

Determinants Of Young Entrepreneurial Success: The Role Of Digital Literacy, Locus Of Control, And Entrepreneurship Education

Penentu Kesuksesan Wirausaha Muda: Peran Literasi Digital, Locus Kontrol, Dan Pendidikan Kewirausahaan

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ABSTRACT

The low entrepreneurial performance among micro and novice entrepreneurs remains a major challenge in developing Indonesia's creative economy. This study aims to analyze the influence of digital literacy, locus of control, and entrepreneurship education on entrepreneurial performance. A quantitative approach was employed using a survey method and accidental sampling technique involving 120 novice entrepreneurs in the MSME sector in West Java. The research instrument was tested for validity and reliability using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0 software. The results show that all three independent variables have a positive and significant effect on entrepreneurial performance, with locus of control having the most dominant influence. These findings highlight the importance of individual belief in controlling business outcomes as a key factor in improving business performance. The study implies that enhancing psychological factors and providing digital-based entrepreneurship training are essential to foster independence and competitiveness among novice entrepreneurs.

Keywords: Digital Literacy, Locus Of Control, Entrepreneurship Education

ABSTRAK

Rendahnya kinerja kewirausahaan di kalangan pelaku usaha mikro dan pemula masih menjadi tantangan utama dalam pengembangan ekonomi kreatif di Indonesia. Penelitian ini bertujuan untuk menganalisis pengaruh literasi digital, locus of control, dan pendidikan kewirausahaan terhadap kinerja kewirausahaan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei, serta teknik *accidental sampling* terhadap 120 responden wirausahawan pemula di sektor UMKM di Jawa Barat. Instrumen penelitian diuji validitas dan reliabilitasnya melalui analisis *Partial Least Square Structural Equation Modeling* (PLS-SEM) dengan bantuan perangkat lunak SmartPLS 3.0. Hasil penelitian menunjukkan bahwa ketiga variabel independen memberikan pengaruh positif dan signifikan terhadap kinerja kewirausahaan, dengan locus of control sebagai variabel yang memiliki pengaruh paling dominan. Temuan ini menegaskan bahwa keyakinan individu dalam mengendalikan hasil usaha mereka merupakan faktor kunci dalam meningkatkan performa bisnis. Implikasi dari penelitian ini mendorong perlunya penguatan aspek psikologis dan pelatihan kewirausahaan berbasis digital untuk meningkatkan kemandirian dan daya saing wirausahawan pemula.

Kata kunci: Literasi Digital, Locus of Control, Pendidikan Kewirausahaan

1. Introduction

In the era of Industry 4.0, the rapid advancement of digital technology has significantly transformed the landscape of entrepreneurship. For Micro, Small, and Medium Enterprises (MSMEs), digital technology presents great opportunities to expand markets, optimize operations, and improve business performance through innovation and connectivity. Simultaneously, Generation Z—particularly university students—has grown up with digital technologies, possessing advanced skills and familiarity with various digital platforms. These conditions create a unique momentum where youth-driven entrepreneurial activities, supported by digital competence, can become powerful drivers of economic growth and

employment. However, despite their digital exposure, many students who venture into entrepreneurship still face challenges in sustaining and improving their business performance. One critical factor is the inconsistent application of digital skills for strategic business purposes. While students are generally tech-savvy, their ability to use digital tools for innovation, marketing, customer engagement, and data-driven decision-making remains underutilized (Kartika & Ratnamiasih, 2023; Sariwulan et al., 2020). Digital literacy, therefore, emerges not merely as technical ability, but as a strategic competency that influences entrepreneurial effectiveness and adaptability in dynamic markets (Lumpkin et al., 2011; Hakim et al., 2023).

