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Exploring the Impact of Entrepreneurial Knowledge and Creativity on Entrepreneurial Behavior: The Mediating Role of Self-Efficacy

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ABSTRACT

Entrepreneurship contributes significantly to economic growth by creating opportunities and reducing unemployment and improving community welfare. This study examines the role of entrepreneurial knowledge and creativity in shaping entrepreneurial behavior with self-efficacy as a mediating variable. The data of this study were obtained by distributing questionnaires to young entrepreneurs in Malang City. The data obtained were then analyzed using PLS. The results showed that entrepreneurial knowledge and creativity have a positive effect on self-efficacy, which then mediates entrepreneurial behavior. This study provides implications for the design of targeted Education Policy to encourage the development of human capital, innovation and economic growth.

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INTRODUCTION

Entrepreneurship makes a great contribution to the economy which has experienced significant growth from year to year. This happens to the younger generation, based on data released by the Central Statistics Agency (BPS) giving an overview that in February 2024 around 56.56 million people are entrepreneurs in Indonesia, equivalent to 37.86% of the national workforce which totals 149.38 million people. Important roles entrepreneur in economic contribution is created from the mindset of utilizing opportunities, competitiveness, resource utilization and strategic business decision-making that encourages entrepreneurial success (Wang et al., 2022). Entrepreneurship involves a series of activities related to creating and organizing new ventures, reflecting the dynamic and proactive nature of entrepreneurial endeavors (Gartner, 1988). Entrepreneurs are driven by a desire to reach and realize their potential, seeking freedom and autonomy in pursuing their entrepreneurial endeavors.

Entrepreneurship is a dynamic field that encompasses various dimensions, including individual characteristics, organizational factors, and environmental influences. Research by Syam et al., (2020) affirming the importance of Entreprneurial behavior in driving

positive results in the business environment. This study is in line with research by Blue & Kamanda, (2021) Discuss how Entreprneurial behavior It is essential to maintain business continuity, emphasizing that these behaviors are made up of the individual traits and skills necessary to achieve success. Moreover (Varamäki et al., 2015) provides an overview of the development of entrepreneurial potential among higher education students, noting a decline in entrepreneurial intentions over time. These findings show the dynamic nature of Entreprneurial behavior and the need for sustained support and encouragement to encourage entrepreneurial initiatives. Based on research according to Arnis & Baga, (2018) indicates that Entreprneurial behavior influenced by individual and environmental factors, indicating the complex interaction between personal characteristics and external conditions in shaping entrepreneurial actions.

External factors that have an important role for entrepreneurial behavior are entrepreneurial knowledge, this is an important role in shaping entrepreneurial behavior, acting as a catalyst to translate intentions into actions. Research by Miralles et al. (2015) shows that entrepreneurial knowledge positively influences entrepreneurial intention, with perception variables mediating this relationship. In addition, Liu et al. (2019) emphasized that entrepreneurship education and training can increase a person's entrepreneurial intention, demonstrating the transformative power of educational interventions in shaping entrepreneurial behavior. Zhang et al. (2022) highlight that entrepreneurship education significantly influences entrepreneurial intentions, which in turn determines individual participation in Entrepreneurial behavior. According to Qu et al. (2022) found that entrepreneurship education directly affects entrepreneurial behavior and psychological capital, emphasizing the multifaceted impact of education on entrepreneurial actions. In addition to knowledge and education, creativity also plays a crucial role in entrepreneurial behavior.

Creativity plays a crucial role for entrepreneurial behavior which acts as a catalyst for innovative actions and entrepreneurial intentions. This shows that encouraging creativity can increase the tendency of individuals to pursue entrepreneurial ventures and innovate in their businesses (Anjum et al, 2021). This research is in line with Anjum et al., (2021) who studies the impact of creativity at entrepreneurial behavior, shows the results that creativity have a significant positive influence on entrepreneurial actions. Research by Oleg Bignetti et al. (2021) on the role of creativity in developing entrepreneurial intentions, showing that creativity, entrepreneurial passion, and self-efficacy are important factors in shaping an individual's intention to engage in entrepreneurial activities.

