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The Effect of Technological Innovation, Sustainable Creativity, and Family Environment on Entrepreneurial Intention Mediated by Self-Efficacy among Undergraduate Students of Academic Year 2021/2022 at Universitas Mercu Buana, Meruya Campus, Jakarta

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Abstract *- This study aims to analyze the influence of technological innovation, sustainable creativity, and family environment on entrepreneurial intention mediated by self-efficacy among undergraduate students at Universitas Mercu Buana, Meruya Campus. The research design employs a quantitative approach with explanatory methods using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The study population consisted of 18,458 undergraduate students, with a sample of 393 respondents selected using Slovin's formula and purposive sampling. Data were collected through online questionnaires and analyzed using SmartPLS 4.0. The results show that technological innovation, sustainable creativity, and family environment have a positive and significant effect on entrepreneurial intention, both directly and indirectly through self-efficacy. Furthermore, self-efficacy significantly mediates the relationship between independent variables and entrepreneurial intention. These findings support the Theory of Planned Behavior (TPB) and contribute to achieving Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 12 (Responsible Consumption and Production). The study highlights the importance of higher education institutions in strengthening entrepreneurial ecosystems through technology, creativity, and family support.*

Keywords*: Entrepreneurial Intention; Technological Innovation; Sustainable Creativity; Family Environment; Self-Efficacy*

I. INTRODUCTION

In the current era of digital disruption and global transformation, entrepreneurship has become one of the strategic solutions to address various employment challenges, particularly for university graduates. However, despite the increasing participation in higher education, many graduates still face difficulties in securing stable employment. According to data from the Indonesian Central Bureau of Statistics (BPS) in August 2024, 215.37 million Indonesians were of working age, yet only 3.52% were classified as entrepreneurs assisted by permanent and paid workers—an figure still far from ideal for a developing country aspiring to become advanced.

This situation underscores the importance of cultivating entrepreneurial interest during college. Students possess significant potential as agents of change and creators of new job opportunities. However, fostering entrepreneurial intention is not merely a matter of market opportunities; it is more deeply related to psychological and social factors, such as self-confidence, family support, and the ability to innovate and create sustainably.

Several studies indicate that technological innovation plays a crucial role in triggering new business opportunities and enhancing business efficiency (Saldana et al., 2021; Wu et al., 2023). Students exposed to technology tend to have a more progressive view of digital-based business opportunities. In addition, sustainable creativity—the ability to generate long-term, environmentally friendly innovative ideas—also represents an important aspect in building entrepreneurial advantage (Lopez, 2020; Chiu & Hsu, 2023).

Equally important, the family environment plays a fundamental role in shaping values, motivation, and emotional support for students to venture into entrepreneurship (Johnson, 2018; Almeida et al., 2023). In the context of Indonesia's generally collectivist culture, family influence on career decisions is highly significant.

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Nevertheless, the presence of external factors such as innovation, creativity, and family support does not automatically guarantee the formation of entrepreneurial interest if the individual lacks self-efficacy—that is, the belief in their own ability to manage entrepreneurial challenges (Bandura, 1997; Neneh, 2020). Self-efficacy functions as an internal mechanism bridging the influence of various external factors on the intention to become an entrepreneur.

The development of information and communication technology has drastically changed the business and entrepreneurial landscape. Sustainable technological innovation has now become a key driver in creating new opportunities and improving operational efficiency. According to Saldana et al. (2021), innovation is crucial for creating value and competitiveness in the ever-changing global market. In this context, students, as the younger generation, have significant potential to contribute as innovative entrepreneurs.

Sustainable creativity, defined as the ability to generate new ideas that can be practically applied, also plays an important role in entrepreneurship. According to Sarooghi et al. (2019), creativity is not only an individual capability but is also influenced by a supportive environment. A positive family environment can provide the motivation and confidence needed to develop entrepreneurial intentions. Research by Fatoki (2019) shows that family support significantly enhances an individual's entrepreneurial intention.

