THE EFFECT OF ENTREPRENEURIAL COMPETENCE AND ENTREPRENEURIAL MOTIVATION ON ENTREPRENEURIAL INTENTION: THE MEDIATING ROLE OF CREATIVITY AMONG STUDENTS OF UNIVERSITAS STIKUBANK

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Abstract

This study examines how entrepreneurial competence and entrepreneurial motivation shape students' entrepreneurial intention, with creativity positioned as a mediating mechanism. Using an explanatory survey of Universitas Stikubank students who have taken entrepreneurship courses, the study finds that competence and motivation contribute to higher creativity. Entrepreneurial intention is strengthened primarily by motivation and by creativity, while competence does not translate into intention unless it is expressed through creative ideation and solution development. These findings highlight creativity as a key pathway through which capability and motivational drive are converted into entrepreneurial intention, offering implications for entrepreneurship education that integrates competence building with creativity stimulation and motivation support.

Keywords: Entrepreneurial Competence; Entrepreneurial Motivation; Creativity; Entrepreneurial Intention; Students

INTRODUCTION

Entrepreneurship has become a strategic pathway for strengthening employment creation in Indonesia, making universities increasingly responsible for preparing graduates who can initiate and sustain ventures. In the student context, Al-Jubari (2019) emphasizes entrepreneurial intention as a proximate predictor of future entrepreneurial behavior; therefore, identifying its antecedents is central for higher education institutions that aim to cultivate job creators.

Two internal drivers are frequently highlighted. Moraes et al. (2018) conceptualize entrepreneurial competence as the knowledge, skills, and self belief that support opportunity recognition, business planning, and venture execution. Complementing this capability perspective, Soomro & Shah (2022) describe entrepreneurial motivation as the psychological drive for autonomy and achievement that sustains effort under risk and uncertainty. Evidence across settings also indicates that entrepreneurship education and university support jointly shape students' entrepreneurial intention: Fragoso et al. (2020) report that institutional and educational inputs matter, while Adu et al. (2020) show that their effects are contingent on individual and contextual conditions. Similarly, Anwar et al. (2022) and Anjum et al. (2023)document cross-country and sample differences, suggesting that the magnitude of these relationships depends on context and student characteristics.

Beyond direct effects, recent work increasingly positions creativity as a mechanism that converts internal resources into entrepreneurial readiness. Frolova et al. (2021) show that motivational processes are closely connected to creativity development in entrepreneurship learning, while Syah et al. (2024) and Kurjono & Samlawi (2023) report that creativity contributes positively to students' entrepreneurial intention by enabling idea generation and solution development. Importantly, Kore & Prajogo (2020) indicate that creativity may not always operate through a direct path; instead, its influence can be indirect through psychological components consistent with the Theory of Planned Behavior perspective. This mixed evidence suggests a research gap regarding how creativity functions whether as a direct antecedent or as a mediating mechanism linking competence and motivation to entrepreneurial intention.

This issue is particularly relevant for Universitas Stikubank, where entrepreneurship development has been institutionalized through a compulsory entrepreneurship course, an annual Business Expo that showcases student products and prototypes, and a "Young Entrepreneur Achievement" award at graduation. Despite these visible outputs and expanding business variety among student initiatives, many students remain uncertain about sustaining their ventures after graduation, indicating a practical gap between participation and post study entrepreneurial continuity. Such a gap raises the question of whether students' competence and motivation translate into intention directly, or whether they require creativity as the pathway that turns capability and drive into workable business ideas and commitment.

Accordingly, this study examines how entrepreneurial competence and entrepreneurial motivation shape entrepreneurial intention, with creativity specified as the mediating mechanism among Universitas Stikubank students. By explicitly testing this pathway model, the study responds to the call for mechanism-based explanations in student entrepreneurship research noted by Lv et al. (2021) and extends related model-testing evidence reported by Luo et al. (2022) and Saoula et al. (2023). The findings are expected to

inform entrepreneurship learning design by clarifying whether competence and motivation influence intention primarily through creativity or also through direct effects.

REVIEW OF LITERATURE

Entrepreneurial Competence

Moraes et al. (2018) define entrepreneurial competence as the knowledge, skills, and self-confidence required to carry out entrepreneurial activities. This competence is reflected in business planning, leadership, innovation, and opportunity recognition, and it can be strengthened among students through coursework, practice-based exposure, and engagement in campus entrepreneurship programs (Frolova et al., 2021).