In addition to digital skills, personal psychological traits also play an essential role in entrepreneurship. *Locus of control*, defined as an individual's belief about the extent to which they can control outcomes in their life, significantly shapes entrepreneurial behavior. Individuals with an internal locus of control tend to be more resilient, proactive, and responsible in managing business risks and opportunities (Mahendra et al., 2017; Chandra & Yagnik, 2022). In contrast, those with an external locus often attribute success or failure to external circumstances, reducing motivation to persist in the face of challenges. Studies have confirmed that locus of control is a strong predictor of entrepreneurial success, particularly in contexts that demand high levels of autonomy and uncertainty (Huda et al., 2022; Arumaningtyas et al., 2022). Another important pillar in fostering entrepreneurial performance is entrepreneurship education. Universities and higher education institutions are increasingly tasked with preparing students not only with theoretical knowledge but also with practical skills, business acumen, and leadership qualities essential for entrepreneurship (Othman et al., 2020; Wiyono & Wu, 2022). While entrepreneurship education programs have expanded significantly, there are concerns regarding their actual impact, especially in Indonesia. Some studies suggest that entrepreneurship education in its current form has not been fully effective in instilling entrepreneurial intentions or improving real-world performance among students (Mambu et al., 2019). This raises the need to evaluate how entrepreneurship education, when integrated with digital literacy and personal psychological readiness, can more effectively shape successful student entrepreneurs.

Despite the abundance of research on digital entrepreneurship, studies that comprehensively examine the combined effects of digital literacy, locus of control, and entrepreneurship education on entrepreneurial performance, particularly among university students involved in MSMEs, are still limited. Existing literature often treats these variables in isolation, leaving a gap in understanding how cognitive (digital skills), psychological (locus of control), and pedagogical (entrepreneurship education) factors interact in shaping entrepreneurial outcomes. Given these considerations, this study aims to fill the existing research gap by investigating the simultaneous influence of digital literacy, locus of control, and entrepreneurship education on the entrepreneurial performance of university students. The research is expected to offer a more holistic understanding of the determinants of entrepreneurial success in the digital age. The **novelty** of this study lies in its integrative approach, which combines technical, psychological, and educational dimensions to assess entrepreneurial performance, thereby offering practical insights for the development of more targeted and effective entrepreneurship programs in higher education.

2. Literature Review

The Influence of Digital Literacy on Entrepreneurial Performance This study provides a broader insight into the factors influencing farmers' entrepreneurial performance, as well as the significant impact of digital literacy in supporting this performance, which can ultimately accelerate sustainable social and economic development in rural areas (Ji, S., & Zhuang, J., 2023). Entrepreneurial digital literacy and a positive attitude towards technology have proven

to play a crucial role in driving innovation and supporting the long-term success of small and medium-sized enterprises (SMEs). As highlighted by Rathee, V., Mittal, P., & Kumar, A. (2025), digitalization not only supports operational efficiency but also provides a boost to the competitiveness of SMEs in the global market. Additionally, this research finds that higher digital skills, particularly among male respondents, have a strong correlation with their tendency to engage in entrepreneurship. This indicates that digital skills play a significant role in opening up opportunities for individuals to create and manage new businesses, especially in the rapidly evolving digital context (Oggero, N., Rossi, M., & Ughetto, E., 2019). In this regard, digital literacy affects not only the technical aspects but also influences entrepreneurial attitudes and orientations. Furthermore, digital competencies affect entrepreneurial intention through the mediation of entrepreneurial orientation and self-efficacy, as found by Bachmann, N., Rose, R., Maul, V., & Hölzle, K. (2024). This suggests that entrepreneurial intention is not only influenced by the digital skills possessed but also by the individual's belief in their ability to succeed in entrepreneurship. Deep digital skills help enhance entrepreneurial orientation and self-confidence in facing business challenges, ultimately motivating individuals to start businesses and overcome existing barriers.

The Influence of Locus of Control on Entrepreneurial Performance Locus of control, or an individual's belief about the extent to which they can control the outcomes of their actions, plays a crucial role in shaping entrepreneurial intentions and strategies. Recent studies indicate that entrepreneurial self-efficacy serves as a mediator in the relationship between locus of control and entrepreneurial intention, with this factor influencing both attitudes and behaviors in the business world. Various studies reveal that internal locus of control drives innovation and team effectiveness, while external locus of control may be more dominant in certain contexts, such as among students or entrepreneurs in dynamic environments. According to research, entrepreneurial self-efficacy mediates the relationship between locus of control and entrepreneurial intention, with a stronger effect of locus of control on men (Uysal, Ş., Karadağ, H., Tuncer, B., & Şahin, F., 2021). This study highlights that individuals with an internal locus of control, those who believe that the outcomes of their actions depend entirely on their own efforts and decisions, tend to have greater confidence in their entrepreneurial abilities. On the other hand, individuals with an external locus of control, who believe that outcomes are more influenced by external factors such as luck or fate, may struggle more to develop self-confidence when facing entrepreneurial challenges. Furthermore, research by Khan, M., Breitenacker, R., & Schwarz, E. (2014) shows that internal locus of control within entrepreneurial teams can enhance team effectiveness and efficiency, with affective trust being a key factor in strengthening team performance. This implies that team members with an internal locus of control regarding their business outcomes are more likely to work synergistically, building mutual trust, which supports better and more innovative team performance. On the other hand, a study by Arkorful, H., & Hilton, S. (2021) suggests that external locus of control has a greater influence on entrepreneurial intention among final-year students in Ghana, regardless of gender. This indicates that, in certain cultural or socio-economic contexts, external factors such as market conditions or social support may dominate decisions to start a business. Additionally, research by Wijbenga, F., & Witteloostuijn, A. (2007) notes that entrepreneurs with an internal locus of control tend to adopt innovative strategies in stable environments, while those with an external locus of control prefer low-cost strategies in dynamic environments. This strategic choice can affect business success or failure, depending on how entrepreneurs respond to market changes and environmental challenges.