Self-efficacy refers to a person's belief in their ability to achieve goals. Bandura (1997) suggests that individuals with high self-efficacy are more likely to take initiative and persevere when facing challenges. In the context of entrepreneurship, self-efficacy acts as a mediator between factors such as innovation and creativity and entrepreneurial intention. Recent studies by Bae et al. (2014) and Neneh (2020) indicate that self-efficacy plays a key role in shaping entrepreneurial intention.

Thus, it is essential to examine how technological innovation, sustainable creativity, and the family environment influence students' entrepreneurial intentions, particularly among undergraduate students of the 2021/2022 cohort, and the role of self-efficacy as a mediator in this relationship. This research is relevant not only academically but also strategically in promoting the achievement of the Sustainable Development Goals (SDGs), specifically SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Industry, Innovation, and Infrastructure).

The working-age population (WAP) in Indonesia is also increasing. According to the National Labor Force Survey (Sakernas) in August 2024 conducted by BPS, the number of WAP (aged 15 and above) was 215.37 million, an increase of 2.78 million compared to August 2023. The majority of the working-age population is part of the labor force, reaching 152.11 million, while the remainder, 63.26 million, is classified as non-labor force.

The growth in the working-age population is not fully absorbed by existing employment opportunities in Indonesia, or there is still a lack of interest in entrepreneurial activities. BPS also reported that only a small portion of the population works as entrepreneurs assisted by permanent and paid workers, at 3.52%. This figure is relatively low for Indonesia to achieve the status of a developed country.

Based on the questionnaire results, several factors are suspected to influence entrepreneurial intention among students at Universitas Mercu Buana Jakarta, including technological innovation, sustainable creativity, family environment, and self-efficacy in achieving entrepreneurial goals. In this context, technological innovation and sustainable creativity act as the main drivers of entrepreneurial intention. In addition, social support from the surrounding environment and the ability to regulate achievement-related behaviors also play an important role. This reflects the complexity of factors influencing entrepreneurial intention among Universitas Mercu Buana Jakarta students and indicates that further research is needed to understand the relationships and dynamics among these factors.

To strengthen the discussion of these factors, the researcher reviewed several previous studies with similar variables or themes. A study published in Frontiers in Psychology highlighted how the post-pandemic environment and self-efficacy influence entrepreneurial intention among students. The results indicated that both the post-pandemic environment and self-efficacy significantly affect entrepreneurial intention; however, few studies have explored the specific interaction between family environment and self-efficacy in this context (Zhang & Huang, 2024).

A study published in the International Journal of Entrepreneurial Behavior & Research suggested that creativity and entrepreneurship education mediate the relationship between self-efficacy and entrepreneurial intention. Nevertheless, there is a lack of research examining how sustainable creativity can strengthen self-efficacy and entrepreneurial intention among students in different contexts, such as in Indonesia (Yasir Shahab & Ye Chengang, Angel David Arbizu, Muhammad Jamal Haider, 2024).

Research published by Emerald Insight found that technological innovation significantly influences entrepreneurial intention through the enhancement of self-efficacy. However, this study was limited to specific geographical contexts, leaving an opportunity for further studies in various cultural and educational contexts to explore potential variations in outcomes (Oussama Saoula, Amjad Shamim, Munawar Javed Ahmad, Muhammad Farrukh Abid, 2023).

In this study, several previous studies provide strong empirical support for the proposed hypotheses. Neneh (2020) demonstrated that self-efficacy plays a crucial role in enhancing entrepreneurial intention among students, with entrepreneurship education acting as a supporting factor. Saldana et al. (2021) found that innovation positively influences entrepreneurial intention, which aligns with the objective of this study to examine the effect of technological innovation. Furthermore, Zhang and Huang (2024) investigated the impact of the post-pandemic environment on self-efficacy and entrepreneurial intention, showing that a supportive environment can enhance self-efficacy, underscoring the importance of the family environment in the context of this research.

