



# Increasing Entrepreneurial Intention of Muslim Students Through Entrepreneurship Education and Entrepreneurial Competence: The Mediating Role of Entrepreneurial Mindset

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Article Info	Abstract
<b>Article History</b> Received: February, 2025 Revised: May, 2025 Published: June, 2025	This research examines the Impact of entrepreneurship education, entrepreneurial competence, and entrepreneurial Encouragement on the entrepreneurial mindset and entrepreneurial intention of Muslim students in South Kalimantan through an E-Form that is filled out independently. By applying structural equation modelling (SEM) analysis techniques with a reflective construct model. Data were collected from 314 respondents in South Kalimantan, Indonesia. The hypothesis estimated using SEM PLS v4, this research found that entrepreneurship education, competence, and entrepreneurial Encouragement significantly affect entrepreneurial intention directly. However, an entrepreneurial mindset does not effectively mediate the connection among these variables. Thus, the result of this research indicate that a direct approach will be much more effective in developing entrepreneurial intention than an indirect approach through an entrepreneurial mindset. This research offers a fundamental perspective on the development of entrepreneurship education strategies for Muslim students by considering Islamic religious values in the development of entrepreneurial motivation and behaviour.
<b>Keywords:</b> Entrepreneurship Education, Entrepreneurial Competence, Entrepreneurial Encouragement, Entrepreneurial Mindset, Entrepreneurial Intentions of Muslim Students	
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## INTRODUCTION

Indonesia is a nation with where Muslim form the majority of the population, where trading and entrepreneurship have become an important part of the Muslim tradition, both among young people and adults. And in the global context, entrepreneurship has become a key catalyst for economic expansion, innovation, and employment generation (Al Balushi et al., 2023). In the modern era, where the challenge of getting a job is getting harder (Li, 2022), entrepreneurship is one of the solutions to create jobs, in the digital era entrepreneurship education is growing with the utilization of technology as an educational resourch that allows leaners to reach entrepreneurship materials more flexibly and practically (Satrianny et al., 2024). maintaining economic growth, and improving community welfare through sustainable business (Iwu et al., 2021).

In the Islamic perspective, entrepreneurship is not only oriented towards economic profit, but also includes ethical values such as honesty, justice, and social responsibility. These values are an important basis for building an ethical entrepreneurial mindset, especially among Muslim students (Shabbir et al., 2016). Cultural and spiritual support in Islam also strengthens the entrepreneurial mindset, as found by (Ahmad & Xavier, 2012) In addition, Islamic entrepreneurship emphasizes the balance between ethical responsibility to stakeholders and achieving business goals (Arham, 2010; Beekun & Badawi, 2005). Entrepreneurial competencies in Islam include technical skills combined with ethical values, student cooperatives can be one effective strategy for improving entrepreneurial skills because they allow students to directly practice managing small businesses and understand market dynamics (Nuryantini et al., 2021). These competencies help Muslim students run sustainable businesses and provide benefits to society (Yusof et al., 2007).

As the nation with the world's largest Muslim population, Indonesia holds significant potential to produce competent and ethical Muslim entrepreneurs. The progress of a country is highly dependent on the presence of entrepreneurs who can create and innovate. These entrepreneurs not only transform

new ideas into real activities but also contribute positively to economic growth through job creation and product innovation (Mwamba et al., 2021). For this reason, entrepreneurship education serves a key approach implemented in Indonesia to encourage the young generation of Muslims to successfully participate in global competition (Saputra et al., 2023). In addition, recent research shows that digital-based entrepreneurial enhance students' competencies readiness to face the business world (Hamdan, 2024), therefore entrepreneurship training is very important to generate interest in pursuing entrepreneurial activities and this program is implemented at various levels of education in Indonesia (Saputra et al., 2024; Soare, 2019).

Entrepreneurial education has been incorporated into the academic framework across all levels of education, especially at the secondary and tertiary levels in line with recent studies (Supandi & Burhanudin, 2024) that found that entrepreneurship education integrated into the school curriculum can significantly increase students' interest in entrepreneurship as a subject or cross-sectoral competency (Ali & Al-Owaihan, 2008; Núñez-Canal et al., 2023). This curriculum aims to provide practical knowledge about entrepreneurship, including technical skills and Islamic ethical values, such as honesty and social responsibility (Rahayu et al., 2023). The program is designed to equip Muslim students with an innovative mindset, entrepreneurial skills, and a supportive business network so that they can start ethical and sustainable businesses (Abbas et al., 2019).

Entrepreneurial competencies encompass a collection of quantifiable and perceivable knowledge, abilities, and individual traits. These competencies enable individuals to act effectively in the workplace (Saranza et al., 2022). By developing these competencies, Muslim students can act more innovatively, potentially leading to the establishment of emerging enterprises and the development of new products and services (Malekipour, 2023; Sommarström et al., 2021). These competencies also hold a crucial function in fostering economic achievement, societal influence, and ecological sustainability (Tiberius & Weyland, 2024). With a comprehensive vision of entrepreneurship in the context of education, policymakers and economists agree that entrepreneurship serves as a key factor in promoting economic expansion, innovation, and sustainability (Núñez-Canal et al., 2023; Wardana et al., 2020). Therefore, entrepreneurship education in Indonesia is not only aimed at producing future entrepreneurs, but also at building a generation of independent, innovative, and ethical Muslim students by Islamic principles.

Although various studies have shown the importance of EE, EC, and EN in shaping entrepreneurial intention, with the entrepreneurial mindset acting as an intermediary in this relationship is still not fully understood, particularly concerning Muslim students in Indonesia. Most earlier research has primarily emphasized theoretical models or broader demographic, without considering the dimensions of Islamic values that are unique to Muslim students. Hence, this study seeks to address this gap through an in-depth exploration how these factors interact in this specific context.

## **LITERATUR REVIEW AND HYPOTHESIS DEVELOPMENT**

### **A. Enpreneurship Education (EE), Entrepreneurial Mindset (EM) and Entrepreneurial Intention (EI).**

Entrepreneurship education has an important role in forming creative, innovative, and disciplined mindsets in students. In addition, this education can increase students' self-confidence in recognizing business opportunities (Fayolle & Gailly, 2015; Iwu et al., 2021) stating that EE exerts a lasting beneficial effect on entrepreneurial mindset and aspirations, especially if integrated into the formal curriculum (Nabi et al., 2017; Postigo et al., 2020).