Lv et al. (2021) and Luo et al. (2022) report that entrepreneurial competence is associated with innovative capability and performance because competent individuals absorb knowledge more effectively, assess opportunity feasibility, and craft creativity-based solutions. Similar evidence has been observed in both student and practitioner settings (Claudia et al., 2020; Firman et al., 2022; Harini et al., 2024).

Entrepreneurial Motivation

Soomro & Shah (2022) define entrepreneurial motivation as the drive that steers individuals to initiate and sustain entrepreneurship, typically grounded in independence, flexibility, achievement, and performance orientation. In this view, motivation functions as psychological energy that sustains effort, persistence under risk, and the decision to start a venture.

Building on this, Saoula et al. (2023) report that entrepreneurship education and self-efficacy help shape entrepreneurial motivation. Evidence from learning contexts further suggests that technopreneurship-oriented designs and supportive campus environments can reinforce motivation (Rahayu & Kurniawan, 2022; Saptaria & Setyawan, 2021), including through stronger perceived autonomy and entrepreneurial commitment (Amadea & Riana, 2020; H. M. K. Hassan, 2020).

Creativity

Kore & Prajogo (2020) conceptualize creativity as the capacity to generate original, useful, and applicable ideas for problem solving. In entrepreneurship, creativity underpins product innovation, marketing strategy, and business model development, and it typically requires motivational support to stimulate the exploration of alternative solutions.

Wardani & Dewi (2021) demonstrate that creativity relates to entrepreneurial intention by broadening solution alternatives and fostering innovation; similar patterns are reported by Syah et al. (2024) and Kurjono & Samlawi (2023), who highlight creativity's role in strengthening confidence to initiate a venture.

Entrepreneurial Intention

Al-Jubari (2019) defines entrepreneurial intention as an individual's commitment to start a business in the future. Because intention is proximal to entrepreneurial behavior, it is widely used to indicate readiness to engage in entrepreneurial action.

Bomantara & Tjahjaningsih (2021), complemented by Nugroho & Tjahjaningsih (2025), argue that business success depends not only on external conditions but also on internal resources, particularly competence and motivation. Competence reflects

foundational attributes knowledge, skills, attitudes, and values that support result-oriented effectiveness, whereas motivation represents the psychological drive that sustains willingness, enthusiasm, and persistence to initiate and sustain entrepreneurial efforts (Bomantara & Tjahjaningsih, 2021).

Research Hypotheses

Entrepreneurial competence positively affects creativity

Building on capability-based arguments, Harini et al. (2024) indicate that entrepreneurial competence supports students' creativity in entrepreneurship contexts. In a similar vein, Moraes et al. (2018) frame competence (knowledge, skills, self-belief) as a resource that strengthens opportunity recognition and venture execution conditions that facilitate idea generation. H1: Entrepreneurial competence (X1) positively affects creativity (Y1).

Entrepreneurial motivation positively affects creativity

In entrepreneurship learning, Frolova et al. (2021) highlight that motivational drivers are closely linked to creative development through exploration and experimentation. Evidence from student samples reported by Nurhasanah et al. (2023) and Wardani & Dewi (2021)likewise supports a positive motivation–creativity association. H2: Entrepreneurial motivation (X2) positively affects creativity (Y1).

Entrepreneurial competence positively affects entrepreneurial intention

Regarding intention formation, Lv et al. (2021) show that competence can contribute to students' entrepreneurial intention. Consistently, Hoang et al. (2020) and Moraes et al. (2018)suggest that competence-related resources (including self-belief) strengthen readiness to start a venture, which aligns with student evidence reported by Darmawan (2020) and Nurhasanah et al. (2023). H3: Entrepreneurial competence (X1) positively affects entrepreneurial intention (Y2).

Entrepreneurial motivation positively affects entrepreneurial intention

Motivation is consistently positioned as a direct antecedent of intention. A. Hassan et al. (2021) document a strong motivation intention link, while Al-Jubari (2019) explains that motivation reinforces commitment to entrepreneurial action under uncertainty; similar evidence is reported by Amadea & Riana (2020). H4: Entrepreneurial motivation (X2) positively affects entrepreneurial intention (Y2).