Oussama et al. (2023) also highlighted the influence of technological innovation on entrepreneurial intention with self-efficacy as a mediator, providing strong empirical evidence to support the research hypotheses. Studies by Khan and Ali (2021) and Fatoki (2019) confirm that creativity and family support significantly affect students' entrepreneurial intention, reinforcing the argument that sustainable creativity and the family environment play vital roles in shaping entrepreneurial intention. Sarooghi et al. (2019) emphasized that creativity is a key factor in entrepreneurship, while Kumar and Singh (2020) demonstrated the contribution of family support to entrepreneurial intention. Lastly, Bae et al. (2014) provided a meta-review of the relationship between entrepreneurship education and entrepreneurial intention, indicating that quality education can enhance self-efficacy.

Thus, this study aims to fill gaps in the literature by exploring the relationships between technological innovation, sustainable creativity, and family environment on entrepreneurial intention, with self-efficacy as a mediator.

Based on the data and discussions presented above, the problem identification in this study is as follows:

H1: Self-efficacy has a significant positive effect on entrepreneurial intention.
H2: Technological innovation has a significant positive effect on self-efficacy.
H3: Technological innovation does not affect entrepreneurial intention.
H4: Sustainable creativity has a significant positive effect on self-efficacy.
H5: Sustainable creativity does not affect entrepreneurial intention.
H6: Family environment has a significant positive effect on self-efficacy.
H7: Family environment has a significant positive effect on entrepreneurial intention.
H8: Self-efficacy is able to partially mediate the influence of family environment on entrepreneurial intention.
H9: Self-efficacy is able to fully mediate the effect of technological innovation on entrepreneurial intention.
H10: Self-efficacy is able to fully mediate the effect of sustainable creativity on entrepreneurial intention.

Conceptual model proposed based on the hypotheses is shown in figure 1.

The following is the development of hypotheses based on several literature reviews supporting the research variables, namely Technological Innovation, Sustainable Creativity, Family Environment, and Self-Efficacy, which influence and are related to students' entrepreneurial intentions. Then, the author has made the research model as shown below in Figure 1:

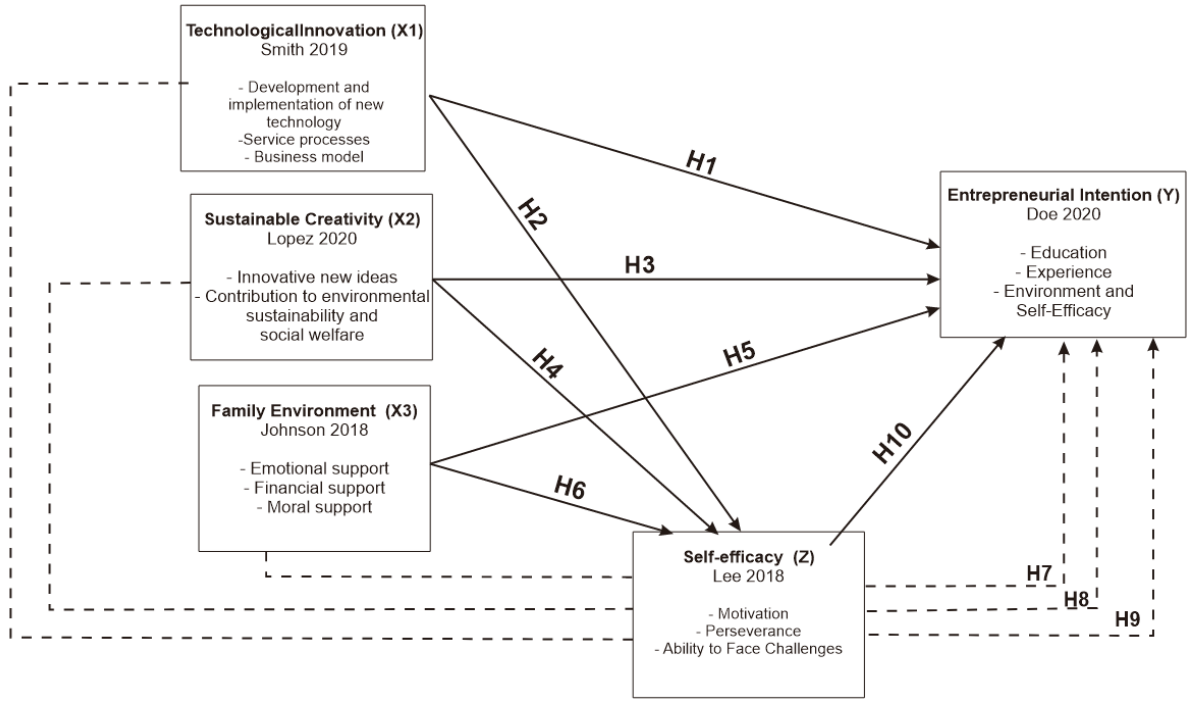

Figure 1. Research Model

II. METHOD

This study employs a quantitative research design with a survey approach to explore the influence and relationships among the involved variables. The independent variables in this study are technological innovation, sustainable creativity, and family environment. The dependent variable is entrepreneurial intention, while the mediating variable being tested is students' self-efficacy. This research design uses a correlational approach to determine the relationships among these variables and to test the proposed hypotheses (Hair et al., 2019).

The population of this study consists of undergraduate students of Universitas Mercu Buana from the 2021/2022 cohort. The sample used in this study comprised 333 students selected from all departments across the existing study programs, totaling 1,977 students. Sampling was conducted using a purposive sampling technique to ensure that the selected sample is relevant to the objectives of this research (Creswell, 2014). The research sample consists of final-semester undergraduate students from 16 departments across all study programs, with 21 students from each program selected to complete the survey/questionnaire. The determination of the sample size was carried out using Slovin's formula. According to Nalendra et al. (2021) in Rabbani (2024), Slovin's formula is a method for calculating the minimum sample size when the behavior of a population is not precisely known.

III. RESULT AND DISCUSSION

A. Result

Based on the data processing results in Table 1, out of 333 respondents, 126 respondents, or 37.8%, are male, while the remaining 207 respondents, or 62.2%, are female. From the table, it can be seen that the majority of undergraduate students at Universitas Mercu Buana are female.

Table 1. Sample Description

		Frequency	*Percent*	*Valid Percent*	*Cumulative Percent*

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Valid	Male	126	37,8	37,8	37,8
	Female	207	62,2	62,2	100,0
	Total	333	100.0	100.0	

Based on the data in Table 2, out of 333 respondents, the highest number of respondents comes from the Faculty of Economics & Business, totaling 228 respondents or 68.5%, while the lowest number comes from the Faculty of Design and Creative Arts, with 8 respondents or 2.4%.

Table 2. Sample Description

Fakultas	*Frequency*	*Percent*	*Valid Percent*	*Cumulative Percent*
Desain dan Seni Kreatif	8	2,4	2,4	2,4
Ekonomi & Bisnis	228	68,5	68,5	70,9
Ilmu Komputer	45	13,5	13,5	84,4
Ilmu Komunikasi	26	7,8	7,8	92,2
Psikologi	12	3,6	3,6	95,8
Teknik	14	4,2	4,2	100.0
Total	333	100.0	100.0	

Stages of measuring on testing model involve convergent validity test and discriminant validity. While value of Cronbach's alpha and composite reliability are needed in testing for construction reliability. PLS analysis result could be used to test for research hypothesis if all indicators in PLS model have meet the requirements of convergent validity, discriminant validity and reliability test.

Convergent validity test is done by seeing the value of loading factor of each indicator towards the construct. In most reference, with factor weighing from at least 0.7 is considered having validity that is strong enough to explain the latent construct (Chin, 1998; Ghozali, 2014; Hair et al., 2010). In this research, minimum limit of loading factor that is accepted is 0.7, with the condition of AVE score for every construct, which is > 0.5 (Ghozali, 2014). After going through data processing with SmartPLS 3.0, item KB3 were not valid. The fit or valid model in this research can be seen in Figure 2. Therefore, convergent validity of this research model has met the requirements. Loading factors, cronbach's alpha, composite reliability and AVE in every construct can be seen in Table 2.

