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THE EFFECTS OF ENTREPRENEURSHIP EDUCATION, SOCIAL SUPPORT AND AI READINESS ON GENERATION Z ENTREPRENEURIAL INTENTION THROUGH MINDSET AND SELF-EFFICACY

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ABSTRACT

This study examines the effects of Entrepreneurship Education, Social Support, and AI Readiness on the Entrepreneurial Intention of Generation Z in Jepara Regency through the sequential mediating roles of Entrepreneurial Mindset and Entrepreneurial Self-Efficacy. The study population comprised members of Generation Z born between 1997 and 2012 who reside in Jepara Regency. Using a quantitative survey design, 185 respondents were selected through purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings indicate that Entrepreneurship Education, Social Support, and AI Readiness have positive and significant effects on Entrepreneurial Mindset. Entrepreneurial Mindset subsequently has a positive and significant effect on Entrepreneurial Self-Efficacy, while Entrepreneurial Self-Efficacy positively and significantly influences Entrepreneurial Intention, with an R^2 value of 0.736. However, the direct effects of the three antecedent variables and Entrepreneurial Mindset on Entrepreneurial Intention were not statistically significant. These findings indicate an indirect-only serial mediation pattern through Entrepreneurial Mindset and Entrepreneurial Self-Efficacy. Theoretically, this study enriches the entrepreneurship literature by extending the application of a serial mediation model. Practically, the findings may serve as a reference for educational institutions and local governments in designing digital-based youth entrepreneurship development programs in Jepara Regency.

Keywords : AI Readiness; Entrepreneurial Intention; Entrepreneurial Mindset; Entrepreneurial Self-Efficacy; Entrepreneurship Education

ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh Pendidikan Kewirausahaan, Dukungan Sosial, dan AI Readiness terhadap Minat Berwirausaha Generasi Z di Kabupaten Jepara melalui mekanisme mediasi berurutan Entrepreneurial Mindset dan Entrepreneurial Self-Efficacy. Populasi penelitian mencakup Generasi Z kelahiran 1997–2012 yang berdomisili di Kabupaten Jepara. Dengan menggunakan pendekatan kuantitatif dan desain survei, sampel sebanyak 185 responden ditentukan melalui teknik purposive sampling. Data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan bantuan SmartPLS 4. Hasil analisis menunjukkan bahwa Pendidikan Kewirausahaan, Dukungan Sosial, dan AI Readiness berpengaruh positif dan signifikan terhadap Entrepreneurial Mindset. Selanjutnya, Entrepreneurial Mindset berpengaruh positif dan signifikan terhadap Entrepreneurial Self-Efficacy, sedangkan Entrepreneurial Self-Efficacy juga berpengaruh positif dan signifikan terhadap Minat Berwirausaha, dengan nilai R^2 sebesar 0,736. Namun, pengaruh langsung ketiga variabel anteseden serta Entrepreneurial Mindset terhadap Minat Berwirausaha tidak terbukti signifikan. Temuan tersebut menunjukkan adanya pola indirect-only serial mediation

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melalui Entrepreneurial Mindset dan Entrepreneurial Self-Efficacy. Secara teoretis, penelitian ini memperkaya literatur kewirausahaan melalui pengembangan model mediasi berseri, sedangkan secara praktis hasilnya dapat menjadi acuan bagi lembaga pendidikan dan pemerintah daerah dalam merancang program pengembangan kewirausahaan muda berbasis digital di Kabupaten Jepara.

Kata kunci : AI Readiness; Minat Berwirausaha; Entrepreneurial Mindset; Entrepreneurial Self-Efficacy; Pendidikan Kewirausahaan

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) hold a strategic position in promoting economic development, particularly in developing countries, because they expand employment opportunities, reduce poverty, and stimulate economic growth at the regional level (Widiastuti et al., 2026). At the same time, the development of digitalization and artificial intelligence (AI) has brought major changes to the global entrepreneurial ecosystem by encouraging young people to develop businesses that are increasingly integrated with technology. Research involving university students in Europe shows that the use of AI-based digital tools in entrepreneurship education is more effective in strengthening entrepreneurial intention than traditional learning approaches, particularly when supported by personal readiness and individual motivation to establish a business (Spilbergs et al., 2026). These findings are consistent with studies of university students in China showing that entrepreneurship education, Entrepreneurial Mindset, and creativity are important factors in shaping young people's entrepreneurial intention in the digital economy, while self-efficacy serves as a psychological process that bridges the relationships among these variables (Jiatong et al., 2021). These cross-country findings indicate that young people's ability and readiness to use digital technology have become emerging factors in the formation of entrepreneurial intention. As the use of AI in education and business management becomes increasingly intensive, technological readiness is expected to make a growing contribution to entrepreneurial behavior.

Generation Z, born between 1997 and 2012, is generally characterized by a strong ability to access, understand, and use digital technology. However, this capability has not been widely translated into concrete action in choosing entrepreneurship as a career path. As of 2024, Indonesia's entrepreneurship ratio remained at approximately 3.47% of the total population, whereas a ratio of around 12% is considered necessary to support the transformation toward an advanced economy (Badan Pusat Statistik, 2021). Meanwhile, the 2020 Population Census showed that Generation Z constitutes the largest group in Indonesia's population structure (Badan Pusat Statistik, 2021). This large demographic base

makes Generation Z a potentially important resource for expanding and strengthening the entrepreneurial sector. Nevertheless, this potential has not been fully realized because many members of Generation Z in Indonesia remain more interested in becoming civil servants or employees of state-owned enterprises than in establishing and managing independent businesses (Dzulfikar & Susanti, 2022).

At the regional level, Jepara Regency has a relatively strong business environment, as reflected in the presence of 80,966 MSME units that provide employment for 213,485 people (Halo Semarang, 2022). Nevertheless, no official data are yet available that specifically report the number or proportion of young entrepreneurs from Generation Z in Jepara. As a result, the extent of young people's involvement in regional MSME activities cannot yet be measured accurately. This gap is also reflected in recent research on fintech-using MSMEs in Jepara, which found that entrepreneurial characteristics directly affect business sustainability. However, this relationship is not always mediated by perceived ease of technology use, unlike business experience, whose effect on business sustainability is fully mediated by this factor (Widiastuti et al., 2026). These findings indicate that mediation processes in entrepreneurship in Jepara depend strongly on the type of construct used. Therefore, relationship patterns in one research model cannot be directly generalized to other groups or contexts without further testing. The limited availability of data thus provides an important basis for mapping potential and examining the factors influencing the development of entrepreneurship among Generation Z in Jepara Regency.