Creativity positively affects entrepreneurial intention

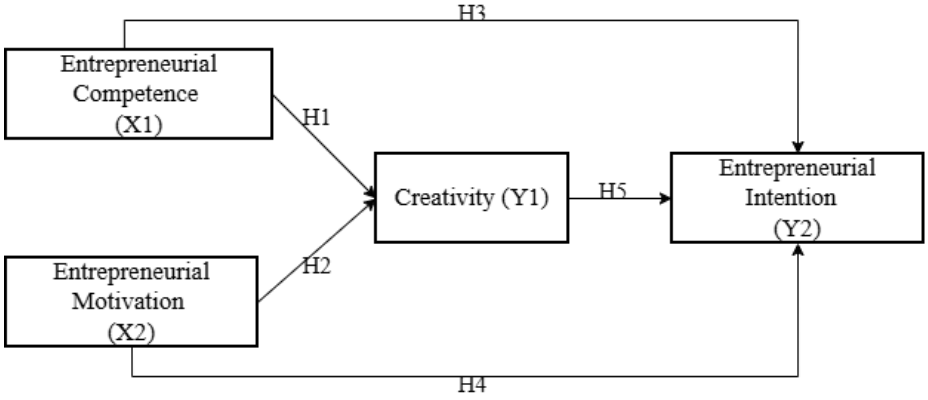
Creativity is expected to strengthen intention by broadening workable options and opportunity pathways. Syah et al. (2024) and Kurjono & Samlawi (2023) report a positive creativity intention relationship among students, while Kore & Prajogo (2020) emphasize creativity as a mechanism that supports intention-related readiness. H5: Creativity (Y1) positively affects entrepreneurial intention (Y2).

Mediation of creativity

A mechanism perspective implies that competence and motivation may translate into intention through creativity. Harini et al. (2024) link competence to creativity, and Frolova et al. (2021) link motivation to creativity; in turn, creativity relates to stronger intention as shown by Syah et al. (2024) and interpreted via mechanisms discussed by Kore & Prajogo (2020). H6: Creativity (Y1) mediates the effect of entrepreneurial competence (X1) on

entrepreneurial intention (Y2). H7: Creativity (Y1) mediates the effect of entrepreneurial motivation (X2) on entrepreneurial intention (Y2).

Figure 1.
Research Model



Source : Processed from the research model

Mathematical Model
Model I: $Y_1 = \alpha_1 + \beta_1 X_1 + \beta_2 X_2 + e_1$
Model II: $Y_2 = \alpha_2 + \beta_3 X_1 + \beta_4 X_2 + \beta_5 Y_1 + e_2$

RESEARCH METHOD

This research used a quantitative explanatory design. Primary data were obtained through a questionnaire survey of Universitas Stikubank students who had taken and/or were taking entrepreneurship courses and who reported interest or experience in entrepreneurial activities.

The population consisted of 589 students. Using Slovin's formula with a 10% margin of error, the minimum sample required was 86; ultimately, 101 eligible responses were analyzed. The instrument applied a 1–7 Likert scale (1 = strongly disagree; 7 = strongly agree) to measure entrepreneurial competence (13 items), entrepreneurial motivation (8 items), creativity (8 items), and entrepreneurial intention (12 items). Analyses covered descriptive statistics, construct validity (KMO and factor loadings), reliability (Cronbach's alpha), multiple linear regression for direct effects, and Sobel tests for mediation.

RESULTS AND DISCUSSION

Respondent Characteristics

This section profiles the respondents by gender, age, study program, faculty, semester, entrepreneurship-course participation, and family background, to provide context for interpreting the statistical results. The distribution is reported in Table 1.

Table 1.
Respondent Characteristics

Description	Frequency (n)	Percentage (%)
Gender :		
Male	49	48,5
Female	52	51,5
Age (Years Old):		
18–25	87	86,1
26–34	10	9,9
≥35	4	4,0
Study Programs :		
Accounting (S1)	5	5,0
Management (S1)	32	31,7
Informatics Engineering (S1)	19	18,8
Information Systems (S1)	18	17,8
Industrial Engineering (S1)	7	6,9
English Literature (S1)	7	6,9
Law (S1)	8	7,9
Hospitality (D3)	3	3,0
Graphic Multimedia Engineering Technology (D4)	2	2,0
Faculty:		
Faculty of Economics and Business	37	36,6
Faculty of Information Technology and Industry	44	43,6
Faculty of Law and Languages	15	14,9
Faculty of Vocational	5	5,0
Semester:		
Third Semester	55	54,5
Fifth Semester	25	24,8
Seventh Semester	21	20,8
Entrepreneurship Course Participation:		
Have taken and/or are currently enrolled	101	100,0
Family Background:		
Entrepreneurial	34	33,7
Non-entrepreneurial	67	66,3