Discriminant validity is done to ensure that every concept of each latent variables is in contrast with the other latent variables. A model has a good discriminant validity if the quadratic value of AVE in each exogeneous construct (value on the diagonal) exceeds the correlation between the construct with the other construct (value below diagonal) (Ghozali, 2014). Result of discriminant validity research is done by the quadratic value of AVE, which means by seeing the Fornell-Larcker Criterion Value that is mentioned in Table 3. Discriminant validity test result shown in the Table 3 above indicates the whole construct having square root value of AVE above correlation value with the other latent construct (through Fornell-Larcker Criterion). Likewise, cross-loading value of all items from other indicator as mentioned in Table 4, so it can be concluded that a model has meet a discriminant validity (Fornell & Larcker, 1981).

Construct reliability can be assessed from the value of Cronbach's alpha and composite reliability from each construct. Value of composite reliability and Cronbach's alpha is suggested to be more than 0.7 (Ghozali, 2014). Reliability test result in the Table 2 above shows that all construct has composite reliability value and Cronbach's alpha value higher than 0.7 (> 0.7). In conclusion, all construct has met the reliability that is required.

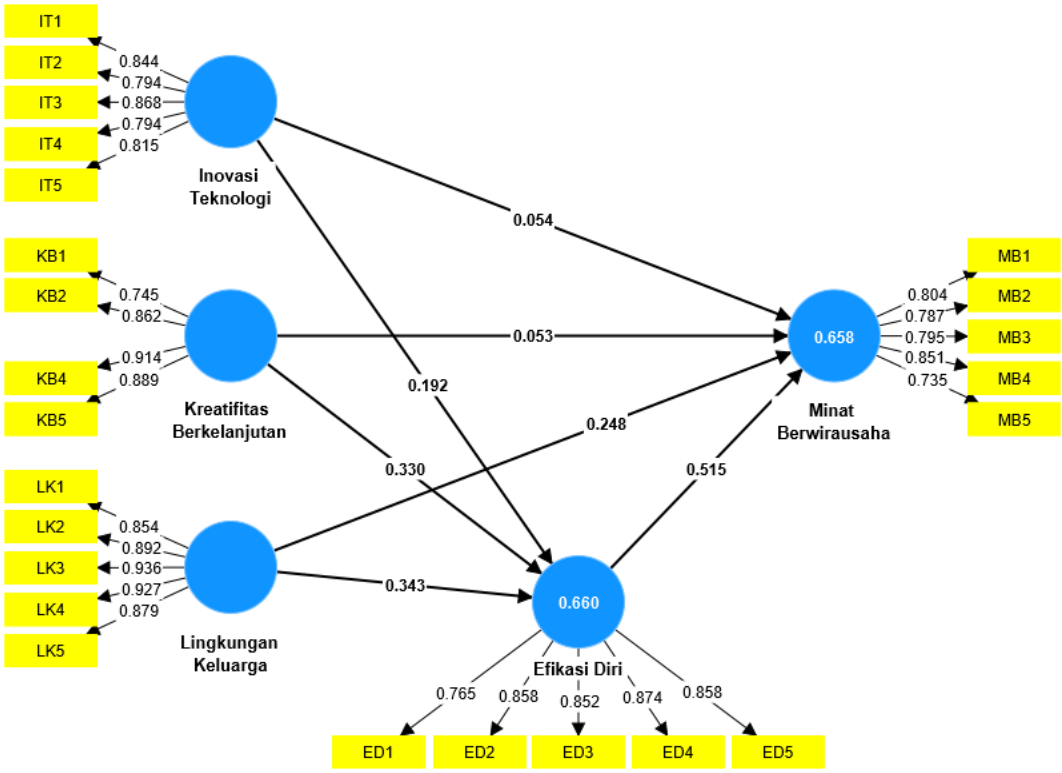

Figure 2. Valid Research Model
Source: processing result of SmartPLS 3.0 (2025)

Table 2. Items Loadings, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)