The research gap in this study can be emphasized on the lack of comprehensive research that explores how creativity specifically influences the behavior and real actions of entrepreneurs (Hu et al., 2018; Gino & Ariely 2012). This research gap highlights the need for a deeper understanding of how creativity translates into real entrepreneurial activities, such as opportunity recognition, innovation implementation, and risk-taking behavior. By bridging this gap, researchers can provide valuable insights into the mechanisms through which creativity drives entrepreneurial behavior. The study suggests that dispositional creativity may be a better predictor of unethical behavior compared to intelligence, highlighting the potential negative aspects of creativity in relation to ethical decision-making in an entrepreneurial environment.

Self Efficacy is an important variable chosen as mediation, this variable is used to understand the relationship between entrepreneurial knowledge, creativity and entrepreneurial behavior. Self Efficacy is defined as an individual's belief in their ability to succeed in a particular situation or complete a task, playing an important role in shaping entrepreneurial attitudes and actions (Alfan & Andriansyah, 2022; Aulia & Badawi, 2023; Kusumojanto et al., 2020; Nopriadi et al., 2022; Rizqi et al., 2022; Shah et al., 2020). Based on research conducted by Wu et al., (2022) gives an idea that self efficacy It is a key variable in the relationship between entrepreneurship education and entrepreneurial intentions. Therefore, it is necessary to conduct a study review to find out how it affects entrepreneurial actions and subsequent decisions to pursue entrepreneurial efforts.

Research on entrepreneurial knowledge and creativity on entrepreneurial behavior with the mediation of self-efficacy can provide an in-depth understanding of how these factors affect entrepreneurial behavior. This understanding is essential for designing more effective entrepreneurship education programs, which not only improve technical knowledge and skills but also increase individual confidence in entrepreneurial abilities. In addition, the results of this research can be used to develop more targeted policies, support human capital development, and encourage innovation and competitiveness. By maximizing individual potential through increased self-efficacy, this research can contribute to broader economic and social growth.

LITERATURE REVIEW

Entrepreneurial Behavior

Entrepreneurial Behavior is defined as a set of actions, decisions, and characteristics displayed by individuals in entrepreneurial activities. Based on research by Gruber & MacMillan (2017), Entrepreneurial Behavior focuses on the actions needed to establish and develop new businesses, which are rooted in economic rationality and profit-seeking motives. Entrepreneurial behavior is influenced by individual characteristics, personality traits, self-efficacy, and resilience (Conduah & Essiaw, 2022; Margaça et al., 2021; Ward et al., 2019; Suratno et al. 2019). Entrepreneurial behavior is characterized by this characteristic, emphasizing the importance of being proactive, innovative, and willing to take risks in encouraging entrepreneurial initiatives (Jong et al., 2013; Conduah & Essiaw 2022). Comprehensively, Entrepreneurial behavior includes a series of actions, decisions, and characteristics demonstrated by individuals or organizations involved in entrepreneurial activities (Newman et al., 2019; Oviatt & McDougall, 2005; Cacciotti et al., 2015). Through a deeper understanding of how these factors interact, both at the individual and organizational levels, we can gain valuable insights into how to encourage and support sustainable and impactful entrepreneurial activities.