Source: Primary data (SPSS output, 2025)

Table 1 indicates a near-balanced gender composition (female 51.5%; male 48.5%) with respondents predominantly aged 18–25 (86.1%). Most participants come from Management (31.7%), Informatics Engineering (18.8%), and Information Systems (17.8%), and are mainly affiliated with the Faculty of Information Technology and Industry (43.6%) and the Faculty of Economics and Business (36.6%). The sample is dominated by third-semester students (54.5%); all respondents have taken and/or are currently enrolled in entrepreneurship courses (100.0%). A majority report non-entrepreneurial family backgrounds (66.3%).

Variable Descriptive Statistics

Consistent with Lv et al. (2021) and Luo et al. (2022), the descriptive results indicate relatively strong levels across constructs: entrepreneurial competence (M=5.62), entrepreneurial motivation (M=5.98), creativity (M=5.71), and entrepreneurial intention (M=5.90) on a 1–7 scale. Overall, respondents report high readiness and motivation to engage in entrepreneurship alongside a tendency to generate workable business ideas.

Table 2.
Descriptive Statistics of Variables

Variables	Number of Items	Mean Score
Entrepreneurial Competence (X1)	13	5,62
Entrepreneurial Motivation (X2)	8	5,98
Creativity (Y1)	8	5,71
Entrepreneurial Intention (Y2)	12	5,90

Source: Primary data (SPSS output, 2025)

Validity Test

According to Ghozali (2018), an instrument is considered valid when it accurately measures the intended construct. Accordingly, construct validity in this study was assessed using exploratory factor analysis with the Principal Component Analysis (PCA) method in SPSS. Following Ghozali (2018) criteria, the instrument is acceptable when the Kaiser–Meyer–Olkin (KMO) value exceeds 0.50 and item factor loadings are greater than 0.40. Item-level results are presented in Table 3.

Table 3.
Construct Validity Test

No.	Variable	KMO	Indicator	Loading Factor	Remark
1.	Entrepreneurial Competence (X1)	0,856	X1.1	0,699	Valid
			X1.2	0,739	Valid
			X1.3	0,805	Valid
			X1.4	0,752	Valid
			X1.5	0,853	Valid
			X1.6	0,740	Valid
			X1.7	0,725	Valid
			X1.8	0,735	Valid
			X1.9	0,747	Valid
			X1.10	0,651	Valid
			X1.11	0,722	Valid
			X1.12	0,834	Valid
			X1.13	0,843	Valid

2.	Entrepreneurial Motivation (X2)	0,805	X2.1	0,756	Valid
			X2.2	0,698	Valid
			X2.3	0,800	Valid
			X2.4	0,815	Valid
			X2.5	0,802	Valid
			X2.6	0,599	Valid
			X2.7	0,795	Valid
			X2.8	0,842	Valid
3.	Creativity (Y1)	0,821	Y1.1	0,867	Valid
			Y1.2	0,795	Valid
			Y1.3	0,870	Valid
			Y1.4	0,860	Valid
			Y1.5	0,790	Valid
			Y1.6	0,845	Valid
			Y1.7	0,595	Valid
			Y1.8	0,686	Valid
4.	Entrepreneurial Intention (Y2)	0,890	Y2.1	0,827	Valid
			Y2.2	0,852	Valid
			Y2.3	0,827	Valid
			Y2.4	0,630	Valid
			Y2.5	0,679	Valid
			Y2.6	0,760	Valid
			Y2.7	0,821	Valid
			Y2.8	0,804	Valid
			Y2.9	0,763	Valid
			Y2.10	0,895	Valid
			Y2.11	0,839	Valid
			Y2.12	0,839	Valid

Source: Primary data (SPSS output, 2025)

As presented in Table 3, all constructs meet the sampling adequacy requirement (KMO: X1=0.856; X2=0.805; Y1=0.821; Y2=0.890), and all indicators exhibit factor

loadings above the minimum threshold of 0.40 (X1: 0.651–0.853; X2: 0.599–0.842; Y1: 0.595–0.870; Y2: 0.630–0.895). These results confirm that all measurement items are valid.