Entrepreneurship itself is a phenomenon that can be understood through various perspectives (Jena, 2020). Two main theories, namely the theory of human capital and entrepreneurial confidence, show that entrepreneurial training enhances individuals' aspirations for entrepreneurship (Boldureanu et al., 2020). This education opens students' insights to various entrepreneurial opportunities, making it an important variable in various academic studies (Cui et al., 2021).

Early understanding of entrepreneurship often focuses on the initiative to embrace business uncertainties (Krueger & Brazeal, 1994). At that time, uncertainty was seen as an opportunity for personal gain (Pidduck et al., 2023). The business uncertainties teaches us that growth is a continuous process, where lack of experience is not a barrier to success. This mindset serves as a tool to equip individuals with self-confidence and the ability to face obstacles.

An entrepreneurial mindset reflects an innovative, proactive, and flexible way of thinking in facing opportunities and challenges. (Burnette et al., 2020) emphasizes the significance of this way of thinking in surmounting business challenges. Innovative mindset and internal locus of control are also considered as key indicators in building entrepreneurial potential (Mueller & Thomas, 2000). However, research (Cui et al., 2021) shows that the effect of entrepreneurial education on this way of thinking is not always even, with non-formal activities exerting a stronger positive influence than structured coursework.

Numerous studies have highlighted the relevance of entrepreneurial education across different settings. In Indonesia, (Saptono et al., 2017) highlighted the characteristics that shape the business aspirations of students in vocational education, while (Handayati et al., 2020) found that gender and cultural factors play a role. Studies in Iran (Reza Nairi et al., 2023) and South Africa (du Toit & Kempen, 2020) also emphasized the the significance of EE programs in developing entrepreneurial mindsets and intentions.

Drawing from the literature review, the following hypotheses were formulated:

**Ha1.** EE has a positive and significant influence on EM.

**Ha2.** EE has a positive and significant influence on EI.

**Ha3.** EM has a positive and significant influence on EI.

**Ha4.** EM can mediate the effect of EE on EI.

## **B. Entrepreneurial Competence (EC), Entrepreneurial Mindset Patterns and Entrepreneurial Intentions**

Entrepreneurial competence and knowledge have a strong and favorable influence on entrepreneurial intention. (Porfirio et al., 2023) Explains that entrepreneurial competence can act as a mediator in the relationship between entrepreneurial education and entrepreneurial intention. This competence provides long-term benefits, including the capacity to adjust to evolving circumstances. (Prabandari & Sholihah, 2014). Within the framework of the Theory of Planned Behavior (TPB) developed by (Ajzen, 1991), entrepreneurial intention is influenced by three main factors: behavioral attitudes, subjective norms and perceived behavioural control. These elements collectively influence a person's drive to take action, which ultimately shapes entrepreneurial mindset and behaviour (Ajzen, 1991; Supardi et al., 2022).

Entrepreneurship education significantly enhances the effectiveness of TPB in clarifying entrepreneurial intentions. Through entrepreneurship courses, students gain relevant knowledge and skills, thereby reinforcing the impact of attitudes, societal norms, and behavioral regulation on their aspirations. (Astuti & Fatimah, 2022; Zhang et al., 2022). Entrepreneurial competence is also a key element in creating business innovation. This competence allows students to enrich their knowledge through collaboration with others, and ultimately produce new ideas that have added value (Lekovic et al., 2020). In addition, innovation and the use of technology in business are also key factors in the success of young entrepreneurs, because they can increase business competitiveness and efficiency (Arifin et al., 2023). This competence also improves the entrepreneurs' success in achieving business efficiency and profitability, and forms a mindset that supports entrepreneurial intentions (Aima et al., 2020). Entrepreneurial competence includes the ability to manage risks, make strategic decisions, and create added value. According to (Man et al., 1999) competence, is a crucial element in enhancing the competitive edge of small and mid-sized businesses, (Mitchelmore & Rowley, 2010) adding that the development of entrepreneurial competence must include technical, managerial, and innovation skills. This kind of competence is very relevant in building entrepreneurial intentions, particularly amid fluctuating market conditions.

Entrepreneurial intention, as explained, (Liñán, 2008) is an early indicator of entrepreneurial behavior. (Ajzen, 1991) asserts that entrepreneurial intention is a primary prerequisite for the emergence of entrepreneurial action. Entrepreneurship education designed to improve competence in entrepreneurial knowledge has a significant impact on shaping such intention (Zhang et al., 2022).

The study (Triyono et al., 2023) emphasizes the importance of individual competence in dealing with change and the role of collaboration between competent individuals to develop new ideas. This is in line

with research (Lekovic et al., 2020) which emphasizes that entrepreneurial competencies support the innovation process through interaction and collaboration.

Another study by (Lv et al., 2021) involving the analysis of 5,603 samples, explored the relationship path between training in entrepreneurship and business skills on entrepreneurial aspirations.. The results of the study showed that entrepreneurial education combined with skill enhancement has a strong impact on entrepreneurial intention.

**Hb1.** EC has a positive and significant impact on EM.

**Hb2.** EC has a positive and significant impact on EI.

**Hb3.** EM can mediate the effect of EC on EI.

### **C. Entrepreneurial Encouragement (EN), Entrepreneurial Mindset, and Entrepreneurial Intention**

The drive to become an entrepreneur is one of the important factors in forming entrepreneurial intentions. This factor can be influenced by entrepreneurship education at various levels, both in schools and universities. Entrepreneurship education aims to encourage students through the development of skills, problem-solving abilities, decision-making, and the preparation of effective business plans (Shofwan et al., 2023). In addition to the educational aspect, the drive to become an entrepreneur is also influenced by culture. An individual's decision to enter the world of entrepreneurship is often influenced by cultural norms and social values that support it (Arroyo-Vázquez et al., 2018).

Another factor that motivates the younger generation is the desire to achieve financial independence and make an economic contribution to the family (Shane et al., 2003). This motivation is the main driver for many individuals to start their businesses (Singh & Gupta, 2023). Research (Gielnik et al., 2015) shows that consistent efforts in developing entrepreneurial skills can increase enthusiasm and desire to start a business.

Moreover, government policies play a crucial role in fostering entrepreneurship. Countries with business-friendly policies, such as low taxes and regulations that support small businesses, tend to create an environment conducive to encouraging more individuals to become entrepreneurs (Eagle, 2016).