Creativity

Creativity can be defined as the ability to produce new and valuable ideas, processes, products, or services, characterized by authenticity, imagination, and usability (Shai et al., 2009). Creativity It is often conceptualized as a multifaceted construction that includes a variety of different but related phenomena, including performance or creative product, creative individual, creative situation, creative process, and creative potential (Albert & Kormos, 2004). As the research conducted by Dietrich & Kanso, (2010) that examines the neural mechanisms underlying creative thinking, emphasizing the importance of brain mapping and problem-solving processes in understanding creativity. Moreover Batey & Furnham, (2006) critically examine the relationship between intelligence, personality

traits, and creativity, underlining the complex interaction between cognitive ability, individual characteristics, and creative outcomes. Relationship between creativity and innovation is also explored by Shubina & Kulakli, (2020) highlighting the interconnectedness creativity with concepts such as environment, culture, organizational characteristics, and entrepreneurship. Creativity is understood as the interaction between talents, processes, and the environment, which leads to the production of new and valuable products in a particular social context (Plucker et al., 2004). Creativity It is also characterized by the ability to realize something new, be it an idea, a solution, or an expression that challenges conventional thinking and expands the boundaries of possibilities(Glăveanu, 2013). This definition emphasizes the transformative nature of creativity as a process that involves breaking with existing norms, exploring uncharted territory, and pushing the boundaries of innovation and imagination.

Entrepreneurial Knowledge

Entrepreneurial Knowledge It covers a wide range of skills, insights, and competencies that are essential for individuals in the field of entrepreneurship, including an understanding of the entrepreneurial process, opportunity recognition, risk management, and successful business creation. This knowledge is essential to effectively face entrepreneurial challenges. According to Politis (2005) emphasizes the importance of entrepreneurial knowledge in entrepreneurship learning, by highlighting its role in recognizing opportunities, overcoming challenges, and driving entrepreneurial success. Passaro et al., (2018) discusses how entrepreneurial knowledge and competencies positively influence individual tendencies towards entrepreneurship, emphasizing the importance of knowledge and competencies in shaping individual perceptions and behaviors towards entrepreneurship. In line with Sun et al., (2017) dimensions of entrepreneurial knowledge, including know-what, know-why (values and motives for entrepreneurship), know-who (social interaction with mentors and experts), and know-how (skills to create a business). This multi-dimensional view highlights the various aspects that contribute to entrepreneurial success.

Self-Efficacy

Self-Efficacy is an individual's belief in his or her ability to successfully perform a task or achieve a specific goal (Bandura & others, 1977). Based on the definition presented by Bandura (1978), it refers to an individual's belief in his or her ability to carry out the necessary actions with a specific purpose. Self-Efficacy plays an important role in determining how a person thinks, feels, and acts in a variety of situations. According to Fini et al., (2012) emphasized the importance of entrepreneurial Self-Efficacy in encouraging entrepreneurial behavior, shows that individuals who believe in their ability to succeed are more likely to engage in entrepreneurial activities and take calculated risks. This self-confidence plays a significant role in shaping an individual's predisposition towards entrepreneurial actions. Self Efficacy in entrepreneurship is very important in starting and achieving business success (Drnovšek et al., 2010). Research on the results of Self Efficacy tends to refer to social cognitive theory and planned behavior theory (Ajzen, 1991) to explain the emergence of entrepreneurial intentions, and entrepreneurial actions such as business creation and growth. Self Efficacy captures the extent of behavioral control perceived by individuals that is a key determinant of their intention to engage in a particular behavior (Krueger, Reilly, & Carsrud, 2000). The role of Self Efficacy as a mediator in the context of entrepreneurship can be explained as a mechanism

that connects factors such as experience, social support, individual characteristics, and contextual factors with entrepreneurial outcomes such as intentions and concrete actions. Based on previous studies, it can be known that the hypotheses in this study include:

- H1: Entreprenerial knowledge has a significant effect on Self-efficacy
- H2: Creativity has a significant effect on Self-efficacy
- H3: Entrepreneurial knowledge has a significant effect on Entrepreneurial behavior
- H4: Creativity has a significant effect on Entrepreneurial behavior
- H5: Self-efficacy memediasi Entreprenerial knowledge terhadap Entrepreneurial behavior
- H6: Self-efficacy memediasi creativity terhadap Entrepreneurial behavior