Variables	Items	Loadings	Cronbach's Alpha	Composite Reliability	AVE
Technological Innovation (IT)	IT1 IT2 IT3 IT4 IT5	0.844 0.794 0.868 0.794 0.815	0.881	0.913	0.678
Sustainable Creativity (KB)	KB1 KB2 KB4 KB5	0.745 0.862 0.914 0.899	0.875	0.915	0.731
Family Environtment (LK)	LK1 LK2 LK3 LK4 LK5	0.854 0.892 0.936 0.927 0.879	0.940	0.954	0.806
Self-efficacy (ED)	ED1 ED2 ED3 ED4 ED5	0.765 0.858 0.852 0.874 0.858	0.897	0.924	0.710
Entrepreneur Intention (MB)	MB1 MB2 MB3 MB4 MB5	0.804 0.787 0.795 0.851 0.735	0.855	0.896	0.633

Source: processing result of SmartPLS 3.0 (2025)

Table 3. Discriminant Validity

Variables	ED	IT	KB	LK	MB
Self-efficacy (ED)	**0.842**				
Technological Innovation (IT)	0.701	**0.823**			
Sustainable Creativity (KB)	0.786	0.799	**0,855**		
Family Environtment (LK)	0.771	0.717	0.812	**0.898**	
Entrepreneur Intention (MB)	0.786	0.635	0.719	0.731	**0.795**

S Source: processing result of SmartPLS 3.0 (2025)

Table 4. R Square Value

Variables	R Square
Self-efficacy (ED)	0.660
Entrepreneur Intention (MB)	0.658

Source: processing result of SmartPLS 3.0 (2025)

Table 5. Hypotheses Testing

Hypotheses	Relationship	Original Sample	Standard Deviation	T Statistics	P-Values	Decision
H1	ED -> MB	0,515	0,068	7,582	0,000	Positif - Signifikan
H2	IT -> ED	0,192	0,063	3,039	0,002	Positif - Signifikan
H3	IT -> MB	0,054	0,060	0,907	0,364	Tidak Signifikan
H4	KB -> ED	0,330	0,099	3,331	0,001	Positif - Signifikan
H5	KB -> MB	0,053	0,087	0,603	0,546	Tidak Signifikan
H6	LK -> ED	0,343	0,084	4,064	0,000	Positif - Signifikan
H7	LK ->MB	0,248	0,084	2,954	0,003	Positif - Signifikan
H8	LK -> ED -> MB	0,177	0,050	3,549	0,000	Mediasi Partial
H9	IT -> ED -> MB	0,099	0,035	2,787	0,005	Mediasi Full
H10	KB -> ED -> MB	0,170	0,056	3,061	0,002	Mediasi Full

Source: processing result of SmartPLS 3.0 (2025)

Hypothesis test in PLS is also denoted as inner model test. This test covers significance test that has a direct and indirect impact as well as how large is the measurement of the exogenous variable impact towards the endogenous variable. To discover the influence of managerial coaching towards employee's performance through psychological capital as mediation variable it needs a direct and indirect impact test. Direct impact test is done by using T-Statistic test in an analysis model called Partial Least Squared (PLS) with the help of SmartPLS 3.0 software. With the bootstrapping technique, R square value and significance test value can be obtained as shown in Table 4 and Table 5.

Based on the Table 4 above, The structural model indicates that the model on the variables of Entrepreneurial Interest and self-dedication can be said to be moderate because it has a value above 0.33. The model of the influence of independent latent variables (Technological Innovation, Sustainable Creativity and Family Environment) on Self-Efficacy provides an R-square value of 0.660 which can be interpreted that the variability of the Self-Efficacy construct that can be explained by the variability of the constructs of Technological Innovation, Sustainable Creativity and Family Environment is 66.0% while 34.0% is explained by other variables outside those studied. Entrepreneurial Interest has an R-Square value of 0.658, so it can be

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interpreted that the variability of the Entrepreneurial Interest construct that can be explained by the variability of the constructs of Technological Innovation, Sustainable Creativity, Family Environment and Self-Efficacy is 65.8% while 34.2% is explained by other variables outside those studied.