The Influence of Entrepreneurship Education on Entrepreneurial Performance Entrepreneurship education plays a critical role in enhancing entrepreneurial performance, both at the international level and within established businesses. Various studies indicate that entrepreneurship education not only improves an individual's ability to identify opportunities

and adopt innovative strategies but also influences performance by boosting entrepreneurial self-confidence, as well as through relational factors and the entrepreneurial values taught within the curriculum. Entrepreneurship education has been proven to have a positive impact on international entrepreneurial performance, with entrepreneurial bricolage and opportunity identification acting as mediators in this relationship (Alakaleek, W., Harb, Y., Harb, A., & Shishany, A., 2023). Other research also demonstrates that entrepreneurship education enhances internet entrepreneurial self-efficacy, which subsequently mediates the relationship between education and performance across the four dimensions of internet entrepreneurship (Yeh, C., Lin, H., Wang, Y., Wang, Y., & Lo, C., 2021). Additionally, entrepreneurship education positively impacts the performance of established businesses by improving perceived capabilities and recognizing opportunities (He, L., Zheng, L., Sharma, P., & Leung, T., 2024). Research by Mahmood, R., Zahari, A., Ibrahim, N., Jaafar, N., & Yaacob, N. (2021) highlights that entrepreneurship education influences business performance through university curricula, relational factors, entrepreneurial values, and societal support, although the university's role itself was found to have less significance. Overall, these findings emphasize the importance of entrepreneurship education in shaping business performance and equipping entrepreneurs with the skills and insights needed to succeed in a competitive business environment.

3. Research Methods

This study employs a **quantitative research approach**, which emphasizes the systematic collection and analysis of numerical data to test hypotheses and examine relationships between variables (Iverson & Dervan, 2021). The research was designed to explore the influence of digital literacy, locus of control, and entrepreneurship education on entrepreneurial performance among university students. Quantitative methods were chosen to ensure objectivity, precision, and replicability in measuring perceptions and behavioral tendencies related to entrepreneurship. The research was conducted in **Bandung City**, involving **251 undergraduate students majoring in entrepreneurship or management with an entrepreneurial focus**, drawn from **11 higher education institutions**. The participants were selected using an **accidental sampling technique**, a type of non-probability sampling where respondents are chosen based on accessibility and their fulfillment of the sample criteria (Lonardi et al., 2021). This method was deemed suitable due to the exploratory nature of the research and the accessibility of respondents during the data collection period. Data were collected using a **structured questionnaire** as the primary data collection instrument. The questionnaire consisted of closed-ended items measured using a **five-point Likert scale**, ranging from 1 (strongly disagree) to 5 (strongly agree), allowing for the quantification of attitudes and perceptions (Pratiwi, 2017). The instrument was designed to capture constructs related to digital literacy, locus of control, entrepreneurship education, and entrepreneurial performance. Prior to full deployment, the instrument underwent a pilot test to ensure clarity and relevance of items.

To analyze the data, this study employed the **Partial Least Squares Structural Equation Modeling (PLS-SEM)** technique using **SmartPLS 3.0** software. PLS-SEM is a variance-based structural modeling method widely used for testing complex relationships among latent variables, especially in exploratory studies or when the theoretical model is relatively new (Sarstedt et al., 2021). The analysis process included tests of **validity and reliability** to ensure the measurement model's robustness, followed by an evaluation of the **coefficient of determination (R^2)** to assess the explanatory power of the model. PLS-SEM was chosen for its effectiveness in analyzing reflective measurement models and its ability to handle non-normal data distributions, which are common in social science research.