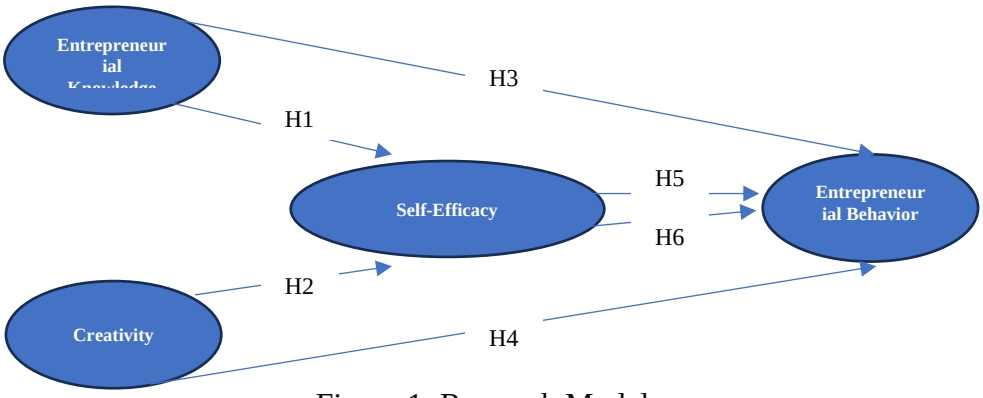

Figure 1: Research Model

RESEARCH METHODS

This research focuses on young entrepreneurs who have participated in business incubation, considered to have a strong knowledge background in running a business. This research was conducted in Malang City, a city located in the province of East Java, Indonesia. According to (Hair et al., 2018), the minimum rule of sample size should be 10 times the number of indicators of the maximum number of arrows pointing to the latent variable anywhere in the PLS path model. Referring to the opinion expressed by Hair et al. (2014), this study uses 22 indicators multiplied by 10, then the minimum number of respondents is 220 samples. The research was carried out by distributing questionnaires to respondents after the data was collected, tests would be carried out using PLS.

PLS (Partial Least Square), which is a statistical method that is often used in research to analyze the relationship between latent variables in SEM (Structural Equation Modeling). Partial Least Square is a Structural Equation Modeling method that uses a component-based or variant-based approach to build a Structural Equation Modeling model. In this method, the data used will be projected into a lower-dimensional subspace consisting of the components or factors that are most significant in explaining the relationship between variables (Ghozali and Latan, 2015). To ensure validity and reliability in the study, several key indicators need to be considered. The validity of convergence was measured through loading factor (>0.60 – 0.70), Average Variance Extracted (AVE) (>0.50), and communality (>0.50). The validity of discrimination was assessed using cross loading (>0.60) and comparing the square root of the AVE with the correlation between latent constructs, where the √ of AVE must be greater than the correlation between constructs. Reliability was tested through composite reliability (>0.70 for confirmatory research and >0.60 for exploratory research) and Cronbach's

Alpha (>0.60). All of these indicators ensure that the research construct is valid and reliable in measuring the variables in question.

RESULTS AND DISCUSSION

Respondent Characteristic

The population of this study is filled with three age groups, consisting of 18-27 years old, >27-37 years old, > 37-47 years old. The respondent population in this study is dominated by the age of 18-27 years with a range of 99% of the total population. The level of education that has been taken by the respondents, most of them are dominated by respondents with the level of education in high school as much as 87%. A small fraction, 11%, have completed education up to the Bachelor's or Diploma level, indicating a segment of the population that is pursuing further education after high school.

Analysis of Outer Model

The analysis of the outer model in the study is used to test the validity and reliability of the measurement instrument, namely to ensure that the instrument used is really able to measure the concept in question consistently and accurately.

Convergent validity

Convergent validity is seen based on the value of the loading factor. Ghozali and Latan (2015) explained that the indicator value is still said to be valid if the factor coefficient is above 0.60 for reliability with a composite reliability value must be more than 0.6 (Hussein, 2015).