Entrepreneurial motivation does not only come from education or policies but also from the work environment. (Ng, 2020) found that in the workplace, leaders who provide entrepreneurial examples can increase employee motivation to follow in their footsteps. Entrepreneurial-oriented leaders are able to create inspiration for employees to start their own businesses.

**Hc1.** EN has a positive and significant impact on EM.

**Hc2.** EM can mediate the influence of EN on EI.

### **D. Entrepreneurial Motivation and Entrepreneurial Intention**

Motivating entrepreneurship plays a crucial role in shaping one's intention to start a business. (Hashimoto & Nassif, 2014) states that a leader who is experienced in the business world can motivate and encourage employees to develop entrepreneurial intentions, including starting a new business. The role of this leader is a catalyst in creating an environment that supports the development of entrepreneurial potential.

Heinz Hechhausen, a German scientist concluded that the basis of a person's behaviour is formed through an individual development process driven by strong motivation. This motivation is often related to achieving a certain target, where individuals must choose the most appropriate action among various possibilities to achieve the goal. Heinz Hechhausen, a German scientist concluded that the basis of a person's behaviour is formed through an individual development process driven by strong motivation. This motivation is often related to achieving a certain target, where individuals must choose the most appropriate action among various possibilities to achieve the goal (Miroshik et al., 2018). Within entrepreneurship, business owners function as self-reliant agents who take proactive steps to drive company growth and profitability. They are guided by curiosity and instinct to explore opportunities, which combine planned actions with elements of chance (Formica, 2002).

Identifying factors that drive entrepreneurship is essential for policymakers. This helps in designing more effective entrepreneurship development programs (Abazi-Alili et al., 2016). One strategy that is

widely used is creativity education and entrepreneurship training, which aims to improve the skills and abilities of individuals in starting a business. (Tripon, 2015) shows that such programs are often aimed at students, youth, and the unemployed as an effort to foster entrepreneurial intentions.

**Hd1.** *EN has a positive and significant impact on EI.*

## **METHODS**

This research employs a quantitative method with a descriptive-explanatory design, concentrating on factors that are thought to impact students' entrepreneurial intentions. Three variables are used as exogenous latent variables, including EE, EC, and EC. Entrepreneurial mindset is used as an intervening variable that acts as a mediating variable.

The study applied Structural Equation Modeling (SEM) to analyze both direct and indirect effects. The data collection process involved distributing an online questionnaire, consisting of a total of 20 items were assessed using a Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). To determine The sample size for this study was determined using a modern sampling design approach. According to (Lohr, 2022) effective sampling design must consider The diversity within the population and the purpose of the study to ensure adequate representation. In this research, the sample size was established based on the structural model's complexity and the number of indicators, adhering to general guidelines in PLS-SEM research. SEM research has a minimum number of samples that must be met maximum likelihood. In SEM studies, the sample size should be at least 5 times the number of variable indicators. (Hair et al., 2021)so the minimum sample required is  $5 \times 25 = 125$ . Another opinion says that to achieve maximum possibility, the number of samples obtained is at least  $10 \times$  the indicator variable.(Hair et al., 2021) so the minimum sample required is  $10 \times 25 = 250$ . There are also those who argue that SEM research should use at least 200 respondents to achieve a well-fitting model (J. F. Hair et al., 2017; Leguina, 2015). The questionnaire was distributed online using

Google Form as many as 321 respondents and data that can be processed as many as 314 respondents. This number has met the maximum probability provisions set by each sample reference. (Hair et al., 2021). This study employed purposive sampling, selecting respondents aged 16 to 22 years who are students focusing on entrepreneurship, young respondents aged 16 to 22 years, namely students studying entrepreneurship.

## **RESULTS AND DISCUSSION**

### **A. Result**

#### **Descriptive Statistics**

According to the descriptive data in Table 1, most of the respondents are female., as many as 248 or 78.98%. In addition, the number of respondents in the age group is dominated by the 16-18-year-old age group, which is 252 respondents or 80.25%. The age group in that range aged 19-22 years has 62 respondents or 19.75% of the total sample. Meanwhile, the distribution of respondents consists of 2 Study Levels with the highest distribution concentration at the Vocational High School/Equivalent level of 80.25%.

#### **Reliability Indicator.**

The reliability indicator is met if the outer loading indicator value is 0.7 (J. F. · Hair et al., 2021) or at least  $> 0.5$  [56]. The outer loading value can be obtained after performing the PLS Algorithm on the SmartPLS application. Based on Figure 1, the outer loading algorithm shows that all indicators meet the construct validity requirements.

**Table 1.** Descriptive Statistics

<b>Characteristics</b>	<b>Respondents % (n = 314)</b>
Gender	
Man	21.02% (66)
Woman	78.98% (248)
Age Group	
16-18 Years	80.25% (252)
19-22 Years	19.75% (62)

Study Level	
Vocational High School/Equivalent	80.25% (252)
S1	19.75% (62)

Note: Primary data

### Evaluation of Measurement Model

The reflective model is depicted by arrows pointing from the variables or factors to the indicators that measure them (Henseler et al., 2016). Evaluation of measurements on reflective constructs includes composite reliability, average variance extracted (AVE), and discriminant validity.

The composite reliability score must be more than 0.6 for the model to be said to meet the fit criteria (Hair et al., 2012). The maximum value of composite reliability is 1; the closer the value is to 1, the better the reliability estimate. (Hair et al., 2021; Sarstedt et al., 2021) The reliability and construct validity shown in Table 2 show a good composite reliability score with the lowest score of 0.909 in the entrepreneurial mindset. Meanwhile, the Cronbach's alpha score is used to assess whether the indicators used in the variables are valid and reliable enough or not to measure the latent variables. Cronbach's alpha is said to be good if the score is  $> 0.8$  and acceptable if the score is  $> 0.7 > 0.6$  can still be used if for exploratory research purposes (Sarstedt et al., 2021). The reliability and construct validity table shows acceptable to good scores, indicated by the absence of Cronbach's alpha scores below 0.7 so that they meet the reliability test criteria. Composite reliability can also be seen from the Dillon Goldstein or Jöreskog Scores that appear in the rho\_A column; if the score is  $> 0.7$ , then the block is considered homogeneous, unidimensional, and reliable (Sarstedt et al., 2021). From the rho\_A value in the reliability and construct validity table, it can be seen that all variables are reliable.