Previous studies on the relationships among entrepreneurship education, social support, psychological factors, and entrepreneurial intention have produced inconsistent findings. (Handayati et al., 2020) showed that entrepreneurship education directly influences entrepreneurial intention, whereas (Saptono et al., 2020) found that the effect becomes significant when Entrepreneurial Mindset acts as a mediator, and (Minah & Soelaiman, 2024) emphasized the substantial contribution of psychological factors among Generation Z in Indonesia. Differences also appear in the Jepara context. Entrepreneurial characteristics among fintech-using MSMEs directly influence business sustainability without being mediated by perceived ease of technology use, whereas the effect of business experience is fully transmitted through that variable (Widiastuti et al., 2026). Meanwhile, the entrepreneurial orientation of SMEs in Central Java is influenced by Islamic values and professional networks (Riyoko & Mufid, 2023), indicating that the magnitude of entrepreneurial effects depends on respondent profiles and the mediators applied in the empirical model.

Different findings also emerge in explaining the roles of Entrepreneurial Mindset and Entrepreneurial Self-Efficacy (ESE). (Jiatong et al., 2021) revealed that ESE acts as a partial mediator between mindset and entrepreneurial intention among university students in China, whereas (Minah & Soelaiman, 2024) found Entrepreneurial Mindset to be more dominant than ESE among Generation Z in Indonesia. This gap underlies the novelty of the present study, which analyzes both variables in an integrated serial mediation mechanism rather than positioning them as single mediators, as is common in previous studies, including research in Jepara that involved only one mediator (Widiastuti et al., 2026). In addition, the use of generative AI in entrepreneurship education has been shown to encourage entrepreneurial intention through increased self-efficacy (Rahman et al., 2022). Nevertheless, studies that simultaneously combine cognitive factors in the form of entrepreneurship education and social support, a technological context in the form of AI Readiness, and psychological factors in the form of Entrepreneurial Mindset and self-efficacy in a serial mediation model remain limited (Ganbat et al., 2023; Jiatong et al., 2021; Saptono et al., 2020; Spilbergs et al., 2026), particularly among Generation Z in Jepara Regency, which has rarely been examined.

Based on these issues, this study is directed toward explaining more comprehensively the mechanism underlying the formation of entrepreneurial intention among Generation Z through the relationships between external factors, including entrepreneurship education and social support, a digital factor in the form of AI Readiness, and psychological factors in the form of Entrepreneurial Mindset and Entrepreneurial Self-Efficacy, which are positioned as serial mediators. Theoretically, the study is expected to extend the entrepreneurship literature by developing a serial mediation model that integrates AI technological readiness with entrepreneurial psychological mechanisms that have more often been studied separately. Practically, the findings are expected to provide a basis for educational institutions and local governments in designing policies and programs for youth entrepreneurship development that are adaptive to digital technology, particularly in Jepara Regency. Specifically, this study aims to analyze: (1) the effects of entrepreneurship education, social support, and AI Readiness on the formation of Entrepreneurial Mindset among Generation Z in Jepara Regency; (2) the contribution of Entrepreneurial Mindset to increasing Entrepreneurial Self-Efficacy and entrepreneurial intention directly; (3) the effect of Entrepreneurial Self-Efficacy on entrepreneurial intention; and (4) the direct effects of entrepreneurship education, social support, and AI Readiness on entrepreneurial intention outside the mediation pathways used in the research model.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Discussions of the determinants influencing an individual's interest or intention to become an entrepreneur generally use the Theory of Planned Behavior (TPB) and Social Cognitive Theory (SCT) as the main theoretical frameworks. These two approaches offer complementary perspectives because they can explain the relationships among individual psychological aspects, social influences, and environmental conditions in shaping the decision to choose entrepreneurship as an alternative career path.

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) explains that an individual's decision to perform a behavior, including choosing entrepreneurship as a career, begins with the formation of intention, which is influenced by three main elements: evaluation of the behavior, perceived social pressure or support, and beliefs regarding the ability to control the behavior. Recent research applying the TPB framework among university students in China shows that these three factors consistently explain the emergence of entrepreneurial intention and behavior, with subjective norms often found to be the most dominant factor (Lihua, 2022).

Social Cognitive Theory

Social Cognitive Theory (SCT) explains that behavior is formed through reciprocal interactions among personal conditions, the social environment, and individual actions. In this process, self-efficacy is an important element that determines an individual's confidence in the ability to act. In entrepreneurship education, the SCT perspective indicates that self-efficacy can develop through systematically designed learning processes and can become a major factor strengthening an individual's interest in entrepreneurship from an early age (Saptono et al., 2021).

Entrepreneurial intention refers to an individual's awareness, interest, and motivation to choose independent business as an economic activity oriented toward creativity and value creation, while entrepreneurial intention is viewed as the strongest predictor of actual entrepreneurial behavior (Jiatong et al., 2021; Lihua, 2022). In this study, entrepreneurial intention is measured using indicators adapted from the Entrepreneurial Intention Questionnaire developed by Liñán and Chen (Liñán & Chen, 2009) and subsequently used by Lihua, including an individual's preference for entrepreneurship as a career choice, mental readiness to accept and manage business risks, and possession of a clear plan to start a business in the short or medium term (Lihua, 2022).

Entrepreneurship education can be understood as a systematic learning process designed to develop the knowledge, abilities, and attitudes required to initiate business activities. (Handayati et al., 2020) showed that entrepreneurship education directly influences the entrepreneurial intention of Indonesian vocational students. In contrast, (Saptono et al., 2020) explained that this effect becomes significant through Entrepreneurial Mindset as a mediating variable, while (Minah & Soelaiman, 2024) confirmed a similar pattern among Generation Z in Indonesia. These differing findings provide the basis for simultaneously testing direct and indirect pathways in this study. The measurement of entrepreneurship education refers to (Handayati et al., 2020; Saptono et al., 2020), covering learning experience, learning quality, and its contribution to entrepreneurial readiness.