Reliability Test

Reliability testing aims to ensure internal consistency of the measurement instrument. Ghozali (2018) states that a construct is reliable when its Cronbach's alpha coefficient is at least 0.70.

Table 4.
Reliability Test

Variables	Cronbach's Alpha	Remarks
Entrepreneurial Competence (X1)	0,938	Reliable
Entrepreneurial Motivation (X2)	0,896	Reliable
Creativity (Y1)	0,912	Reliable
Entrepreneurial Intention (Y2)	0,946	Reliable

Source: Primary data (SPSS output, 2025)

As shown in Table 4, all constructs exceed the recommended threshold (X1=0.938; X2=0.896; Y1=0.912; Y2=0.946), indicating high internal consistency. Therefore, the instrument is considered reliable and suitable for subsequent regression and mediation analyses.

Regression Test Result

This study estimates two regression models to examine direct effects and the proposed mediation structure. A summary of coefficient estimates, model fit statistics, and hypothesis decisions is presented in Table 5.

Table 5
Regression Test Results

Model	Model Test			Relationship between Variables	Test		Description
	Adjusted R Square	F Count	Sig.		Beta (β)	Sig.	
Y1 = 0,586X1 + 0,306X2	0,654	95,443	0,000	Entrepreneurial Competence → Creativity	0,586	0,000	Hypothesis 1 Accepted
				Entrepreneurial Motivation → Creativity	0,306	0,000	Hypothesis 2 Accepted
Y2 = 0,099X1 + 0,609X2 + 0,274Y1	0,790	126,269	0,000	Entrepreneurial Competence → Entrepreneurial Intention	0,099	0,188	Hypothesis 3 Rejected
				Entrepreneurial Motivation → Entrepreneurial Intention	0,609	0,000	Hypothesis 4 Accepted

				Creativity → Entrepreneurial Intention	0,274	0,001	Hypothesis 5 Accepted

Source: Primary data (SPSS output, 2025)

Table 5 reports the regression estimates for two equations: Model I explains creativity (Y1), and Model II explains entrepreneurial intention (Y2).

Model I tests the effects of entrepreneurial competence (X1) and entrepreneurial motivation (X2) on creativity (Y1): $Y1 = \alpha1 + \beta1X1 + \beta2X2 + e1$; estimated as $Y1 = 0.586X1 + 0.306X2$.

Model II, assesses entrepreneurial intention (Y2) as a function of entrepreneurial competence (X1), entrepreneurial motivation (X2), and creativity (Y1): $Y2 = \alpha2 + \beta3X1 + \beta4X2 + \beta5Y1 + e2$; estimated as $Y2 = 0.099X1 + 0.609X2 + 0.274Y1$.

Both models are statistically significant (Model I: Adjusted R^2=0.654; F=95.443; p<0.001; Model II: Adjusted R^2=0.790; F=126.269; p<0.001). Entrepreneurial competence (β=0.586; p<0.001) and entrepreneurial motivation (β=0.306; p<0.001) significantly predict creativity, while entrepreneurial motivation (β=0.609; p<0.001) and creativity (β=0.274; p=0.001) significantly predict entrepreneurial intention; the direct effect of entrepreneurial competence on intention is not significant (β=0.099; p=0.188).

Model Test

Determination Coefficient Test

As reported in the regression summary table 5, the models demonstrate strong explanatory power. Model I (creativity as the dependent variable) yields an Adjusted R^2 = 0.654, indicating that entrepreneurial competence (X1) and entrepreneurial motivation (X2) jointly explain 65.4% of the variance in creativity (Y1). Model II (entrepreneurial intention as the dependent variable) produces an Adjusted R^2 = 0.790, showing that entrepreneurial competence (X1), entrepreneurial motivation (X2), and creativity (Y1) explain 79.0% of the variance in entrepreneurial intention (Y2).

F-Test

The F-test results confirm that both regression models are statistically adequate. For Model I, the model is significant (F = 95.443; p < 0.001), supporting that X1 and X2 jointly predict Y1. For Model II, the model is also significant (F = 126.269; p < 0.001), indicating that X1, X2, and Y1 jointly provide a robust explanation of Y2.