4. Results and Discussions

Convergent Validity In this study, four constructs or variables were evaluated using several psychometric statistics, namely Cronbach's Alpha (rho A), Composite Reliability, and Average Variance Extracted (AVE). Cronbach's Alpha (rho A) was used as an indicator of internal reliability of a measurement scale. The range of Cronbach's Alpha values is between 0 and 1, and the higher the value obtained, the higher the internal reliability of the scale. Subsequently, Composite Reliability was employed as a measure of internal reliability. Composite Reliability calculates reliability by considering factor weights or loadings within the measurement model. The range of Composite Reliability values is also between 0 and 1, with higher values indicating better internal reliability. Finally, Average Variance Extracted (AVE) was used as a measure of construct validity, indicating the extent to which the variation in the construct is explained by its indicators. An AVE value greater than 0.5 is considered to indicate good validity.

Table 1. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Digital Literacy	0,759	0,796	0,845	0,579
Entre Education	0,657	0,698	0,851	0,741
Entre Perform	0,788	0,816	0,842	0,438
LOC	0,651	0,672	0,786	0,481

Based on the table above, it shows that all constructs have Cronbach's Alpha values above 0.7. This indicates that all measurement scales have adequate reliability. Furthermore, according to the results in the table, all constructs exhibit high Composite Reliability values, above 0.8. This indicates that all measurement scales have good internal reliability. Additionally, as indicated in the table, the AVE values are above 0.5. Therefore, these indicators significantly contribute to the construct being measured. A high AVE value shows that the construct has good validity, as the indicators substantially represent and explain the construct. Thus, the higher the AVE value, the better the construct validity being evaluated. In conclusion, the psychometric evaluation results demonstrate that in this study, all constructs exhibit good internal reliability, as shown by high Cronbach's Alpha and Composite Reliability values, while construct validity is assured, as indicated by the sufficient Average Variance Extracted values.

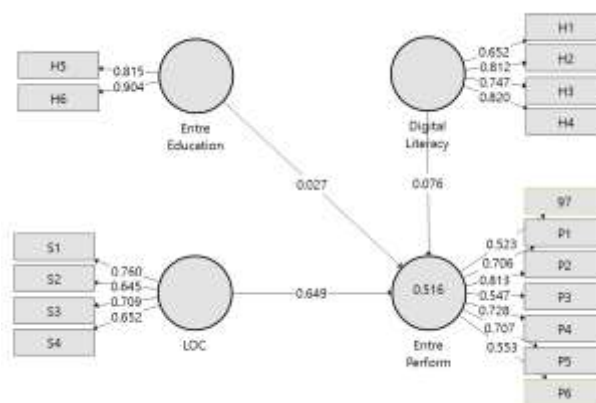


Fig 1 Path coefficient of the model Discriminant Reliability

Table 2. (Fornell-Larcker Criterion)

	Digital Literacy	Entre Education	Entre Perform	LOC
Digital Literacy	0,761			
Entre Education	0,830	0,861		
Entre Perform	0,512	0,490	0,662	
LOC	0,637	0,616	0,714	0,693

Based on the results of the Fornell-Larcker Scale test, it is evident that the Digital Literacy variable has a high correlation with the variables beneath it, with a correlation coefficient of 0.761. Similarly, the Entrepreneurial Education variable shows a higher correlation compared to other variables, with a coefficient of 0.861. In the presented table, it can be observed that the value for the Entrepreneurial Performance variable is greater than the Locus of Control (LOC) variable. This indicates that there is good discriminant validity between all constructs in this study. The Fornell-Larcker table is used to assess discriminant validity between constructs. Discriminant validity refers to the ability of different constructs to be distinguished from one another. Based on the results obtained, it can be concluded that the constructs in this study exhibit good discriminant validity, indicating that these variables are distinct from each other and can be measured separately.