Tabel 1. *Convergent Validity*

Variable	Loading Factor	Average	Cut Off	Information
Creativity	0,68	0,74	0,6	Valid
	0,74		0,6	Valid
	0,82		0,6	Valid
	0,72		0,6	Valid
	0,84		0,6	Valid
	0,61		0,6	Valid
Entrepreneurial Behavior	0,66	0,79	0,6	Valid
	0,82		0,6	Valid
	0,86		0,6	Valid
	0,86		0,6	Valid
	0,89		0,6	Valid
	0,72		0,6	Valid
	0,71		0,6	Valid
	0,80		0,6	Valid
Entrepreneurial Knowledge	0,81	0,83	0,6	Valid
	0,87		0,6	Valid
	0,81		0,6	Valid
Entrepreneur Self Efficacy	0,78	0,75	0,6	Valid
	0,77		0,6	Valid
	0,75		0,6	Valid
	0,75		0,6	Valid
	0,69		0,6	Valid

All variables (Creativity, Entrepreneurial Behavior, Entrepreneurial Knowledge, and Entrepreneur Self Efficacy) and their indicators have loading factor and AVE values above the cut-off of 0.6, which means that all indicators in these variables are valid. With a high AVE, this variable can consistently explain the variance of the indicators used to measure entrepreneurial knowledge. The Entrepreneur Self-Efficacy variable consists of five indicators with loading factor values ranging from 0.69 to 0.78, and AVE 0.75. These values show that these indicators are valid and quite good in describing self-efficacy or self-confidence in entrepreneurship. Since all the loading factors and AVE in the table are higher than the predetermined cut-off (0.6), it can be concluded that all of these indicators are valid and have good convergent validity.

Convergent Validity Results

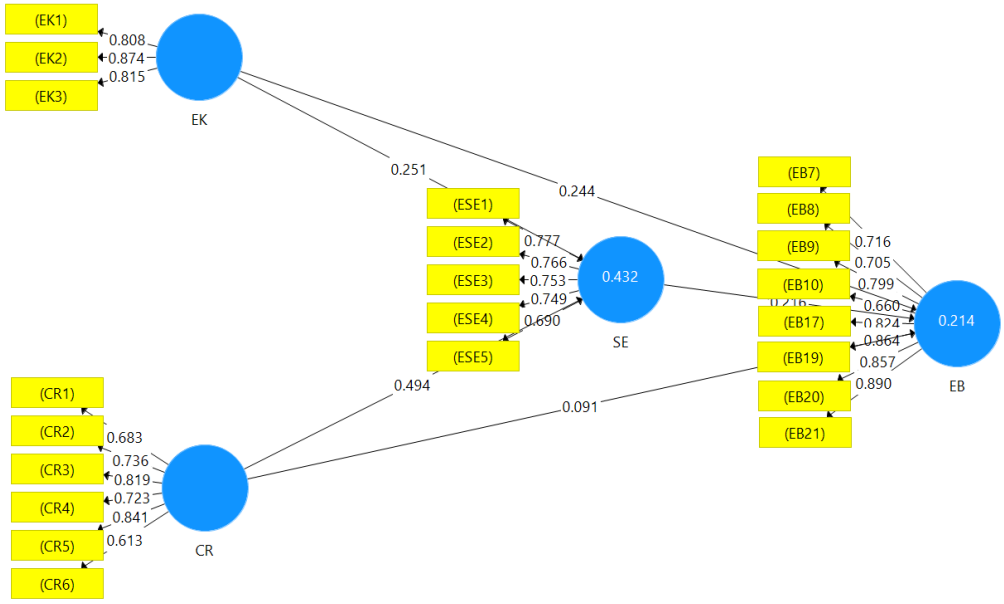

Figure 1. Validity Results

Average Variance Extracted Result

Table 2. AVE Test Results

Variable	Average Variance Extracted (AVE)	Cut Off	Information
Creativity	0,547	0,5	Valid
Entrepreneurial Behavior	0,630	0,5	Valid
Entrepreneurial Knowledge	0,693	0,5	Valid
Entrepreneur Self Efficacy	0,559	0,5	Valid