Hypothesis Testing (t-test)

Hypothesis testing was conducted using the t-test to examine the partial (individual) effects of each independent variable on the dependent variable. Following the decision rule commonly applied in regression analysis, an effect is considered statistically significant when p < 0.05. Based on the regression results reported in the study, the findings are summarized as follows.

First, entrepreneurial competence (X1) has a positive and significant effect on creativity (Y1) (β = 0.586; p = 0.000), indicating that higher competence is associated with higher creativity. Thus, H1 is supported. Second, entrepreneurial motivation (X2) also shows a positive and significant effect on creativity (Y1) (β = 0.306; p = 0.000), supporting H2.

In contrast, entrepreneurial competence (X1) does not have a significant direct effect on entrepreneurial intention (Y2) (β = 0.099; p = 0.188). This result suggests that competence alone does not automatically translate into intention within the tested model; therefore, H3 is not supported. Meanwhile, entrepreneurial motivation (X2) exerts a strong positive and significant effect on entrepreneurial intention (Y2) (β = 0.609; p = 0.000), indicating that motivation is a key driver of intention; hence, H4 is supported. Finally, creativity (Y1) has a positive and significant effect on entrepreneurial intention (Y2) (β = 0.274; p = 0.001), supporting H5.

Mediation Analysis (Sobel Test)

Mediation analysis is employed to examine whether an intervening variable transmits the effect of the independent variables to the dependent variable (Ghozali, 2018). In this study, mediation is tested to determine whether creativity (Y1) serves as the mechanism linking entrepreneurial competence (X1) and entrepreneurial motivation (X2) to entrepreneurial intention (Y2).

Table 6.
Sobel Test Results

Relationship	Mediating Variable	Z-value	Sig.	Remarks
Entrepreneurial Competence (X1) → Entrepreneurial Intention (Y2)	Creativity (Y1)	3,404	0,0007	Significant Mediation
Entrepreneurial Motivation (X2) → Entrepreneurial Intention (Y2)	Creativity (Y1)	2,648	0,0081	Significant Mediation

Source: Primary data (Sobel test/QuantPsy output, 2025)

As shown in Table 6, mediation was examined using the Sobel test to assess whether creativity (Y1) transmits the effects of entrepreneurial competence (X1) and entrepreneurial motivation (X2) on entrepreneurial intention (Y2).

The results indicate that creativity significantly mediates the relationship between entrepreneurial competence (X1) and entrepreneurial intention (Y2) (Z = 3.404; p = 0.0007), supporting H6. Creativity also significantly mediates the relationship between entrepreneurial motivation (X2) and entrepreneurial intention (Y2) (Z = 2.648; p = 0.0081), supporting H7. Overall, these findings confirm that creativity functions as a statistically significant mechanism linking competence and motivation to entrepreneurial intention.

Entrepreneurial competence positively and significantly affects creativity

Among Universitas Stikubank students, entrepreneurial competence (X1) positively and significantly predicts creativity (Y1) (β = 0.586; p = 0.000). This is consistent with Harini et al. (2024), who link competence to stronger creative performance in entrepreneurship contexts. Likewise, Moraes et al. (2018) conceptualize competence knowledge, skills, and self-belief as a resource that supports opportunity recognition and venture execution, which can facilitate idea generation. In this setting, competence therefore operates not only as technical preparedness but also as a practical driver of opportunity oriented solutions.

Entrepreneurial motivation positively and significantly affects creativity

Within the Universitas Stikubank context, entrepreneurial motivation (X2) also shows a positive and significant association with creativity (Y1) (β = 0.306; p = 0.000). Frolova et al. (2021) emphasize that motivational drivers in entrepreneurship learning

strengthen creativity through exploration and experimentation. Student evidence reported by Nurhasanah et al. (2023) and Wardani & Dewi (2021) reinforces this motivation creativity linkage. Overall, motivation functions as a psychological catalyst that sustains idea exploration and experimentation, thereby strengthening creative output.