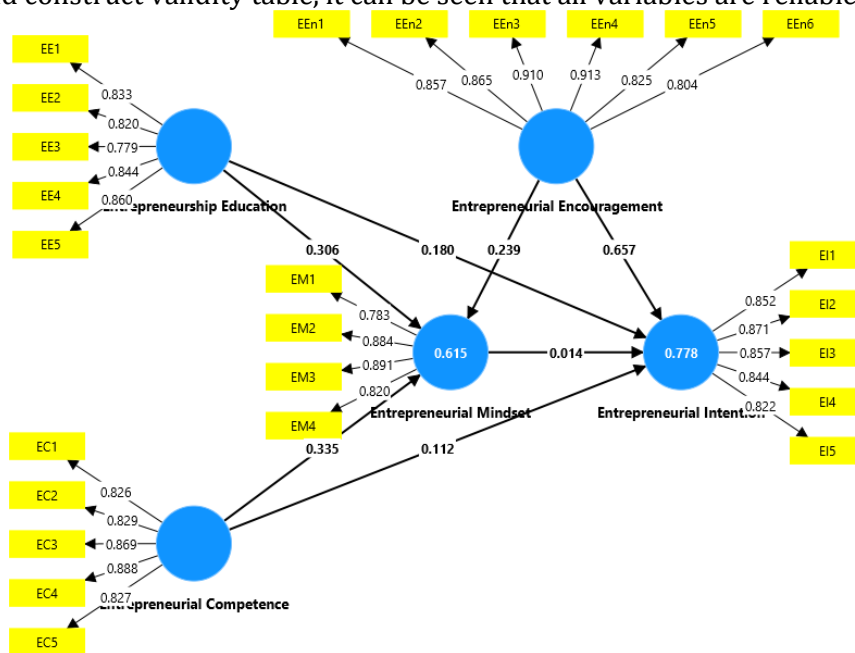


Figure 1. Outer Loading PLS Algorithm

Table 2. Construct Reliability and Validity

	Cronbach's alpha	rho_A	Composite reliability	Ave
Entrepreneurial Competence	0.902	0.905	0.928	0.719
Entrepreneurial Encouragement	0.931	0.933	0.946	0.745
Entrepreneurial Intention	0.903	0.904	0.928	0.721
Entrepreneurial Mindset	0.867	0.881	0.909	0.715
Entrepreneurship Education	0.885	0.886	0.916	0.685

Note: SmartPLS output, Construct reliability and validity (2025)

AVE score is used to measure divergent and convergent validity. AVE score received > 0.5 is considered valid. AVE score < 0.5 means the level of variance error exceeds the variance that can be explained. The reliability and construct validity table shows the AVE score of each variable is valid because it is > 0.5.

**Discriminant Validity.**

Furthermore, AVE is the basis for the Fornell-Larcker criteria to determine discriminant validity. The score is used to determine whether the different factors are different, unique, and uncorrelated with each other (Benitez et al., 2020). The variables or factors are different and ideally unrelated. The Fornell-Larcker score is the square root of the AVE and is displayed in the table diagonally or down from the top left to the bottom right, while below it is the correlation score between variables. Discriminant validity is met when the Fornell-Larcker criteria get a the value of each latent variable is higher than the correlation score beneath it (Henseler et al., 2016).

The scores in the Fornell-Larcker criteria, as seen in Table 3 for entrepreneurial competence, entrepreneurial Encouragement, entrepreneurial intention, entrepreneurial mindset, and entrepreneurial education, meet the requirements of discriminant validity. The Fornell-Larcker value of the entrepreneurial competence variable of 0.848 is exceeds the correlation scores of other listed variables (0.633; 0.672; 0.713; and 0.743). This shows that the relationship between the entrepreneurial competence variable and itself is stronger than its correlation with entrepreneurial Encouragement, mindset, intention, and education. Likewise in the Fornell-Larcker criteria, the entrepreneurial Encouragement variable shows a score of 0.633, entrepreneurial intention 0.672, entrepreneurial mindset 0.713, and entrepreneurial education 0.743, which exceeds the correlation scores of the other variables listed below it.

The measurement of discriminant validity can also be seen from the cross-loading table. In the SmartPLS output, cross-loading is below the Fornell Larcker criterion table. The provisions regarding cross-loading scores that meet discriminant validity require every indicator should achieve a higher score in its respective construct than in other constructs it measures (Hair et al., 2021).

Based on Table 4 cross-loading, it can be seen that each indicator has a higher score on the construct it measures compared to other constructs, (the indicator score of each variable is written ten in bold). Based on Figure 1, the output of the PLS algorithm shows all outer loadings above 0.6. And in general, the validity requirements are discriminatory based on the cross-loading score can be achieved. In the latest version of SmartPLS 4, a better discriminant validity measurement uses the heterotrait-monotrait method or HTMT score (Henseler et al., 2015).

**Table 3.** Fornell-Larcker Criterion

<b>Fornell-Larcker criterion</b>					
	<b>EC</b>	<b>EN</b>	<b>EI</b>	<b>EM</b>	<b>EE</b>
Entrepreneurial Competence	0.848				
Entrepreneurial Encouragement	0.633	0.863			
Entrepreneurial Intention	0.672	0.859	0.849		
Entrepreneurial Mindset	0.713	0.658	0.655	0.846	
Entrepreneurship Education	0.743	0.677	0.718	0.717	0.828

Note: Output SmartPLS

**Table 4.** Cross Loadings

	<b>Entrepreneurial Competence (EC)</b>	<b>Entrepreneurship Education (EE)</b>	<b>Entrepreneurial Encouragement (EN)</b>	<b>Entrepreneurial Intention (EI)</b>	<b>Entrepreneurial Mindset (EM)</b>
<b>EC1</b>	<b>0.826</b>	0.588	0.486	0.548	0.551
<b>EC2</b>	<b>0.829</b>	0.564	0.497	0.534	0.559
<b>EC3</b>	<b>0.869</b>	0.670	0.571	0.586	0.641
<b>EC4</b>	<b>0.888</b>	0.662	0.593	0.632	0.619
<b>EC5</b>	<b>0.827</b>	0.657	0.530	0.542	0.650
<b>EE1</b>	0.647	<b>0.833</b>	0.555	0.580	0.575