B. Discussion

Based on the hypothesis testing in this study, the results indicate several significant relationships between the observed variables. Self-Efficacy was found to have a significant positive effect on Entrepreneurial Intention, with a T-statistic value of 7.582, an original sample of 0.515, and a P-value of 0.000, which supports the findings of Oyugi (2024) as well as Fernández and Veciana (2022), who emphasized the crucial role of self-efficacy in fostering entrepreneurial intention. Technological Innovation demonstrated a significant positive effect on Self-Efficacy (T-statistic = 3.039; original sample = 0.192; P-value = 0.002), in line with Chen and Chang (2023), although its direct effect on Entrepreneurial Intention was not significant (T-statistic = 0.907; original sample = 0.054; P-value = 0.364), contradicting the findings of Wu, Song, and Li (2023), who reported a positive and significant influence. Similarly, Sustainable Creativity showed a significant positive effect on Self-Efficacy (T-statistic = 3.331; original sample = 0.330; P-value = 0.001), consistent with the study of Lim and Xavier (2022), yet it did not exert a significant direct influence on Entrepreneurial Intention (T-statistic = 0.603; original sample = 0.053; P-value = 0.546), which is inconsistent with the results of Klofsten, Urbano, and Heaton (2022). On the other hand, the Family Environment was revealed to have a significant positive effect both on Self-Efficacy (T-statistic = 4.064; original sample = 0.343; P-value = 0.000), in line with Nguyen and Phan (2023), and on Entrepreneurial Intention (T-statistic = 2.954; original sample = 0.248; P-value = 0.003), supporting the work of Susilo and Nugraha (2022). Furthermore, mediation analysis demonstrates that Self-Efficacy partially mediates the relationship between Family Environment and Entrepreneurial Intention (T-statistic = 3.549; original sample = 0.177; P-value = 0.000), confirming the findings of Harrison, Burnard, and Paul (2022), while it fully mediates the effect of Technological Innovation on Entrepreneurial Intention (T-statistic = 2.787; original sample = 0.099; P-value = 0.005), as well as the influence of Sustainable Creativity on Entrepreneurial Intention (T-statistic = 3.061; original sample = 0.170; P-value = 0.002), in line with Meyer and Meyer (2022) and Chiu and Hsu (2023). Taken together, these results underscore the central role of Self-Efficacy not only as a direct determinant of Entrepreneurial Intention but also as a key mediating mechanism through which Family Environment, Technological Innovation, and Sustainable Creativity indirectly enhance students' entrepreneurial intention.

IV. CONCLUSION

Self-Efficacy plays a central role in shaping Entrepreneurial Intention among students, both as a direct predictor and as a mediating variable. The findings reveal that Self-Efficacy significantly and positively influences Entrepreneurial Intention, confirming that students with higher confidence in their own abilities are more likely to develop strong entrepreneurial intentions. Technological Innovation and Sustainable Creativity are shown to significantly enhance Self-Efficacy, but their direct effects on Entrepreneurial Intention are not significant, indicating that these variables exert influence indirectly through the mediation of Self-Efficacy. In contrast, the Family Environment demonstrates a strong and significant influence both directly on Entrepreneurial Intention and indirectly through Self-Efficacy, emphasizing the importance of family support and nurturing environments in fostering students' entrepreneurial motivation. Moreover, the mediation analysis confirms that Self-Efficacy partially mediates the relationship between Family Environment and Entrepreneurial Intention, while fully mediating the effects of Technological Innovation and Sustainable Creativity on Entrepreneurial Intention. Overall, the results highlight that fostering Self-Efficacy is a key strategy for strengthening entrepreneurial intention, with implications for universities, educators, and policymakers to create supportive environments, promote innovation, and encourage sustainable creativity in order to cultivate a new generation of entrepreneurs..

Based on the findings, several recommendations can be made for Universitas Mercu Buana, Meruya Campus and future researchers. The university is encouraged to enhance student entrepreneurship by improving access to technology—such as providing campus facilities or equipment that are otherwise unaffordable for students—while also creating platforms like seminars or idea-sharing forums to gather and filter students' innovative business ideas. Furthermore, considering the importance of family support in shaping entrepreneurial intention, the university could also provide educational outreach, such as publicly accessible videos, to strengthen families' moral support for students. For future researchers, it is recommended to refine and expand

the variables, instruments, and methodologies used in this study, given the limitations acknowledged by the author, in order to produce more comprehensive, robust, and generalizable findings in the field of entrepreneurship research.

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