H1: Entrepreneurship Education has a positive effect on Entrepreneurial Mindset.

Social support is understood as emotional support and concrete assistance provided by family, peers, and relevant institutions to encourage individuals to become entrepreneurs, with measurement covering emotional, informational, and instrumental aspects. (Jatiningrum et al., 2021) found that social support increased the confidence of young social entrepreneurs in Indonesia during the COVID-19 pandemic, whereas (Saoula et al., 2023) demonstrated that family support influences university students' entrepreneurial intention through strengthening Entrepreneurial Self-Efficacy as a full mediator.

H2: Social Support has a positive effect on Entrepreneurial Mindset.

AI Readiness reflects an individual's ability to accept, utilize, and integrate artificial intelligence into learning and entrepreneurial activities. This construct is assessed through skills in using AI tools, openness to adopting new technologies, and confidence in using AI as a basis for business decision-making. (Spilbergs et al., 2026) found that AI-based digital platforms were more effective in encouraging entrepreneurial intention among European university students than conventional methods, whereas (Rahman et al., 2022) showed that AI application strengthens the effect of entrepreneurship education on the entrepreneurial intention of business graduates.

H3: AI Readiness has a positive effect on Entrepreneurial Mindset.

Entrepreneurial Mindset describes a way of thinking that shapes an individual's courage to take initiative, accept risk, and recognize business opportunities (Daspit et al., 2023). (Saptono et al., 2020) found that Entrepreneurial Mindset mediates the relationship between entrepreneurship education and knowledge and entrepreneurial intention, while (Aima et al., 2020) showed that global mindset has a positive effect on Entrepreneurial Self-Efficacy.

H4: Entrepreneurial Mindset has a positive effect on Entrepreneurial Self-Efficacy.

Entrepreneurial Self-Efficacy describes an individual's belief in the ability to perform various roles and responsibilities in entrepreneurial activities. This construct is rooted in Social Cognitive Theory, which positions self-efficacy as one of the main determinants of behavior. Evidence from studies in Asia (Ganbat et al., 2023; Jiatong et al., 2021) reinforces its influence on university students' entrepreneurial intention. Its measurement includes the ability to manage a business, marketing, finance, and risk independently.

H5: Entrepreneurial Self-Efficacy has a positive effect on Entrepreneurial Intention.

Direct Effects on Entrepreneurial Intention

The hypotheses in this study are developed based on two complementary theoretical foundations. First, Social Cognitive Theory explains that external factors, such as entrepreneurship education, social support, and technological readiness, need to be internalized into mindset and self-efficacy before influencing individual intention and behavior. Second, the Theory of Planned Behavior explains that attitudes toward a behavior and perceptions of available resources can directly shape behavioral intention without requiring other psychological mediators, particularly when individuals have developed a mature evaluation of the behavior. Because both mechanisms may operate simultaneously within the same population, this study openly examines both indirect pathways (H1–H5, H9–H12) and direct pathways. This examination is intended to empirically identify the mechanism that is most relevant in explaining the formation of Entrepreneurial Intention among Generation Z in Jepara Regency.

Entrepreneurship Education, Social Support, AI Readiness, and Entrepreneurial Mindset may also directly influence Entrepreneurial Intention without fully depending on these psychological mechanisms. Adequate levels of knowledge, environmental support, and technological readiness may encourage entrepreneurial intention even when they have not fully developed into a strong mindset or self-belief. An established Entrepreneurial Mindset may also directly increase entrepreneurial intention without being determined by an individual's level of self-efficacy. Previous research has shown that these direct relationships produce diverse findings depending on the context and population characteristics (Jiatong et al., 2021; Minah & Soelaiman, 2024). Therefore, these four direct paths are also analyzed to provide a more comprehensive understanding.

H6: Entrepreneurship Education has a positive effect on Entrepreneurial Intention.

H7: Social Support has a positive effect on Entrepreneurial Intention.

H8: AI Readiness has a positive effect on Entrepreneurial Intention.

H13: Entrepreneurial Mindset has a positive effect on Entrepreneurial Intention (direct path).

Role of Serial Mediation

The sequential relationship between entrepreneurial mindset and self-efficacy has received empirical support (Aima et al., 2020). These two psychological variables have also been shown to act as intermediaries in explaining the relationship between antecedent factors and entrepreneurial intention (Jiatong et al., 2021). Based on these findings, this study tests serial mediation pathways from three antecedent variables to entrepreneurial intention through these two psychological constructs.

Entrepreneurship education is expected to shape Entrepreneurial Mindset through the provision of knowledge and practical experience. The application of acquired knowledge subsequently strengthens individuals' confidence in their technical capabilities, namely Entrepreneurial Self-Efficacy. Thus, the effect of entrepreneurship education on entrepreneurial intention is expected to operate through a sequential cognitive process, beginning with the formation of Entrepreneurial Mindset and continuing with the strengthening of Entrepreneurial Self-Efficacy. Entrepreneurial Mindset may also be influenced by social support that reinforces subjective norms, interpersonal relationships, and observational learning from the environment. This mindset may subsequently strengthen Entrepreneurial Self-Efficacy when support is provided concretely through access to capital, mentoring, business information, and technical guidance. Accordingly, social support is expected to increase entrepreneurial intention through the serial mediation of Entrepreneurial Mindset and Entrepreneurial Self-Efficacy. Readiness to use artificial intelligence, or AI Readiness, may develop Entrepreneurial Mindset by helping individuals identify business opportunities in a more innovative and technology-oriented manner. This perspective can then build confidence in technical capabilities when AI begins to be used in business activities. Therefore, the effect of AI Readiness on entrepreneurial intention is conceptually expected to operate through Entrepreneurial Mindset, which subsequently increases Entrepreneurial Self-Efficacy.

H9: Entrepreneurial Mindset and Entrepreneurial Self-Efficacy mediate the effect of Entrepreneurship Education on Entrepreneurial Intention.

H10: Entrepreneurial Mindset and Entrepreneurial Self-Efficacy mediate the effect of Social Support on Entrepreneurial Intention.

H11: Entrepreneurial Mindset and Entrepreneurial Self-Efficacy mediate the effect of AI Readiness on Entrepreneurial Intention.