EE2	0.608	<b>0.820</b>	0.579	0.615	0.585
EE3	0.681	<b>0.779</b>	0.509	0.559	0.552
EE4	0.563	<b>0.844</b>	0.568	0.598	0.629
EE5	0.584	<b>0.860</b>	0.588	0.618	0.621
EN1	0.535	0.583	<b>0.857</b>	0.787	0.541
EN2	0.603	0.596	<b>0.865</b>	0.752	0.580
EN3	0.561	0.591	<b>0.910</b>	0.729	0.617
EN4	0.573	0.610	<b>0.913</b>	0.739	0.639
EN5	0.519	0.575	<b>0.825</b>	0.751	0.518
EN6	0.482	0.548	<b>0.804</b>	0.690	0.506
EI1	0.549	0.558	0.718	<b>0.852</b>	0.516
EI2	0.606	0.630	0.739	<b>0.871</b>	0.585
EI3	0.574	0.657	0.722	<b>0.857</b>	0.583
EI4	0.612	0.690	0.720	<b>0.844</b>	0.605
EI5	0.508	0.507	0.748	<b>0.822</b>	0.487
EM1	0.513	0.500	0.476	0.464	<b>0.783</b>
EM2	0.684	0.674	0.615	0.619	<b>0.884</b>
EM3	0.652	0.668	0.605	0.611	<b>0.891</b>
EM4	0.542	0.558	0.512	0.501	<b>0.820</b>

In the fit model, the heterotrait correlation score must be smaller than the monotrait correlation, meaning the score must be below 1. (Hair et al., 2021; Henseler et al., 2016) Some researchers agree that a suitable HTMT is 0.9 (Leguina, 2015),(Gold et al., 2001; Henseler et al., 2015; Sarstedt et al., 2021; Teo et al., 2008)

Based on Table 5, heterotrait-monotrait (HTMT), it can be seen that the customer entrepreneurial intention matrix score is  $0.937 > 0.9$  so that it is in a critical position for fit; however, considering that there are still theories that support the acceptance of  $HTMT < 1.0$  (J. F. · Hair et al., 2021; Henseler et al., 2016), it can still be used. In the SmartPLS 4 output, the score of this matrix is red. The entrepreneurial competence matrix - entrepreneurship education is also slightly below 0.9, which is 0.798. In the output matrix, the score is green. It should be noted that in the SmartPLS 4 output, the score or score that fits the model will be green, while black means a neutral position, and red is in an unfit position. However, in this case, the red HTMT score in the customer satisfaction-purchase decision matrix is acceptable because the theory supports it and is below 1. The red color on the score between 0.9 and 1.0 is quite reasonable because the SmartPLS application developer (Hair et al., 2021) is a researcher who agrees to use an HTMT score  $< 0.9$  as a discriminant validity criterion. The researcher concluded that discriminant validity was met based on the HTMT score.

The next step is to measure the reliability indicator using the outer loading and weight tables. In general, measuring reliability indicators involves variables and the indicators that compose them. This relationship is called the outer model. In SmartPLS 4, the strength of the indicator in forming a variable can be seen from the outer loading and weight scores. Outer loading provides an overview of the absolute contribution of the indicator to the latent variable; on a scale of 0 to 1, the greater the value is close to 1, the more reliable the latent variable is. The minimum limit accepted as a reflective model is 0 (Leguina, 2015)]. If the score is below 0.7, the error variance is likely to be greater than the explained variance, so it must be removed from the model; in this way, in general, reliability will increase (Hair et al., 2021; Henseler et al., 2016)

**Table 5.** Discriminant Validity of Heterotrait-Monotrait Ratio (HTMT)

	EC	EN	EI	EM	EE
Entrepreneurial Competence					
Entrepreneurial Encouragement	0.688				
Entrepreneurial Intention	0.742	0.937			
Entrepreneurial Mindset	0.798	0.726	0.732		
Entrepreneurship Education	0.832	0.746	0.801	0.810	
Note: SmartPLS output					

**Table 6.** Latent Variable Correlation

	EC	EN	EI	EM	EE
Entrepreneurial Competence	1,000	0.633	0.672	0.713	0.743
Entrepreneurial Encouragement	0.633	1,000	0.859	0.658	0.677
Entrepreneurial Intention	0.672	0.859	1,000	0.655	0.718
Entrepreneurial Mindset	0.713	0.658	0.655	1,000	0.716
Entrepreneurship Education	0.743	0.677	0.718	0.716	1,000

Note: SmartPLS output

### Factor Scores to Identify Outliers.

Factor scores contain the observed scores of each factor used to identify the presence of outliers. At a significance level of 0.05, a factor score > 1.96 is a sign of an outlier, while at a significance level of 0.01, the data is an outlier if the score is > 2.58. (Hair et al., 2021) In the SmartPLS output, the scores are found in the latent variable table scores. Based on Table 6, the correlation score of the latent variables in each latent variable shows no > 1.96 so it can be concluded that there are no outliers.

### Multicollinearity

Both in reflective and formative models, there is a possibility of multicollinearity problems. This can occur if there are two or more independent variables that are highly correlated with each other. However, in reflective measurement models, the problem of multicollinearity is not a serious problem because the latent variables that will do so act as the only predictors of each indicator. (Hair et al., 2021) However, multicollinearity will be a problem in structural models. Detecting multicollinearity in structural models can be done by looking at the SmartPLS output of the In VIF Value table. The model is said to be fit if its VIF coefficient is not more than 4.0 (Benitez et al., 2020)]; some agree that they are not more than 5.0 (Hair et al., 2021).

Table 7 inner VIF values show that all coefficient values are not more than 4.0 so that the fit model does not experience excessive multicollinearity. The VIF value in success does not appear in endogenous variables in this case entrepreneurial intention and entrepreneurial mindset, but entrepreneurial mindset also has a role as an exogenous variable at that time directly related to EI.

### Structural Suitability (Inner Model)

#### a. R-Square ( $R^2$ ).

$R^2$  is the percentage of the endogenous variable score that is accounted for by the exogenous variable. In the SmartPLS output, the  $R^2$  score is only adjusted appears in endogenous variables, in this case Entrepreneurial mindset and EI. If the exogenous variable is more than 1, then the score used is  $R^2$  adjusted. Some researchers use the criteria if the adjusted  $R^2$  score > 0.67 as "substantial," adjusted  $R^2$ . 0.33- as "moderate," and adjusted (Leguina, 2015)  $R^2$ . 0.19 as "weak", (Hair et al., 2017), (Henseler et al., 2015). The  $R^2$  value can also be seen in Figure 2 on the latent variables Entrepreneurial Mindset and EI.