Based on the table above, it can be seen that the variables in this study are valid because they have exceeded the Cut Off value of 0.5%. All variables in this AVE test met the criteria of convergent validity because the AVE value was greater than 0.5 each. This means that each latent construct (Creativity, Entrepreneurial Behavior, Entrepreneurial Knowledge, and Entrepreneur Self-Efficacy) consistently explains more than half of the variants of the indicators associated with it. Therefore, the four variables are declared valid in the measurement model used.

Reliability Test

Table 3. Reliability Test

Variable Leave	Composite Reliability	Cronbach's Alpha	Information
Creativity	0,878	0,831	Reliable
Entrepreneurial Behavior	0,931	0,914	Reliable
Entrepreneurial Knowledge	0,871	0,778	Reliable
Entrepreneur Self Efficacy	0,864	0,803	Reliable

Based on the results of reliability testing on the latent variables used in the model, the latent variable Creativity has a Cronbach's Alpha value of 0.831 and a Composite Reliability of 0.914. The latent variable Entrepreneurial Behavior has a Cronbach's Alpha value of 0.851 and a Composite Reliability of 0.931. The latent variable Entrepreneurial Knowledge has a Cronbach's Alpha value of 0.778 and a Composite Reliability of 0.871. And the latent variables Entrepreneur Self Efficacy had a Cronbach's Alpha value of 0.803 and a Composite Reliability of 0.864. Thus, all variables are declared reliable because they have a Cronbach Alpha or Composite Reliability value greater than 0.60.

Inner Model Analysis

Table 4. Inner Model Analysis

Variable	R Square	R Square Adjusted
Entrepreneurial Behavior	**0,214**	**0,204**
Entrepreneur Self Efficacy	**0,432**	**0,427**
Q2 = 1 – [(1 – R12) (1 – R22)]		
Q2 =1*[(1-0,214)(1-0,432)]=0,446		

Information:

Q2 : Q-Square predictive relevance, R12 : R- Entrepreneurial Behavior,
R22 :R- Entrepreneur Self Efficacy

The results of the inner model analysis showed that the Entrepreneurial Behavior variable was explained by 21.4% by the exogenous variable, while the Entrepreneur Self-Efficacy was explained by 43.2%. A Q^2 value of 0.554 indicates that the model has strong predictive capabilities. This means that the model is quite effective in explaining the variables studied, especially in predicting Entrepreneur Self-Efficacy.

Goodness of Fit (GoF)

Table 5. GoF

Variable	R Square	(AVE)	GoF
Entrepreneurial Behavior	0,214	0,630	0,366
Entrepreneur Self Efficacy	0,432	0,559	0,490

Account:

$GoF = \sqrt{AVE} \times R^2$

Goodness of Fit (GoF) is a measure to assess the overall fit of a model to existing data, and is used to measure how well endogenous variables are described in this model. In this table, there are two endogenous variables tested, namely Entrepreneurial Behavior and Entrepreneur Self Efficacy. For Entrepreneurial Behavior, the values of R Square = 0.214

and AVE = 0.630 yielded a GoF value of 0.366, which indicates that the model has a moderate fit in explaining this variable. Meanwhile, Entrepreneur Self Efficacy has R Square = 0.432 and AVE = 0.559, with a GoF value of 0.490. This value shows that the model is stronger in explaining the Entrepreneur Self Efficacy variable than Entrepreneurial Behavior. Overall, with a GoF above 0.36 for both variables, the model can be considered to have a fairly good fit, especially in explaining the Entrepreneur Self Efficacy variable, which has a stronger fit in the model.

