efficacy with digital entrepreneurship intention. Most research indicates that digital literacy skills and individual self-confidence are important factors in shaping digital entrepreneurship intention. However, some studies, such as the research(Hidayat et al., 2025)found that self-efficacy moderation was not always significant. Thus, focusing on the moderating role of growth mindset provides a deeper understanding of how a developing mental attitude can support digital literacy and self-efficacy in shaping digital entrepreneurial intentions in today's era of technological transformation. As can be seen in the following figure:

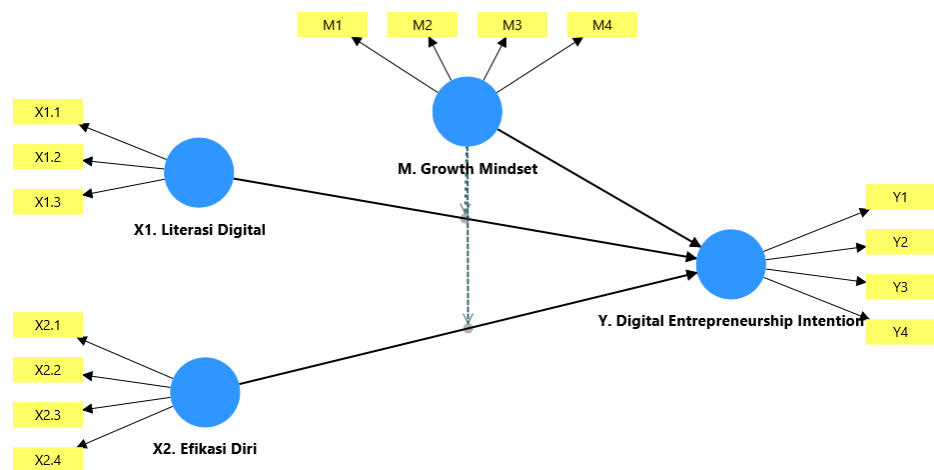


Figure 1. Conceptual Framework

Research Method

This study used a quantitative approach with a survey method to analyze the influence of digital literacy and self-efficacy on digital entrepreneurship intention, with growth mindset as a moderating variable. The study population was active students at universities in Medan, and a sample of 215 respondents was selected through proportionate stratified random sampling to ensure representation across study programs and cohorts. Data were collected using a questionnaire designed based on the research variable indicators: digital literacy, self-efficacy, growth mindset, and digital entrepreneurship intention. Each variable was measured using several items on a 1–5 Likert scale to capture respondents' perceptions.

Data analysis was conducted using Structural Equation Modeling (SEM) with the aid of SmartPLS software. SEM was used to test the direct relationship between digital literacy and self-efficacy on digital entrepreneurship intention, while also evaluating the role of growth mindset as a moderating variable. Prior to the SEM analysis, instrument validity and reliability tests were conducted to ensure data quality, as well as normality and multicollinearity tests to meet the analysis assumptions. The SEM results will display the model fit measures (fit indices) and path coefficients between variables, so that they can provide a comprehensive picture of the influence of digital literacy and self-efficacy on digital entrepreneurial intentions with the role of growth mindset.

Results and Discussion

This section presents the results of data analysis obtained from 215 student respondents. The analysis was conducted using Structural Equation Modeling (SEM) to examine the relationship between digital literacy, self-efficacy, and digital entrepreneurship intention, as well as the role of growth mindset as a moderating variable. These results provide an overview of the validity of the indicators and the strength of the relationships between variables in the overall research model.