**Table 7.** Inner Value Collinearity Statistics VIF

	Entrepreneurial Intention	Entrepreneurial Mindset
Entrepreneurial Competence	2,689	2,397
Entrepreneurial Encouragement	2.133	1.985
Entrepreneurial Intention	-	-
Entrepreneurial Mindset	2,600	-
Entrepreneurship Education	2,896	2,652

Note: SmartPLS output

In Table 8 it can be seen that the  $R^2$  value adjusted to the purchasing decision is 0.615 which means the ability of the variables of EE, EC and EN in explaining the variable of entrepreneurial mindset is 61.5%. The  $R^2$  value adjusted to the EI variable is 0.575 which means the ability of the variables of EE, EC and EN and mindset in explaining the EI variable is 77.5% which means the EI variable is included in the moderate category.

b. *F-Square* ( $f^2$ ).

These values are used to see the relative influence of exogenous variables on endogenous variables. SmartPLS output provides  $f^2$  values in the form of a table, the criteria used are if  $f^2 = 0.02$ , then the influence is weak,  $f^2 = 0.15$  means the influence is moderate, and  $f^2 = 0.35$  means the influence is strong (Lakens, 2013). However, in practice, these criteria are considered less realistic by researchers. Kenny suggests more realistic model criteria with  $f^2 = 0.005$  for the weak category,  $f^2 = 0.01$  for the moderate category, and  $f^2 = 0.025$  for the strong category (Hair et al., 2021; Hayes, 2013). The following are the SmartPLS output criteria from the research data comparing Cohen and Kenny.

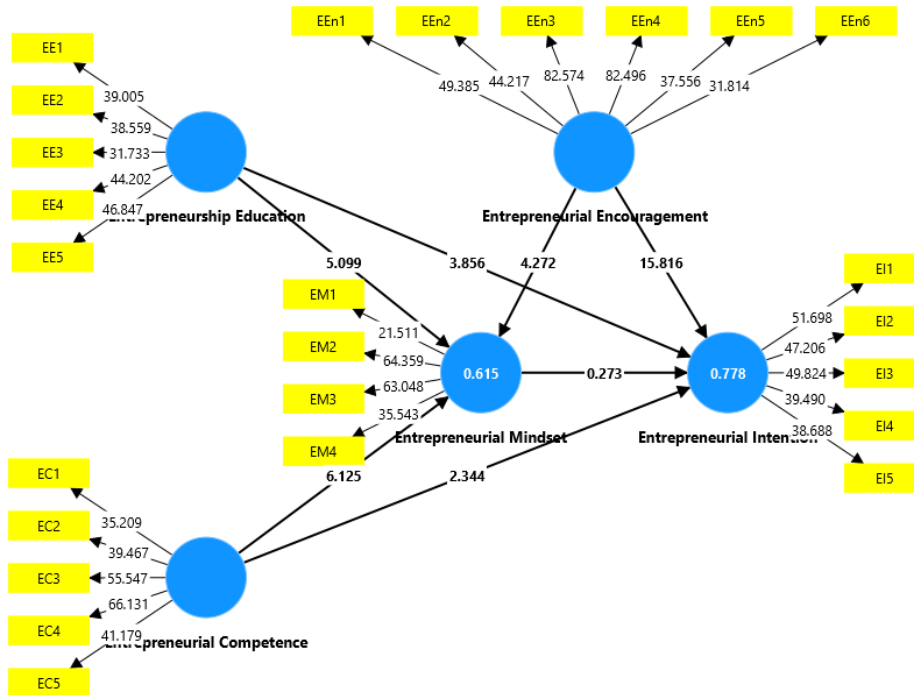


Figure 2. Output Bootstrapping Using 5000 Subsamples

Table 8.  $R^2$  Result

	$R^2$	$R^2$ adjusted
Entrepreneurial Intention	0.778	0.775
Entrepreneurial Mindset	0.615	0.612

Based on Table 9,  $f^2$  shows that Kenny's criterion is more realistic to use. Cohen's  $f^2$  effect shows six effects that are classified as weak criteria (EC→EI, EC→EM, EN→EM, EM→EI, EE→EI, and EE→EM), while using Kenny's criterion, there is only one that is classified as weak (EM→EI).

**Path Coefficient Estimation**

The measurement of path coefficients indicates the relationship between direct and indirect effects. Path coefficient analysis must be done by bootstrapping first. In SmartPLS 4, the bootstrapping process is carried out according to the recommendations (J. F. · Hair et al., 2021) using 5000 subsample settings (inputted in the application), complete bootstrapping, bias-corrected and accelerated (BCa) bootstrap, two-tailed test type, and a significance level of 0.05.

**Direct Influence**

The output from the first table is then analyzed to see the direct influence through the mean table, STDEV, T value, and P value. If the initial sample value (O) is positive, it means that the influence of the variable is in the same direction; if it is negative, it means that the influence of the variable is in the opposite direction. Meanwhile, to determine whether the influence is significant or not, the P value is used.

If the P value < 0.05 then it means there is a significant influence, if the P value > 0.05 it means there is no significant influence (J. F. Hair et al., 2017). Assessment can also be done using the T value, where the effect is said to be significant if the T value is > 1.96 (Henseler et al., 2016; Leguina, 2015).

Based on Table 10, it is known that all relationships are positive, meaning that when the exogenous variable is given treatment, it will provide a unidirectional response to the endogenous variable. It is known that there are 6 direct influence relationships that have a significant effect and 1 insignificant relationship, namely EM → EI (0.785) on the exogenous variable and the endogenous variable. Meanwhile, there is 1 direct influence relationship that is known to have no significant effect because the P value > 0.05; it can be seen in the path coefficient table that the influence of the entrepreneurial mindset has a low value of 0.014 and a P value of 0.273.