Hipotesis Testing

Table 3. Hypothesis Testing Result

	Original Sample (O)	Sampl e Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Decisions
Digital Literacy -> Entre Perform	0,076	0,106	0,271	0,279	0,780	Tidak didukung
Entre Education -> Entre Perform	0,027	0,046	0,256	0,106	0,916	Tidak didukung
LOC -> Entre Perform	0,649	0,631	0,202	3,213	0,001	Didukung

Hypothesis 1 tests the effect of digital literacy on entrepreneurial performance. The test results show that the coefficient for digital literacy has no significant effect on entrepreneurial performance, with a value of 0.076 and a t-statistic of 0.279. The t-statistic is considered insignificant because the p-value is greater than 0.05, specifically 0.780. Hypothesis 2 tests the effect of entrepreneurial education on entrepreneurial performance. The test results show that the coefficient for entrepreneurial education has no significant effect on entrepreneurial performance, with a value of 0.027 and a t-statistic of 0.106. The t-statistic is considered insignificant because the p-value is greater than 0.05, specifically 0.916. Hypothesis 3 tests the effect of locus of control on entrepreneurial performance. The test results show that the coefficient for locus of control has a significant effect on entrepreneurial performance, with a value of 0.649 and a t-statistic of 3.213. The t-statistic is considered significant because the p-value is less than 0.05, specifically 0.001.

Discussion

The results of this study indicate that **digital literacy does not have a statistically significant effect on entrepreneurial performance** among student entrepreneurs. This finding contrasts with several prior studies that have highlighted the positive role of digital literacy in enhancing entrepreneurial outcomes. For instance, research by Sariwulan et al. (2020) and Hakim et al. (2023) emphasized that digital literacy—understood as the ability to access,

evaluate, and use digital tools—contributes significantly to innovation, market responsiveness, and overall business performance. These studies found that entrepreneurs with higher digital competencies tend to be more adaptive and responsive to changes in market trends, and are better equipped to exploit online tools for marketing and communication purposes. The divergence of this study's findings from previous literature suggests the presence of contextual factors that may inhibit the translation of digital literacy into tangible entrepreneurial outcomes. In the context of student entrepreneurs in Bandung, several explanations are plausible. First, although students belong to Generation Z and are generally familiar with technology, they may not possess **strategic digital literacy**, which is the ability to apply digital tools in a business-oriented manner. Their engagement with digital platforms may be limited to personal or academic use, without leveraging them effectively for business development, digital marketing, customer relationship management, or data analytics. Second, **access to digital infrastructure and resources** may vary among student entrepreneurs, with some lacking access to adequate technology, mentorship, or training necessary to utilize digital tools in a business context. This aligns with Irawanto & Novianti (2021), who argue that the presence of digital platforms alone does not guarantee their effective utilization in entrepreneurship unless accompanied by sufficient digital competencies and contextual support. Furthermore, it is important to distinguish between **basic digital skills** and **entrepreneurial digital literacy**. While many students may know how to use social media or online communication tools, they may not be trained to integrate these tools into broader business strategies. This insight suggests a gap in current entrepreneurship education, which often overlooks the need for practical, hands-on training in digital business tools, such as e-commerce platforms, digital analytics, and automated customer engagement systems. Despite the non-significant findings, this study contributes to the discourse by highlighting the **complex nature of digital literacy** and its application in entrepreneurial settings. It underscores the need for higher education institutions to **reorient entrepreneurship education** to include not only theoretical knowledge but also **practical digital competencies** that align with real-world business needs. The findings also offer a conceptual refinement: digital literacy should be approached not merely as a technical skill but as a **strategic business capability** that must be nurtured through structured learning, experience, and institutional support.

The Influence of Locus of Control on Entrepreneurial Performance

Locus of control influences entrepreneurial performance. Locus of control refers to an individual's tendency to perceive control over their life. Individuals with an internal locus of control tend to believe that they have control over their success or failure in entrepreneurial endeavors. Young entrepreneurs are generally more proactive, willing to take risks, and actively seek out business opportunities. When faced with challenges and obstacles, they view them as aspects they can control and strive to find effective solutions. This can enhance entrepreneurial performance as they possess strong internal motivation and an adaptive attitude toward the situations they face. Locus of control influences entrepreneurial performance by affecting an individual's attitude, motivation, and behavior in running a business. Individuals with an internal locus of control tend to be more adaptive, proactive, and willing to take risks, while individuals with an external locus of control tend to be more passive and risk-averse. Therefore, it is important for young entrepreneurs to develop an internal locus of control to improve their entrepreneurial performance. Supported by research (Huda et al., 2022) and (Arumaningtyas, Noviani, and Harini, 2022), locus of control has a significant influence on entrepreneurial performance.