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

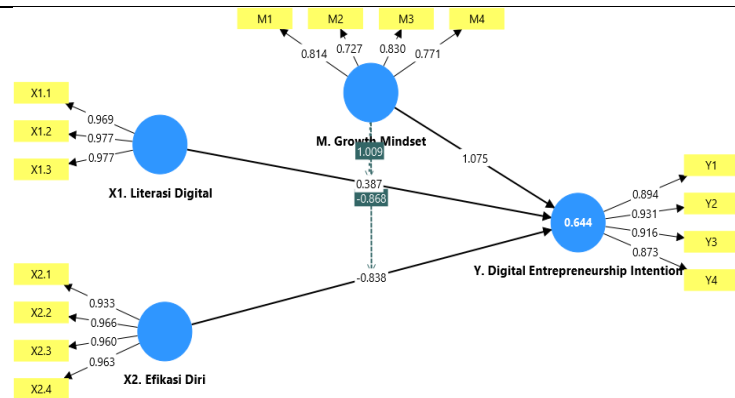


Figure 2. Outer Model

Outer Model TestThe aim was to test the validity and reliability of the indicators representing each construct in the research model. Based on the analysis, all indicators in the variables Digital Literacy, Self-Efficacy, Digital Entrepreneurship Intention, and Growth Mindset had high loading factor values, above 0.7, indicating that all indicators were valid in measuring their respective constructs.

Table 1.1 Outer Loading Results

	X1. Digital Literacy	X2. Self-Efficacy	Y. Digital Entrepreneurship Intention	Z. Growth Mindset
X1.1	0.969			
X1.2	0.977			
X1.3	0.977			
X2.1		0.933		
X2.2		0.966		
X2.3		0.960		
X2.4		0.963		
Y1			0.894	
Y2			0.931	
Y3			0.916	
Y4			0.873	
Z1				0.814
Z2				0.727
Z3				0.830
Z4				0.771

Source: SEM-Pls4, 2025.

The loading factor values for the Digital Literacy indicator ranged from 0.969 to 0.977, Self-Efficacy from 0.933 to 0.966, Digital Entrepreneurship Intention from 0.873 to 0.931, and Growth Mindset from 0.727 to 0.830. This indicates that all constructs in this study have consistent and reliable indicators to represent the measured variables, making it feasible to proceed to the structural model testing stage.

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

Table 1.2 Construct Reliability and Validity Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
X1. Digital Literacy	0.974	0.977	0.983	0.950
X2. Self-Efficacy	0.968	0.971	0.977	0.913
Y. Digital Entrepreneurship Intention	0.925	0.930	0.947	0.817
Z. Growth Mindset	0.826	0.931	0.866	0.619

Source: SEM-Pls4, 2025.

Reliability testing using Cronbach's Alpha and Composite Reliability (rho_a and rho_c) shows that all constructs in this study have excellent values, namely above 0.8. The Cronbach's Alpha value for Digital Literacy is 0.974, Self-Efficacy 0.968, Digital Entrepreneurship Intention 0.925, and Growth Mindset 0.826, indicating that all variables have high internal consistency. In addition, the Composite Reliability (rho_c) value for all constructs is also above 0.8, with Digital Literacy 0.983, Self-Efficacy 0.977, Digital Entrepreneurship Intention 0.947, and Growth Mindset 0.866, confirming the excellent construct reliability.

For the convergent validity test, the Average Variance Extracted (AVE) also showed a value above 0.5, indicating that each construct was able to explain the variance of its indicators well. The highest AVE was found for Digital Literacy at 0.950, followed by Self-Efficacy at 0.913, Digital Entrepreneurship Intention at 0.817, and Growth Mindset at 0.619. Overall, these results indicate that all constructs in the study are valid and reliable for use in Structural Equation Modeling (SEM) analysis. After testing the outer model, an inner model test was conducted to measure the strength and significance of the relationships between the variables in the study. This test also assessed the extent to which the independent variables could explain the variance in the dependent variable, such as Digital Entrepreneurship Intention, and the role of Growth Mindset as a moderating variable.