This study conducted an assessment of *entrepreneurial knowledge*, *creativity, self-efficacy* and *entrepreneurial behavior* in young entrepreneurs who have participated in business incubation programs. The results of this research provide an overview that *entrepreneurial knowledge* and *creativity* have a significant role in shaping *self-efficacy*, which in turn has an impact on *entrepreneurial behavior*. These findings provide an overview that a person's psychology and cognition have an impact on the success of becoming an *entrepreneur.* This influence was shown by the results that *entrepreneurial knowledge* had a direct significant influence on *self-efficacy* (H1: 0.251, $p < 0.001$) and entrepreneurial behavior (H3: 0.244, $p < 0.001$). This overview of the results shows that an *entrepreneur* has in-depth knowledge about entrepreneurship such as recognizing opportunities, risk management, business strategies, and the level of confidence in facing this challenge that encourages them to have *entrepreneurial behavior*. This research is in line with Politis (2005) and Sun et al. (2017), which emphasized the importance of know-what, know-why, know-who, and know-how in improving the effectiveness of entrepreneurial activities.

Creativity, on the other hand, had a greater effect on self-efficacy (H2: 0.494, $p < 0.001$) compared to *entrepreneurial knowledge*. This confirms that creative individuals are more confident in facing challenges and finding innovative solutions. But *Creativity* did not directly affect entrepreneurial behavior (H4: 0.091, $p = 0.203$). These results are consistent with research (Batey & Furnham, 2006; Shubina & Kulakli, 2020) which shows that *creativity* requires supporting factors, such as self-confidence, to be realized into concrete actions. This confirms its important role *self-efficacy* as a mediator who connects *creativity* With *entrepreneurial behavior* (H6: 0,107, $p < 0,05$).

Self-efficacy has been proven to be a key factor in mediating the relationship between *entrepreneurial knowledge* and *creativity* to *entrepreneurial behavior*. Indirect influence through *self-efficacy* (H5: 0.054, $p < 0.05$ and H6: 0.107, $p < 0.05$) shows that individual self-confidence plays a central role in transforming cognitive abilities and *creativity* into real behaviors. These findings support Bandura's (1977) theory of the importance *of self-efficacy* in shaping individual mindsets and actions. In the context of entrepreneurship, *self-efficacy* helps individuals to take calculated risks, make strategic decisions, and run a business with confidence.

However, the influence of *creativity* on *entrepreneurial behavior* is not significant, this provides an overview of the complexity of the relationship between variables. It is necessary to add other supporting variables such as training, guidance, and a conducive environment to be translated into real actions. In business incubation programs, Creativity needs to be integrated with training that focuses on increasing confidence and applicative strategies to ensure that creative ideas can be realized into practical solutions of economic value. Overall, this study shows that the success of young entrepreneurs in entrepreneurial activities is greatly influenced by a combination of knowledge, creativity, and self-confidence. The business incubation program in Malang City has made a significant

contribution in increasing entrepreneurial knowledge and creativity of participants, but more attention is needed to strengthen self-efficacy as a factor that connects individual abilities with real actions. In addition, the results of this study emphasize the importance of a holistic approach in entrepreneurship training, which includes aspects of knowledge, psychology, and the environment to support sustainable entrepreneurial behavior. These findings can be the basis for designing more effective policies and programs in supporting young entrepreneurs in Indonesia.

CONCLUSION

This study shows that *entrepreneurial knowledge* and *creativity* play an important role in shaping *self-efficacy*, which significantly affects *entrepreneurial behavior*. *Self-efficacy* acts as the main mediator, connecting entrepreneurial knowledge and creativity with entrepreneurial behavior. However, creativity requires confidence to be realized into real actions, while *entrepreneurial knowledge* has a direct impact on entrepreneurial behavior. The results of this study encourage the development of business incubation and entrepreneurship education programs that not only emphasize *entrepreneurial knowledge* and *creativity*, but also increase *self-efficacy*. Governments, educational institutions, and the business community need to create an environment that supports creativity exploration, provide experiential training, and provide access to mentoring to help young entrepreneurs apply their ideas in entrepreneurial activities

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