H12: Entrepreneurial Mindset affects Entrepreneurial Intention through Entrepreneurial Self-Efficacy.

Conceptual Framework

The conceptual framework illustrates the relationships among the variables underlying the formulation of the hypotheses. Entrepreneurship Education (X1), Social Support (X2), and AI Readiness (X3) are positioned as independent variables expected to influence Entrepreneurial Intention (Y), both directly and through mediation pathways. The indirect effects occur sequentially through Entrepreneurial Mindset (M1) and Entrepreneurial Self-Efficacy (M2), while Entrepreneurial Mindset is also assumed to directly affect Entrepreneurial Intention. The overall relationships are presented in Figure 1.

RESEARCH METHOD

A method is a systematic way of working that can be used to obtain something. Research methods can therefore be understood as procedures applied throughout the research process, both in data collection and in revealing existing phenomena (Zulkarnaen, W., et al., 2020).

Research Approach and Design

This study employs a quantitative approach with a survey design to analyze the relationships among variables as formulated in the conceptual framework. In the model, Entrepreneurship Education (X1), Social Support (X2), and AI Readiness (X3) are positioned as exogenous variables expected to influence Entrepreneurial Intention (Y), both directly and through Entrepreneurial Mindset (M1) and Entrepreneurial Self-Efficacy (M2), which function as sequential mediators. The quantitative approach was selected because it allows each construct to be operationalized into numerical data so that causal relationships among variables can be tested objectively, systematically, and measurably. In addition, this approach supports hypothesis testing, prediction, and the generalization of research findings to a broader population scope (Bhandari, 2023).

Population and Sample

The population of this study consists of Generation Z individuals born between 1997 and 2012 who reside in or hold an identity card (KTP) from Jepara Regency, including students, university students, employees, and business owners. The population was not limited only to individuals who were already engaged in entrepreneurial activities so that variation in Entrepreneurial Intention could be captured comprehensively.

Respondents were limited to those aged 17–29 years because individuals within this age range can provide independent consent to participate in research without requiring parental permission.

The sample was determined using non-probability purposive sampling with the following criteria: (1) residing in or holding a Jepara Regency identity card; (2) being 17–29 years old as part of Generation Z; and (3) being willing to complete the questionnaire voluntarily. Previous entrepreneurial experience and participation in entrepreneurship education were not required because Entrepreneurial Intention was measured as a general tendency among Generation Z rather than being limited to individuals who had already become entrepreneurs. Respondents' suitability for evaluating Entrepreneurial Mindset, Entrepreneurial Self-Efficacy, and AI Readiness was subsequently assessed based on sample characteristics. The results showed that 73.9% of respondents had participated in entrepreneurship education or training, while 92.4% had used AI applications, as described in the Respondent Characteristics section. These findings indicate that most respondents had sufficient experience to evaluate the research constructs in a relevant manner, thereby reducing the possibility of bias due to limited understanding of the measurement topics.

The sample size was determined by considering three PLS-SEM guidelines: the 10-times rule, which produced a minimum threshold of 50 respondents based on five structural paths leading to Y; a ratio of 5–10 times the number of reflective indicators, requiring 175–350 respondents for 35 indicators; and the inverse square root method, which recommends 100–160 respondents (Hair et al., 2022; Kock & Hadaya, 2018). Data collection through Google Forms produced 185 responses, all of which met the requirements and were therefore used in the model analysis and hypothesis testing.

Data Sources and Research Instrument

Primary data were collected online using Google Forms because the platform is free, accessible across devices, and able to record responses directly through integration with Google Sheets. Its use was consistent with the digital literacy characteristics of Generation Z. Each statement was measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree, a scale commonly used in social research to assess attitudes, perceptions, and behavioral tendencies (Kusmaryono et al., 2022). The instrument underwent content validity assessment by competent reviewers and was pilot-tested on a limited basis to ensure clarity of wording. The risk of common method bias was minimized by activating the shuffle question order feature in Google Forms, while respondents'

identities remained confidential. The dimensions and statement items for each latent variable are presented in Table 1.

Data Analysis Technique

Data processing and analysis were performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 (Ringle et al., 2022). This method was selected because it accommodates research oriented toward prediction and exploration, particularly models involving multiple latent constructs and sequential mediation relationships. In addition, PLS-SEM offers flexibility because it does not require strict adherence to normal distribution assumptions (Hair et al., 2019).

Measurement Model Evaluation (Outer Model)

The outer model was evaluated to ensure that the reflective constructs met validity and reliability requirements. The assessment included convergent validity, examined through outer loading values with an ideal threshold of at least 0.70 and Average Variance Extracted (AVE) of at least 0.50; construct reliability, measured using Cronbach's alpha and composite reliability with recommended values of at least 0.70; and discriminant validity, evaluated using the Fornell–Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT), with HTMT values recommended not to exceed 0.90 (Ghozali, 2021; Hair et al., 2022).

Structural Model Evaluation (Inner Model)

The inner model was evaluated to assess the model's predictive capability and the significance of the relationships among the constructs. The evaluation stages included: (a) analysis of the coefficient of determination or R-square to determine how much variation in Entrepreneurial Mindset, Entrepreneurial Self-Efficacy, and Entrepreneurial Intention can be explained by their predictor constructs; (b) measurement of f-square to identify the contribution or effect size of each relationship; and (c) examination of collinearity statistics through VIF values to ensure that the predictor variables did not present multicollinearity problems (Hair et al., 2019).

Hypothesis Testing and Serial Mediation

Hypotheses H1–H8 and H13, representing direct relationships among variables, were tested using bootstrapping with 5,000 subsamples. Each structural path was evaluated based on the path coefficient in the original sample, t-statistics, and p-values. A hypothesis was considered supported when the p-value was below 0.05 or the t-statistic exceeded 1.96 for a two-tailed test.

Hypotheses H9–H12, which test the serial mediation mechanism, were analyzed using the specific indirect effects feature in SmartPLS. This feature was used to calculate the significance of indirect effects that occur sequentially, such as the X1 → M1 → M2 → Y path in H9. The significance of mediation effects was determined using the same bootstrapping procedure with a 95% bias-corrected confidence interval. A mediation effect was considered significant when the confidence interval did not include zero (Hair et al., 2022).