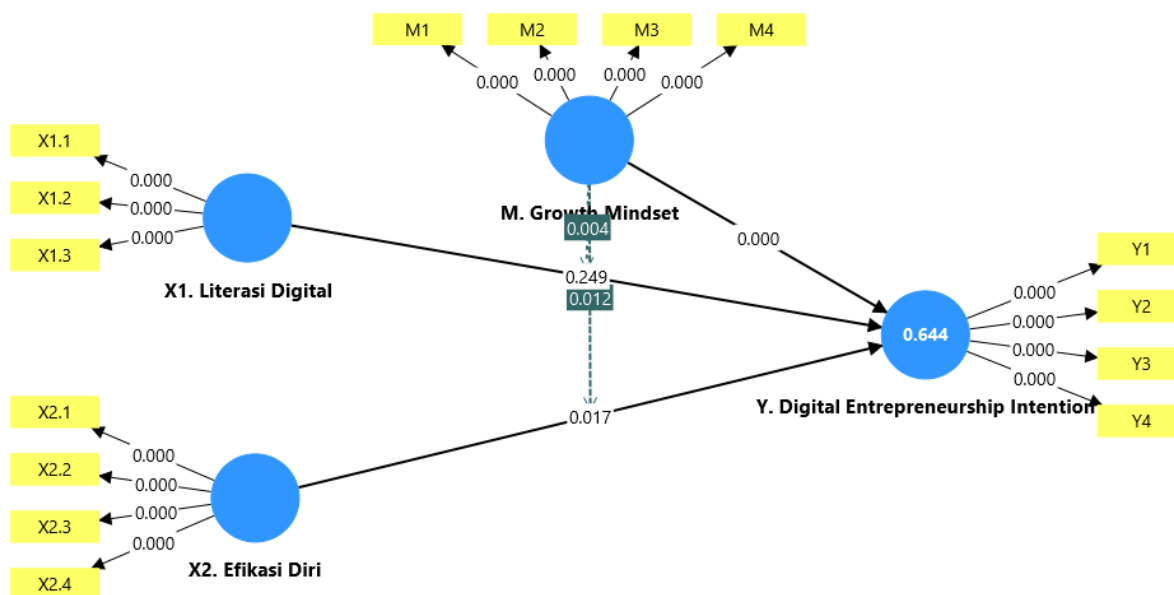


Figure 3. Inner Model

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi **et al**

The following are the results of the Inner Model statistical test in the form of the following table:

Table 1.3 Inner Model Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1. Digital Literacy -> Y. Digital Entrepreneurship Intention	0.387	0.393	0.335	1,153	0.249
X2. Self-Efficacy -> Y. Digital Entrepreneurship Intention	-0.838	-0.850	0.351	2,387	0.017
Z. Growth Mindset -> Y. Digital Entrepreneurship Intention	1,075	1,089	0.116	9,295	0.000
Z. Growth Mindset x X1. Digital Literacy -> Y. Digital Entrepreneurship Intention	1,009	0.983	0.349	2,888	0.004
Z. Growth Mindset x X2. Self-Efficacy -> Y. Digital Entrepreneurship Intention	-0.868	-0.847	0.345	2,516	0.012

Source: SEM-Pls4, 2025.

The results of the inner model test show the following:

1. The Influence of Digital Literacy on Digital Entrepreneurship Intention

The results of the study showed that digital literacy did not significantly influence digital entrepreneurial intentions ($t = 1.153$; $p = 0.249$). This finding is in line with the results of the study (Hidayat et al., 2025) which also found that digital literacy does not always directly drive entrepreneurial intentions without other supporting factors. This indicates that technical skills alone are not sufficient, and that mental readiness or motivation are necessary to actualize digital literacy in entrepreneurship.

2. The Influence of Self-Efficacy on Digital Entrepreneurship Intention

Self-efficacy had a significant negative effect on digital entrepreneurial intention ($t = 2.387$; $p = 0.017$). This result differs from most studies that show a positive effect of self-efficacy. (Fiorentina & Rindrayani, 2022; Khoiriyah et al., 2022) However, in the context of students in Medan, it may be that high self-confidence causes individuals to feel satisfied with career paths other than entrepreneurship, or that there are cultural and environmental factors that limit the actualization of entrepreneurial intentions. A study by (Pradana & Prakoso, 2023) states that self-efficacy can interact complexly with external factors that influence entrepreneurial decisions. This finding can also be explained through the concept of Overconfidence Bias, a long-established theory (Malmendier & Tate, 2005) that has recently been strengthened by recent findings.