The  $f^2$  values in Table 9, will support each other. For example, the  $f^2$  value of the relationship between EM and weak EI (0.000) indicates that there is no significant direct influence on the relationship between the two variables. On the other hand, every relationship that has a strong  $f^2$  category is also followed by a significant value for the direct influence. This shows that the  $f^2$  square value can be used as an early detection of which hypothesis will be accepted, whether the null hypothesis is accepted or rejected.

### Indirect Effects

After knowing the value of the direct effect, the next step is to find out the indirect effects. This involves exogenous variables, intermediate variables, and endogenous variables. SmartPLS 4 output provides the values needed to measure the indirect effects in the total indirect effects menu.

**Table 9.** *F-square Result ( $f^2$ )*

	$f^2$	Effects
Entrepreneurial Competence (EC) → Entrepreneurial Intention (EI)	0.021	Weak
Entrepreneurial Competence (EC) → Entrepreneurial Mindset (EM)	0.122	Weak
Entrepreneurial Encouragement (EN) → Entrepreneurial Intention (EI)	0.912	Strong
Entrepreneurial Encouragement (EN) → Entrepreneurial Mindset (EM)	0.075	Weak
Entrepreneurial Mindset (EM) → Entrepreneurial Intention (EI)	0.000	Weak
Entrepreneurship Education (EE) → Entrepreneurial Intention (EI)	0.050	Weak
Entrepreneurship Education (EE) → Entrepreneurial Mindset (EM)	0.092	Weak

**Table 10.** Mean, STDEV, T Values, and P Values for Direct Effects

	Original sample (O)	Sample mean (M)	(STDEV)	T values	P values	Effect
Entrepreneurial Competence → Entrepreneurial Intention	0.112	0.111	0.048	2,344	0.019	Significant
Entrepreneurial Competence → Entrepreneurial Mindset	0.335	0.332	0.055	6.125	$P \leq 0.001$	Significant
Entrepreneurial Encouragement → Entrepreneurial Intention	0.657	0.658	0.042	15,816	$P \leq 0.001$	Significant
Entrepreneurial Encouragement → Entrepreneurial Mindset	0.239	0.241	0.056	4.272	$P \leq 0.001$	Significant
Entrepreneurial Mindset → Entrepreneurial Intention	0.014	0.015	0.051	0.273	0.785	Insignificant

Entrepreneurship → Entrepreneurial Intention	Education Mindset	0.180	0.179	0.047	3,856	$P \leq 0.001$	Significant
Entrepreneurship → Entrepreneurial Mindset	Education Mindset	0.306	0.307	0.060	5,099	$P \leq 0.001$	Significant

Note: SmartPLS output

**Table 11.** Mean, STDEV, T Values, and P Values for Indirect Effect

		Original sample (O)	Sample mean (M)	(STDEV)	T values	P values	Effect
Entrepreneurship → Entrepreneurial → Entrepreneurial Intention	Education Mindset	0.004	0.005	0.016	0.265	0.791	Insignificant
Entrepreneurial → Entrepreneurial → Entrepreneurial Intention	Competence Mindset	0.005	0.005	0.017	0.271	0.786	Insignificant
Entrepreneurial → Entrepreneurial → Entrepreneurial Intention	Encouragement Mindset	0.003	0.004	0.013	0.263	0.792	Insignificant

Note: SmartPLS output

Using the same parameter criteria as the direct influence for the P value and T value (see Table 11), it can be seen that the three indirect influences have a negative influence; in contrast to the direct influence, which has a positive or aligned value. The relationship of indirect influence on EE → EM → EI (T value 0.265 < 1.96; P 0.791 > 0.05), EC → EM → EI (T value 0.271 < 1.96; P 0.786 > 0.05) and EN → EM → EI (T value 0.263 < 1.96; P 0.792 > 0.05) is not significant.

If the classical principle of path analysis is used, the results will be the same (A. Juliandi, 2018). For example, the direct effect between EE and EI has a coefficient of 0.180 (see Table 10 direct effect), while the indirect effect between EE → EM and EI has a coefficient of 0.004. The coefficient of indirect effect is smaller than the direct effect, meaning that entrepreneurial mindset does not mediate the effect well. The conclusion is that entrepreneurial mindset cannot mediate well, and the direct effect is better (compare the original sample coefficients in the direct effect table with the indirect effect).

Based on the comparison of the direct effects and indirect effects mediation coefficients (see Table 12), it is known that if the indirect effects value is greater than the direct effects coefficient, then the mediating variable can mediate the influence well. Meanwhile, the nature of mediation refers to the categorization proposed by Nitzl, Roldan, and Cepeda (Nitzl et al., 2016). Complementary or partial mediation occurs when the influence of the exogenous variable on the mediating variable is significant, while the mediating variable on the endogenous variable is also significant. Direct or indirect mediation occurs when the relationship between the exogenous variable and the intermediate variable is significant, and the relationship between the intermediate variable and the endogenous variable is not significant. In indirect effects, it can be concluded that the entrepreneurial mindset shows no partial or complementary mediation effects.

**Table 12.** Comparison of Direct Effects and Indirect Effects of Mediation

Direct effects	Original sample coefficient	Indirect effects	Original sample coefficient	Note	Nature
EE → EI	0.180	EE → EM → EI	0.048	Not mediating influence	Direct only (no mediation)
EC → EI	0.112	EC → EM → EI	0.054	Not mediating influence	Direct only (no mediation)
EN → EI	0.657	EN → EM → EI	0.038	Not mediating influence	Direct only (no mediation)

Note: SmartPLS output

**Total Effect**

The total effect Table 13 shows the total direct effect and indirect effect simultaneously. The total effect calculates the role of mediating and moderating variables. In this research, although the total effect is calculated to evaluate the role of mediating variables, the results show that changes in exogenous variables through mediators do not significantly affect endogenous variables. Thus, there is no relevant mediating effect in this model. (Leguina, 2015). SmartPLS provides a total effect menu in the boot-strap output.

**Table 13. Total Effects**

	Original sample (O)	Sample mean (M)	(STDEV)	T values	P values
EE →EI + EE →EM →EI	0.228	0.184	0.063	4.120	0.791
EC →EI + EC →EM →EI	0.166	0.116	0.065	2,555	0.805
EN →EI + EN →EM →EI	0.695	0.662	0.055	16,079	0.792

Note: SmartPLS output

**B. Discussion**

This research shows that entrepreneurship education, entrepreneurial competence, and entrepreneurial Encouragement have a significant influence on students' entrepreneurial mindset and entrepreneurial intention. However, entrepreneurial mindset does not effectively serve as a mediator in the connection among education, competence, and entrepreneurial Encouragement regarding entrepreneurial intention. The direct influence of these factors is stronger than the indirect influence through the mediation of entrepreneurial mindset. Therefore, a direct approach in developing entrepreneurship education, improving competence, and providing strong psychological encouragement is a more effective step to foster entrepreneurial intention among students.