RESULTS AND DISCUSSION

A total of 185 Generation Z respondents were successfully recruited through the questionnaire, and all met the age and domicile requirements specified in the sampling design. Respondent characteristics, including gender, age group, domicile status, educational attainment, current activity, experience in entrepreneurship education, and experience using AI technology, are presented in detail in Table 2.

Respondent Characteristics

The respondent profile shows that women accounted for 60.0% of the sample, while the 25–29 age group represented the largest category at 46.5%. This indicates that most participants were members of Generation Z who were already within productive working age and beginning to participate in the labor market. In terms of education, 52.4% were senior high school/vocational high school graduates, higher than the 44.3% who held bachelor's degrees. By main activity, respondents who were employed represented the largest group at 42.7%. A total of 73.9% of respondents had participated in entrepreneurship education or training, and 91.9% had used AI-based applications. These conditions indicate that most respondents had sufficient experience to assess the research constructs, particularly AI Readiness, based on direct technology use rather than merely conceptual understanding. Although 68.1% of respondents did not yet own a business, they expressed an intention to start one, reflecting the considerable entrepreneurial potential of Generation Z in Jepara Regency that has not yet been fully realized.

Measurement Model Evaluation (Outer Model)

The outer model evaluation covered three main components: convergent validity, construct reliability, and discriminant validity. The outer loading values obtained for all 35 reflective indicators are summarized in Table 3.

The outer loading values ranged from 0.722 to 0.951, meaning that all indicators exceeded the minimum threshold of 0.70 recommended by (Hair et al., 2022). Accordingly, each indicator met the requirement for convergent validity.

Next, the validity and reliability of each construct were evaluated using Average Variance Extracted (AVE), Composite Reliability (rho_c), and Cronbach's alpha, as summarized in Table 4.

The results show that all constructs had AVE values above 0.50, composite reliability values above 0.70, and Cronbach's alpha values above 0.70. These results confirm that all constructs met the criteria for convergent validity and reliability (Hair et al., 2022). The next stage involved discriminant validity testing using the Heterotrait-Monotrait Ratio (HTMT), with results summarized in Table 5.

The HTMT values presented in Table 5 ranged from 0.660 to 0.874 and remained below the maximum threshold of 0.90 as recommended by Henseler et al. in (Hair et al., 2022). These results show that each construct met the discriminant validity criterion. The highest HTMT value occurred between Entrepreneurial Mindset and Entrepreneurial Self-Efficacy, at 0.874. Although these constructs are conceptually closely related psychological variables, the value did not exceed the established threshold, indicating that they remain empirically distinct constructs.

Structural Model Evaluation (Inner Model)

Structural model evaluation began with analysis of the coefficient of determination (R-square) to assess the extent to which exogenous variables and mediators explain variation in the endogenous variables. The R-square results are summarized in Table 6.

Entrepreneurial Mindset had an R-square value of 0.618, meaning that Entrepreneurship Education, Social Support, and AI Readiness jointly explained 61.8% of the variance in this construct. Entrepreneurial Self-Efficacy had an R-square value of 0.683, indicating that 68.3% of its variance was explained by Entrepreneurial Mindset. Entrepreneurial Intention had an R-square value of 0.736, showing that all predictors in the model explained 73.6% of the variance in this construct. Based on the criteria used, all three R-square values were in the moderate-to-strong range (Hair et al., 2019). Model adequacy was further supported by a Standardized Root Mean Square Residual (SRMR) value of 0.066, below the 0.08 threshold, indicating an adequate model fit (Hair et al., 2019).

The next stage involved examining collinearity statistics using inner VIF and measuring effect size using f-square. This analysis was intended to ensure that no multicollinearity problems existed among predictor variables and to assess the magnitude of each path's contribution to the endogenous constructs. The results are summarized in Table 7. All inner VIF values were below 5 and none reached 4, indicating that the model was free from meaningful collinearity problems among predictor variables (Hair et al., 2019). The f-

square results were consistent with the hypothesis decisions: the EM → ESE relationship (f^2 = 2.116) and the ESE → EI relationship (f^2 = 0.392) showed large effect sizes. In contrast, the nonsignificant SS → EI, AIR → EI, and EM → EI paths had very small or near-zero f-square values. These findings confirm that the three relationships did not add meaningful explanatory power to Entrepreneurial Intention after Entrepreneurial Self-Efficacy was taken into account.

Direct Hypothesis Testing

The direct relationships in H1–H8 and H13 were tested using bootstrapping with 5,000 subsamples and a 95% confidence level based on the percentile bootstrap method. A hypothesis was considered empirically supported when the t-statistic exceeded 1.96 and the p-value was below 0.05. The results are summarized in Table 8.

The pattern of relationships in the model is clear. Hypotheses examining effects on Entrepreneurial Mindset, namely H1, H2, and H3, together with the EM → ESE → EI sequence through H4 and H5, received statistical support. In contrast, H6, H7, H8, and H13, which represent direct effects on Entrepreneurial Intention without passing through Entrepreneurial Self-Efficacy, were not supported. Among the three antecedent variables, AI Readiness had the strongest effect on Entrepreneurial Mindset with β = 0.366, followed by Entrepreneurship Education with β = 0.279 and Social Support with β = 0.243. Although the EE → EI path produced β = 0.272 with p = 0.051 and was very close to the 5% significance threshold, the relationship remained statistically nonsignificant and the hypothesis was therefore not supported. Meanwhile, the SS → EI path had a negative coefficient of β = -0.074, but because the result was nonsignificant, this negative direction cannot be interpreted as a statistically meaningful negative effect.

Serial Mediation Testing

Serial mediation hypotheses H9–H12 were tested using the specific indirect effects menu in SmartPLS 4 by applying the same bootstrapping procedure used for direct-path testing. The significance of indirect effects was determined based on the percentile bootstrap confidence interval at the 95% confidence level. A mediation effect was considered significant when the t-statistic exceeded 1.96, the p-value was below 0.05, and the lower and upper bounds of the confidence interval did not cross zero. The results are summarized in Table 9.