A meta-analysis by Kraft et al. (2022) confirmed that while overconfidence (an extreme form of self-efficacy) can boost startup intentions, it also significantly hinders performance and increases the risk of failure because entrepreneurs underestimate risks. In the Medan student context, students who feel capable (high Self-Efficacy) but lack a Growth Mindset may underestimate the complexity of digital entrepreneurship and prefer safer (non-entrepreneurial) career paths they perceive as more suitable. This strengthens our argument that without a Growth Mindset, high Self-Efficacy alone is insufficient and can even be counterproductive.

3. The Influence of Growth Mindset on Digital Entrepreneurship Intention

Growth mindset has a positive and highly significant influence ($t = 9.295$; $p = 0.000$), supporting the findings (Billingsley et al., 2023) which states that a growth mindset increases resilience, the need for achievement, and self-efficacy, all of which are important in shaping entrepreneurial motivation. A growth mindset encourages individuals to continuously learn and adapt, thereby increasing entrepreneurial intentions in the dynamic digital era.

4. Growth Mindset Moderation in the Relationship between Digital Literacy and Digital Entrepreneurship Intention

Growth mindset significantly moderates the relationship between digital literacy and entrepreneurial intention ($t = 2.888$; $p = 0.004$). This means that digital literacy will have a greater influence on the formation of entrepreneurial intention when individuals have a strong growth mindset. This is in line with the findings of (Suryawidjaja,

THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

2023)And(Nugroho et al., 2025)which states that a growth mindset strengthens the learning and adaptation skills needed to optimize the use of digital literacy in entrepreneurship.

5. Growth Mindset Moderation on the Relationship between Self-Efficacy and Digital Entrepreneurship Intention

Growth mindset also negatively and significantly moderated the relationship between self-efficacy and entrepreneurial intention ($t = 2.516$; $p = 0.012$). This means that even with high self-efficacy, the presence of a growth mindset can reduce or change the direction of its influence. Perhaps individuals with a strong growth mindset tend to be more realistic and open to learning and risk, thus relying less on self-confidence. This finding supports the perspective of(Sopianti et al., 2025)which states that a growth mindset influences the way individuals interpret and use self-confidence in entrepreneurial decision-making.

Conclusions and Implications

The conclusion of this study indicates that a growth mindset plays a significant role in shaping digital entrepreneurial intentions, both directly and as a moderating variable that strengthens the influence of digital literacy on digital entrepreneurial intentions. Although digital literacy itself does not have a significant direct influence, its presence becomes more meaningful when supported by a growth mindset. Meanwhile, self-efficacy has a negative influence on digital entrepreneurial intentions in this context, indicating that self-confidence without the support of an appropriate mindset and supportive environmental conditions does not necessarily encourage entrepreneurial intentions. These findings emphasize the importance of developing a growth mindset as a mental foundation for facing challenges and exploiting opportunities in the world of digital entrepreneurship. As a recommendation, educational institutions and policymakers should place greater emphasis on developing a growth mindset through entrepreneurship curricula and training that focus not only on digital technical skills but also on psychological aspects and the development of a positive mental attitude. Furthermore, digital literacy development needs to be combined with guidance that strengthens students' mental readiness so they can effectively apply digital knowledge in an entrepreneurial context. Future research is recommended to delve deeper into the external factors that may influence the relationship between self-efficacy and entrepreneurial intentions, as well as conduct studies with a larger sample size to strengthen the generalizability of the results.

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THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi et al

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THE INFLUENCE OF DIGITAL LITERACY AND SELF-EFFICACY ON DIGITAL ENTREPRENEURSHIP INTENTION WITH GROWTH MINDSET AS A MODERATOR.

Henny Purnama Dewi **et al**

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