Entrepreneurial competence has a positive but non-significant direct effect on entrepreneurial intention

In the Universitas Stikubank setting, entrepreneurial competence (X1) does not have a significant direct effect on entrepreneurial intention (Y2) ($\beta = 0.099$; $p = 0.188$), despite the positive coefficient. Although Lv et al. (2021) show that competence may contribute to intention in student samples, the present result indicates that the relationship is not necessarily direct. As suggested by evidence in student contexts from Nurhasanah et al. (2023) and Darmawan (2020), competence-related resources may require activation or translation into more proximal determinants before forming intention. Thus, competence here appears more as an enabling condition than a standalone trigger of intention.

Entrepreneurial motivation positively and significantly affects entrepreneurial intention

For Universitas Stikubank respondents, entrepreneurial motivation (X2) is a strong predictor of entrepreneurial intention (Y2) ($\beta = 0.609$; $p = 0.000$). This supports the motivation intention relationship emphasized by A. Hassan et al. (2021). It also aligns with Al-Jubari (2019), who argues that motivational forces strengthen readiness and commitment to act under uncertainty central to entrepreneurial decision-making. Consistently, Amadea & Riana (2020) report stronger intention among more motivated students. Taken together, motivation is the most influential direct antecedent of intention in the model.

Creativity positively and significantly affects entrepreneurial intention

In the Universitas Stikubank case, creativity (Y1) significantly contributes to entrepreneurial intention (Y2) ($\beta = 0.274$; $p = 0.001$). Syah et al. (2024) show that creative capacity strengthens intention by enhancing perceived feasibility and attractiveness of entrepreneurship, while Kurjono & Samlawi (2023) likewise report a positive creativity intention relationship. From a mechanism perspective, Kore & Prajogo (2020) argue that creativity broadens workable options and opportunity pathways, helping intention become more actionable. Accordingly, creativity can be interpreted as a cognitive resource that makes venture initiation appear more feasible and personally viable.

Creativity mediates the effect of entrepreneurial competence on entrepreneurial intention

Based on the Universitas Stikubank data, creativity significantly mediates the relationship between entrepreneurial competence and entrepreneurial intention ($Z = 3.404$; $p = 0.0007$). Given the non-significant direct effect of competence on intention, competence appears to strengthen intention primarily when it is translated into creative ideation and solution generation. This mechanism is consistent with Harini et al. (2024), who connect competence to stronger creativity, and with Syah et al. (2024), who link creativity to higher entrepreneurial intention in student settings. From a mechanism perspective, Kore & Prajogo (2020) argue that creative output expands feasible opportunity alternatives, thereby enabling competence to be converted into entrepreneurial intention.

Creativity mediates the effect of entrepreneurial motivation on entrepreneurial intention

In the Universitas Stikubank context, creativity also mediates the relationship between entrepreneurial motivation (X2) and entrepreneurial intention (Y2) ($Z = 2.648$; $p = 0.0081$). Because motivation remains a strong direct predictor of intention, the finding indicates an additional indirect pathway: motivation strengthens intention partly by enhancing creative ideation. This aligns with Frolova et al. (2021) on motivation driven creativity development in entrepreneurship learning. In turn, the creativity intention linkage reported by Syah et al. (2024), together with the mechanism view proposed by Kore & Prajogo (2020), supports the interpretation that creativity helps convert motivational energy into more actionable entrepreneurial intention.

CONCLUSION

This study provides empirical evidence that entrepreneurial competence and entrepreneurial motivation significantly enhance students' creativity. Entrepreneurial motivation and creativity, in turn, significantly increase entrepreneurial intention, whereas entrepreneurial competence does not have a direct effect on intention. Mediation testing confirms creativity as the key mechanism: creativity fully mediates the effect of competence on entrepreneurial intention and partially mediates the effect of motivation on entrepreneurial intention.

Theoretically, these findings strengthen the entrepreneurship-intention literature by positioning creativity as an explanatory pathway that bridges capability and psychological drive toward intention. Practically, higher education institutions should reinforce experiential entrepreneurship learning to build competence, while simultaneously providing an ecosystem that stimulates motivation and creativity (e.g., business incubation, mentoring, and cross-disciplinary innovation projects).

This study is limited by its cross sectional design, self reported data, and single university setting; therefore, generalization should be made cautiously. Future studies may extend the context across multiple universities, apply longitudinal designs, and incorporate contextual factors such as family support, campus environment, and prior entrepreneurial experience to refine entrepreneurial intention models.

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