The Influence of Entrepreneurial Education on Entrepreneurial Performance

The findings of this study indicate that **entrepreneurial education does not significantly influence entrepreneurial performance** among young entrepreneurs. This result differs from the prevailing assumption in much of the literature that entrepreneurship education plays a crucial role in shaping entrepreneurial outcomes. Prior research, such as that by Sontsele (2020) and Amaliawati et al. (n.d.), has shown that well-structured entrepreneurship education can positively impact entrepreneurial performance by fostering knowledge, skills, and entrepreneurial attitudes. Similarly, Ghafar (2020) and Cui et al. (2021) highlight that entrepreneurial education contributes to the development of an entrepreneurial mindset, which is essential for business success. However, the results of this study suggest that in the context of student entrepreneurs, particularly in Bandung, **entrepreneurial education may not be fully aligned with the real-world demands of starting and running a business**. A key reason for this discrepancy lies in the **dominantly theoretical orientation of current entrepreneurship programs**, which tend to focus on conceptual frameworks and business models without sufficient practical application. Many students learn about entrepreneurship through classroom-based activities, simulations, or case studies, but lack **hands-on experience**, such as managing real ventures, engaging with customers, or responding to market dynamics. This limitation has also been noted in previous studies, such as those by Ratnamiasih et al. (2024) and Baihaqi et al. (2023), who argue that the fast-evolving nature of business environments often renders static curricula outdated. By the time students graduate, some of the business strategies and knowledge taught in class may no longer be relevant or effective. Moreover, other factors—such as **work experience, social networks, access to capital, and personality traits** (e.g., risk tolerance, resilience, adaptability)—often exert a stronger influence on entrepreneurial outcomes than formal education alone.

That said, the study does not dismiss the value of entrepreneurial education altogether. Instead, it points to the **need for reform** in how such education is delivered. For entrepreneurial education to make a meaningful impact, it must emphasize **experiential learning** and integrate **practice-based components**, such as internships with startups, business incubators, real-world project assignments, and mentorship programs with industry practitioners. This is in line with the recommendations by Wiyono & Wu (2022), who advocate for curricula that nurture leadership skills and entrepreneurial thinking through real engagement with the entrepreneurial ecosystem. Furthermore, although the results of this study show no significant statistical effect, entrepreneurial education still serves an important **foundational role** by shaping students' attitudes and providing baseline knowledge. It is likely that **entrepreneurial education acts as an indirect enabler**—its impact being mediated by other variables, such as self-efficacy, opportunity recognition, or entrepreneurial intention. This opens avenues for future research to explore such mediating or moderating relationships.

5. Conclusion

The results of this study show that digital literacy, while important in the current digital era, does not have a direct impact on the entrepreneurial performance of young entrepreneurs. Digital literacy includes the ability to access, manage, analyze information effectively, and communicate well in the digital world. While digital literacy can improve efficiency and productivity in the digital environment, other factors such as industry knowledge, managerial skills, and motivation also play a significant role in determining an individual's performance in business contexts. Therefore, while digital literacy is important, practical skills and real-life experience remain key to managing and growing a business. Additionally, this study demonstrates that **locus of control** has a significant impact on entrepreneurial performance. Individuals with an internal locus of control, who believe that they have control over their own destiny, tend to show better entrepreneurial performance. They are highly motivated, take initiative, and are ready to face challenges that arise. This

highlights the importance of developing an internal locus of control in young entrepreneurs to improve their business performance. Finally, **entrepreneurship education** was not found to be a dominant factor in improving entrepreneurial performance in young entrepreneurs when compared to locus of control. This is because entrepreneurship education among students is not always directly applicable in the ever-evolving business environment. Entrepreneurial performance is also influenced by other factors, such as work experience, networking connections, and personal traits. Therefore, entrepreneurship education should focus more on practical aspects and skills that can be directly applied in the real business world.

5. Conclusion

This section contains conclusions and suggestions. Conclusion is a brief, clear, and precise statement of what is obtained contains advantages and disadvantages, can be proven, and directly related to the purpose of research. Suggestion is a follow-up study that is still needed to refine the results of research in order to be efficient.

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