All serial mediation tests in H9–H12 received statistical support because none of the confidence intervals included zero. The largest indirect effect was found for the EM → ESE → EI path (H12), with β = 0.486 and a 95% CI of [0.356, 0.616], followed by AIR → EM

→ ESE → EI with β = 0.178, EE → EM → ESE → EI with β = 0.136, and SS → EM → ESE → EI with β = 0.118. When these results are considered together with Table 8, which shows that all direct effects were unsupported, the pattern is more appropriately categorized as indirect-only serial mediation. This indicates that Entrepreneurial Mindset and Entrepreneurial Self-Efficacy significantly transmit the effects of the antecedent variables to Entrepreneurial Intention, while the direct paths are nonsignificant. This term is more precise than simply referring to "full mediation" because the direct SS → EI coefficient is negative, although nonsignificant, meaning that the directions of all pathways are not entirely consistent.

Discussion

Effects of Entrepreneurship Education, Social Support, and AI Readiness on Entrepreneurial Mindset

Support for H1, H2, and H3 shows that Entrepreneurship Education, Social Support, and AI Readiness contribute to the formation of Entrepreneurial Mindset. These findings are consistent with (Handayati et al., 2020; Saptono et al., 2020), which state that entrepreneurship learning can develop students' entrepreneurial mindset in Indonesia through a combination of conceptual knowledge and practical experience. The effect of Social Support is also consistent with Social Cognitive Theory, which explains that observation and reinforcement from the immediate environment can shape both confidence and mindset. Compared with the other two factors, AI Readiness showed the strongest effect. This finding supports (Spilbergs et al., 2026), which emphasizes that readiness to use AI-based digital technology helps Generation Z broaden their perspectives in identifying and developing business opportunities creatively and innovatively.

Effect of Entrepreneurial Mindset on Entrepreneurial Self-Efficacy and Effect of Entrepreneurial Self-Efficacy on Entrepreneurial Intention

Support for H4 demonstrates that Entrepreneurial Mindset plays a strong role in increasing Entrepreneurial Self-Efficacy. This finding is consistent with (Aima et al., 2020), which found a significant relationship among global mindset, entrepreneurial motivation, and self-efficacy. Meanwhile, support for H5 indicates that Entrepreneurial Self-Efficacy can encourage Entrepreneurial Intention. This finding is consistent with Social Cognitive Theory, which positions self-efficacy as a proximal determinant in the formation of intention and behavior. The results also strengthen empirical evidence from university students in Asia, emphasizing that self-efficacy plays an important role in fostering entrepreneurial intention (Ganbat et al., 2023; Jiatong et al., 2021).

Direct Paths to Entrepreneurial Intention: Why Were They Not Significant?

Contrary to the initial expectations, all direct relationships leading to Entrepreneurial Intention, namely H6, H7, H8, and H13, did not receive statistical support. The EE → EI path, which was close to the significance threshold, suggests that the entrepreneurship education received by respondents may still have been more oriented toward mastery of theoretical material than practical experience capable of building confidence to start a business. The SS → EI path had a negative but nonsignificant coefficient, indicating that social support may be insufficient to increase entrepreneurial intention when it is limited to attention or emotional encouragement without tangible support such as access to capital, mentoring, and business opportunities. The nonsignificant AIR → EI path indicates that the ability to use AI does not directly create motivation to become an entrepreneur because respondents' use of AI may still be focused on learning and work activities. Meanwhile, the unsupported EM → EI path suggests that an entrepreneurial mindset may translate into stronger intention only when individuals have confidence in their ability to run a business. Thus, Entrepreneurial Self-Efficacy becomes the psychological mechanism closest to the formation of Entrepreneurial Intention.

These findings differ from studies in other contexts showing that Entrepreneurial Mindset can retain a direct and significant effect on entrepreneurial intention even when self-efficacy is included as a mediator (Jiatong et al., 2021). The difference may be influenced by variations in population characteristics and cultural background and is consistent with the view in (Minah & Soelaiman, 2024) that psychological factors play an important role in shaping entrepreneurial intention among Generation Z in Indonesia. The present study provides a more specific explanation: Entrepreneurial Self-Efficacy functions as a proximal determinant, whereas the effect of Entrepreneurial Mindset on Entrepreneurial Intention operates more through increased self-efficacy than through a direct relationship. However, because this study uses a cross-sectional design, these findings should be interpreted as statistical relationships consistent with the theoretical foundation rather than as definitive evidence of causal relationships.

Serial Mediation through Entrepreneurial Mindset and Entrepreneurial Self-Efficacy

Consistent support for H9 through H12 indicates that Entrepreneurial Mindset and Entrepreneurial Self-Efficacy function as sequential mediators in bridging the effects of Entrepreneurship Education, Social Support, and AI Readiness on Entrepreneurial Intention. Because all direct relationships were nonsignificant, the mechanism is more appropriately described as indirect-only serial mediation rather than full mediation, particularly because

the SS → EI coefficient is negative although statistically nonsignificant. This finding extends previous studies that generally positioned only one mediator (Aima et al., 2020; Ganbat et al., 2023) by demonstrating that the two psychological constructs produce stronger empirical effects when operating sequentially and continuously rather than independently. The results also address the gap identified in the literature, namely the limited number of studies simultaneously testing serial mediation through Entrepreneurial Mindset and Entrepreneurial Self-Efficacy while incorporating AI Readiness as a contextual factor preceding the formation of Entrepreneurial Intention among Generation Z in Jepara Regency.

CONCLUSION

This study analyzes the relationships of Entrepreneurship Education, Social Support, and AI Readiness with Entrepreneurial Intention among Generation Z in Jepara Regency through the serial mediating roles of Entrepreneurial Mindset and Entrepreneurial Self-Efficacy. Based on data from 185 respondents analyzed using PLS-SEM, the results show that Entrepreneurship Education, Social Support, and AI Readiness have positive effects on Entrepreneurial Mindset. Entrepreneurial Mindset subsequently contributes positively to Entrepreneurial Self-Efficacy, while Entrepreneurial Self-Efficacy has a positive effect on Entrepreneurial Intention, with an R^2 value of 0.736. However, the direct effects of the three antecedent variables and Entrepreneurial Mindset on Entrepreneurial Intention were not statistically supported. This also applies to the Entrepreneurship Education → Entrepreneurial Intention path, which had $p = 0.051$; although very close to the significance threshold, it remained statistically nonsignificant. These findings reflect an indirect-only serial mediation pattern, in which the effects of Entrepreneurship Education, Social Support, and AI Readiness on Entrepreneurial Intention are empirically transmitted more strongly through the formation of Entrepreneurial Mindset and the strengthening of Entrepreneurial Self-Efficacy than through the direct relationships of the antecedent variables.