Entrepreneurial mindset can be a link connecting entrepreneurship education, competence, and entrepreneurial intention. Haynie et al. 2010) shows that metacognitively structured mindset helps students to be more flexible in responding to entrepreneurial. Hmieleski & Corbett (2006) added that a proactive entrepreneurial mindset can improve an individual's ability to take advantage of business opportunities, although the results of this research indicate a weak mediating role in the context of Muslim students.

This research confirms that EE, EC and entrepreneurial Encouragement have a significant influence on entrepreneurial intention but entrepreneurial mindset does not effectively mediate the relationship. This finding has some alignments and differences with previous studies.

Entrepreneurship education, as found in this research, has a direct beneficial impact on entrepreneurial intentions. This result is in line with the findings of Iwu et al., 2021) and Boldureanu et al. (2020), which show entrepreneurship education not only imparts technical expertise but also fosters creativity and innovation essential for entrepreneurship. This education helps students recognize opportunities and utilize resources optimally to establish a business venture. In addition, this finding supports the human capital theory which states that education contributes to improving skills and knowledge, which ultimately encourages entrepreneurial behavior.

Entrepreneurial competence was likewise discovered to significantly impact entrepreneurial intentions, which also supports research from Lv et al. (2021) and Porfirio et al. (2023). In this context, entrepreneurial competence is the capability to handle enterprise risks, make strategic decisions, and create additional value in business by individuals with special technical capacity, knowledge, and skills. These findings also strengthen the theory Ajzen (1991), TPB, which states that competence influences individual self-confidence in carrying out entrepreneurial activities.

Entrepreneurial encouragement, both from educational and social environments, was also found to have a significant direct influence on entrepreneurial intentions. This result is consistent with several previous research results, namely research Boldureanu et al. (2020) and Handayati et al. (2020) which proves that encouragement from educators, family or social greatly influences entrepreneurial motives. The thrust given has attached additional self-confidence to them when facing any particular challenge to become an entrepreneur in taking every step.

However, this research found that entrepreneurial mindset did not effectively mediate the relationship between entrepreneurship education, competence, and entrepreneurial Encouragement on entrepreneurial intention. This result is different from the findings of Cui et al. (2021), which showed that entrepreneurial mindset can be a significant mediator, especially in the context of entrepreneurship education. According to Cui et al. (2021) entrepreneurial mindset helps students to be more flexible in thinking and more responsive to existing opportunities. This difference in results may be due to contextual factors, such as the education system in Indonesia which focuses more on theoretical aspects than practical experience, or the lack of support for integrating entrepreneurial mindsets into the learning process.

This finding is also different from research Boldureanu et al. (2020), which asserts that entrepreneurial mindset is an important tool to overcome obstacles and encourage innovative actions. In this research, entrepreneurial mindset actually showed a weak role as a mediator, indicating that a direct approach to entrepreneurship development through strengthening entrepreneurship education curriculum and practical training can encourage entrepreneurial intentions compared to an indirect approach through mindset.

Overall, this research provides an important contribution in strengthening previous findings that entrepreneurship education, competence, and entrepreneurial Encouragement are key factors in building entrepreneurial intentions. However, these results also indicate limitations in the effectiveness of entrepreneurial mindset as a mediator. To understand these dynamics in more depth, future research can explore the influence of other factors, including subjective norms, perceived behavioral regulation, and governmental policy support, which may influence the relationship between these factors.

In addition, longitudinal studies can be used to explore how entrepreneurial mindsets develop over time and how this impacts entrepreneurial intentions and behavior. Qualitative approaches, such as in-depth interviews or focus group discussions (FGDs), can also provide richer insights into students' experiences in developing entrepreneurial intentions. Thus, the results of this research provide a strong basis for developing more effective entrepreneurship education strategies in the future.

The university makes a policy on entrepreneurship learning that is expanded again and may cover all levels and a new and more innovative curriculum. For educators, it is expected to be capable of developing creative learning strategies with the aim of foster entrepreneurial intentions for Muslim students, understanding is crucial the various impacts of various entrepreneurial knowledge. Utilizing entrepreneurship education can foster entrepreneurial intentions for students, making it a valuable tool in entrepreneurship, (Hassan & Hippler, 2014) emphasizing that Islamic teachings provide intrinsic motivation for individuals to become entrepreneurs as a form of worship and contribution to society. Entrepreneurial competence must be possessed by educators to teach how to be a good entrepreneur and have a sustainable impact. Utilizing creative and innovative knowledge can foster entrepreneurial intentions. Entrepreneurial encouragement should also be given to students, not only with lessons delivered theoretically but there should also be an invitation or encouragement psychologically, because encouragement from a trusted person (educator) will be more heard by students. This can also foster students' entrepreneurial intentions.

## **CONCLUSIONS**

This research shows that entrepreneurship education, entrepreneurial competence, and entrepreneurial Encouragement have a significant influence on students' entrepreneurial mindset and entrepreneurial intention. However, entrepreneurial mindset does not effectively serve as an intermediary in the connection between education, competence, and entrepreneurial Encouragement in shaping entrepreneurial intentions. The direct influence of these factors is stronger than the indirect influence through the mediation of entrepreneurial mindset.

Therefore, a direct approach in developing entrepreneurship education, improving competency, and providing strong psychological encouragement is a more effective step to foster entrepreneurial intentions among students.

This research acknowledges several limitations, including the focus on a specific demographic and level of study. Future research should take a more comprehensive approach, incorporating variables including factors like societal norms and perceived control over behavior. Including measures such as

business ownership may provide a more in-depth understanding of the elements that encourage entrepreneurial intentions in Muslim students.

Longitudinal studies and qualitative approaches like focus group discussions (FGDs), can provide a more profound understanding of the dynamics of factors influencing entrepreneurial intentions over time. This approach can enhance understanding of how educational environment, family support, and exposure to entrepreneurial experiences play a role in fostering entrepreneurial intentions, especially among students.

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