Theoretical Implications

Theoretically, this study strengthens and extends the discussion of serial mediation in entrepreneurship research through three main contributions. First, the findings show that Entrepreneurial Mindset and Entrepreneurial Self-Efficacy not only function as separate mediators but also form a sequential mediation chain with an indirect-only pattern. Second, in the context of Generation Z in Indonesia, Entrepreneurial Self-Efficacy appears to be the psychological factor closest to the formation of entrepreneurial intention, whereas the contribution of Entrepreneurial Mindset is transmitted more strongly through increased self-

efficacy. This finding provides an additional perspective on the different views in (Jiatong et al., 2021; Minah & Soelaiman, 2024) regarding which mediator is more dominant. Third, this study enriches technology-based entrepreneurship research by positioning AI Readiness as a contextual antecedent in the serial mediation mechanism, in line with the direction of research developed by (Spilbergs et al., 2026). Nevertheless, because the study uses a cross-sectional design, the findings should be understood as patterns of statistical association consistent with the theoretical framework rather than as definitive evidence of causality.

Practical Implications

From a practical perspective, the findings indicate that entrepreneurship development efforts for Generation Z in Jepara Regency will be more effective if they do not focus solely on theoretical instruction but are also directed toward developing Entrepreneurial Mindset and strengthening individuals' confidence in their own capabilities. Educational institutions can strengthen learning approaches through experiential learning, business simulation practice, and intensive mentoring so that participants' self-efficacy develops in a tangible manner. Local governments and relevant institutions can also develop business incubation programs that integrate psychological strengthening with improved AI literacy, considering that AI Readiness was the variable that made the largest contribution to the formation of Entrepreneurial Mindset in this study. In addition, support from family, friends, and mentors remains important and should be strengthened through more tangible forms, such as easier access to capital, business networks, and business mentoring, rather than being limited to emotional support.

Limitations and Suggestions for Future Research

Interpretation of the findings should take several limitations into account. First, the use of a cross-sectional design means that the relationships among variables cannot be confirmed as causal and that changes in respondents' mindset and self-efficacy over time cannot be observed. Second, the use of purposive sampling and the possible dominance of respondents from certain districts within Jepara Regency limit the generalizability of the findings to the broader Generation Z population. Third, data were collected entirely through self-report questionnaires, which may still create response bias, although this risk was minimized by randomizing the order of questions. Based on these limitations, future research is advised to use longitudinal or experimental designs to test causal relationships more rigorously, expand the study area while ensuring more balanced respondent representation, and incorporate moderator variables such as digital literacy or gender to

deepen understanding of the process through which entrepreneurial intention is formed among Generation Z.

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FIGURES AND TABLES

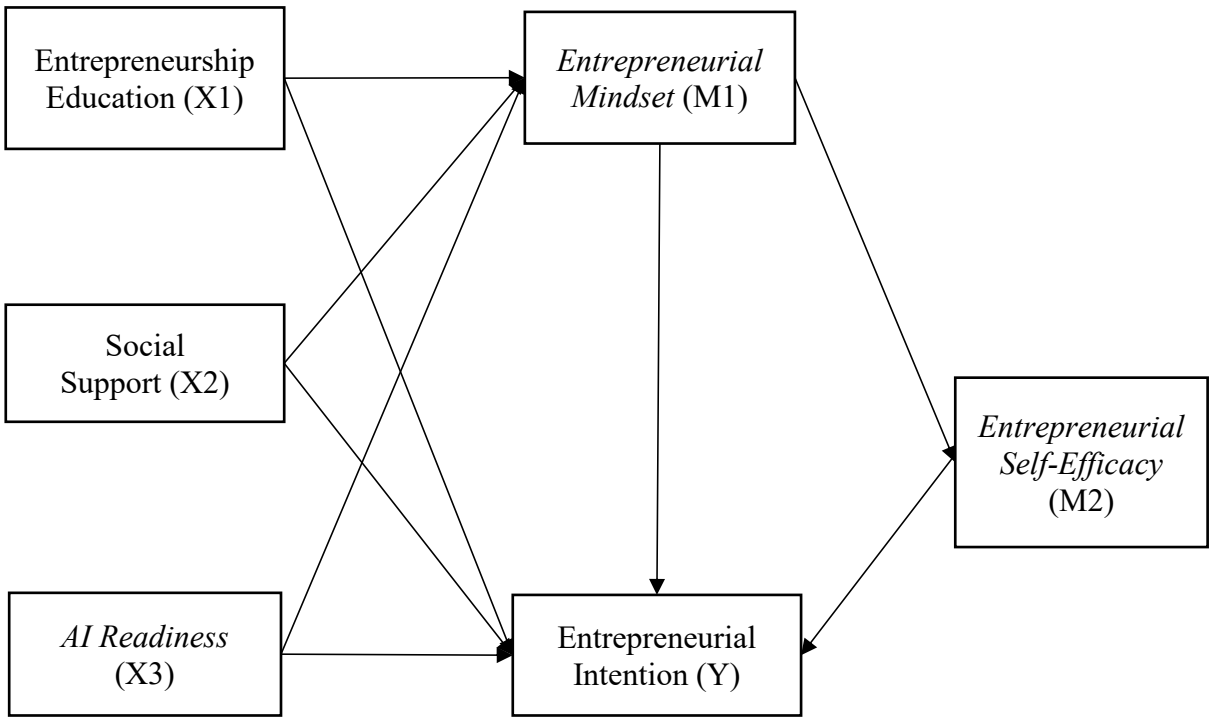


Figure 1. Research Conceptual Framework
Source: Researcher, 2026

Table 1. Dimensions and Research Questionnaire Items

Code	Variable	Dimension/Indicator	Questionnaire Item
X1	Entrepreneurship Education	Understanding, skills, practical experience, opportunity recognition, idea creativity, instructor quality	EE1–EE6 (see research questionnaire)
X2	Social Support	Family, peer, and mentor support; environmental opportunities; access to resources; emotional support	SS1–SS6 (see research questionnaire)
X3	AI Readiness	Understanding AI functions, ability to use AI, use of AI for business ideas, confidence in its effectiveness, readiness to learn new technologies	AIR1–AIR5 (see research questionnaire)
M1	*Entrepreneurial Mindset*	Opportunity recognition, creative solutions, openness to new ideas, initiative, adaptability, willingness to take risks	EM1–EM6 (see research questionnaire)
M2	*Entrepreneurial Self-Efficacy*	Business start-up, business/marketing planning, decision-making, financial management, risk management, business	ESE1–ESE6 (see research questionnaire)

		development	
Y	Entrepreneurial Intention	Strong desire, plans to start a business, preference for entrepreneurship, readiness, willingness to bear risk, commitment	EI1–EI6 (see research questionnaire)

Source: Data processed by the author, 2026

Table 2. Respondent Characteristics (n = 185)

Category	Group	Number (n)	Percentage (%)
Gender	Male	74	40.0
	Female	111	60.0
Age	17–20 years	39	21.1
	21–24 years	60	32.4
	25–29 years	86	46.5
Residence Status	Residing in Jepara Regency	173	93.5
	Jepara ID card holder temporarily residing outside the regency	11	5.9
	Other	1	0.5
Highest Education	Senior/Vocational High School (SMA/SMK)	97	52.4
	Diploma	1	0.5
	Bachelor's Degree	82	44.3
	Other	5	2.7
Current Status	Employed	79	42.7
	University Student	38	20.5
	Working Student	22	11.9
	Entrepreneur	14	7.6
	Other	32	17.3
Entrepreneurship Education/Training Experience	Yes	136	73.5
	No	49	26.5
AI Use Experience	Yes	170	91.9
	No	15	8.1
Current Business Status	Own a business	46	24.9
	Do not own a business but intend to start one	126	68.1
	Not interested in entrepreneurship	3	1.6
	No response	10	5.4

Source: Primary data processed by the author, 2026

Table 3. Outer Loadings of All Indicators

Indicator	Loading	Indicator	Loading	Indicator	Loading
EE1	0.874	EM1	0.765	EI1	0.919
EE2	0.904	EM2	0.783	EI2	0.877
EE3	0.870	EM3	0.867	EI3	0.866
EE4	0.845	EM4	0.892	EI4	0.911
EE5	0.897	EM5	0.916	EI5	0.901
EE6	0.875	EM6	0.845	EI6	0.870
SS1	0.772	ESE1	0.910	AIR1	0.875
SS2	0.820	ESE2	0.951	AIR2	0.905
SS3	0.722	ESE3	0.892	AIR3	0.910
SS4	0.865	ESE4	0.908	AIR4	0.896
SS5	0.732	ESE5	0.920	AIR5	0.917
SS6	0.815	ESE6	0.933		

Source: SmartPLS 4 output, 2026

Table 4. Average Variance Extracted, Composite Reliability, and Cronbach's Alpha

Construct	AVE	Composite Reliability (rho_c)	Cronbach's Alpha
Entrepreneurship Education (EE)	0.770	0.953	0.940
Social Support (SS)	0.623	0.908	0.878
AI Readiness (AIR)	0.811	0.955	0.942
Entrepreneurial Mindset (EM)	0.717	0.938	0.921
Entrepreneurial Self-Efficacy (ESE)	0.845	0.970	0.963
Entrepreneurial Intention (EI)	0.793	0.958	0.947

Source: SmartPLS 4 output, 2026

Table 5. Heterotrait-Monotrait Ratio (HTMT) Matrix

Construct	AIR	SS	EM	ESE	EI	EE
AIR	—					
SS	0.737	—				
EM	0.761	0.759	—			
ESE	0.698	0.725	0.874	—		
EI	0.665	0.663	0.805	0.864	—	
EE	0.672	0.766	0.730	0.660	0.729	—

Source: SmartPLS 4 output, 2026

Table 6. R-square Values

Endogenous Variable	R-square	Category
Entrepreneurial Mindset (EM)	0.618	Moderate to strong
Entrepreneurial Self-Efficacy (ESE)	0.683	Moderate to strong
Entrepreneurial Intention (EI)	0.736	Moderate to strong

Source: SmartPLS 4 output, 2026

Table 7. Inner VIF and f-square

Path	Inner VIF	f^2	f^2 Interpretation
EE → EM	2.148	0.093	Small to medium
SS → EM	2.356	0.063	Small
AIR → EM	2.019	0.175	Medium
EM → ESE	1.000	2.116	Large
EE → EI	2.352	0.117	Small to medium
SS → EI	2.583	0.008	No effect
AIR → EI	2.403	0.002	No effect
EM → EI	3.935	0.009	No effect
ESE → EI	3.397	0.392	Large

Source: Author's calculation based on composite indicator scores, 2026

Table 8. Results of Direct-Path Hypothesis Testing

Hypothesis	Path	Coefficient (β)	T-statistics	P-values	Decision
H1	EE → EM	0.279	2.715	0.007	Supported
H2	SS → EM	0.243	2.140	0.032	Supported
H3	AIR → EM	0.366	3.965	0.000	Supported
H4	EM → ESE	0.826	30.628	0.000	Supported
H5	ESE → EI	0.588	7.665	0.000	Supported
H6	EE → EI	0.272	1.951	0.051	Not supported
H7	SS → EI	-0.074	0.711	0.477	Not supported
H8	AIR → EI	0.037	0.575	0.565	Not supported
H13	EM → EI	0.112	1.124	0.261	Not supported

Source: SmartPLS 4 output, 2026

Table 9. Results of Serial Mediation Testing (Percentile Bootstrap 95% CI)

Hip.	Mediation Path	β	T-stat	P	CI 2.5%	CI 97.5%	Decision
H9	EE→EM→ESE→EI	0.136	2.579	0.010	0.050	0.255	Supported
H10	SS→EM→ESE→EI	0.118	2.004	0.045	0.010	0.238	Supported
H11	AIR→EM→ESE→EI	0.178	3.578	0.000	0.081	0.275	Supported
H12	EM→ESE→EI	0.486	7.203	0.000	0.356	0.616	Supported

Source: SmartPLS 4 output, 2026