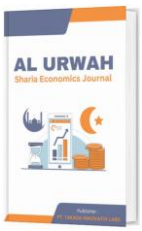
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THE INFLUENCE OF DIGITAL LITERACY AND DIGITAL CREATIVITY ON STUDENTS' ENTREPRENEURIAL INTEREST IN BUSINESS ADMINISTRATION STUDY PROGRAM AT INTERNATIONAL WOMEN'S UNIVERSITY

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Abstract:*This study aims to analyze the influence of digital literacy and digital creativity on the entrepreneurial intention of female students in the Business Administration Study Program at International Women University (IWU), Bandung. A preliminary survey found that although students' entrepreneurial intention was relatively high, their digital activities remained dominated by social media and communication rather than digital business or economic activities, and their readiness to face entrepreneurial risk was comparatively low. This study used a quantitative approach with descriptive and verification methods. Data were collected through a Likert-scale questionnaire distributed to 94 active female students selected using simple random sampling from a population of 1,137 students, with sample size determined using the Slovin formula. The data were analyzed using validity and reliability tests, classical assumption tests, and multiple linear regression analysis. The results show that digital literacy has a positive and significant partial effect on entrepreneurial intention ($t = 2.60$; sig. $= 0.011$), digital creativity has a positive and significant partial effect on entrepreneurial intention ($t = 4.15$; sig. < 0.001), and both variables simultaneously have a significant effect on entrepreneurial intention ($F = 33.3$; sig. < 0.001), contributing 42.3% to the variance in entrepreneurial intention ($R^2 = 0.423$), with digital creativity showing the stronger influence of the two predictors.*

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Introduction

The rapid development of the digital economy has driven fundamental changes in the global entrepreneurial ecosystem. Digitalization has not only transformed the way people, particularly female students, interact and obtain information, but also created new opportunities for business development through the use of digital technology. Hisrich, Peters, and Shepherd (2017) emphasize that entrepreneurship is the process of creating new value through innovation and exploiting opportunities, supported by an individual's ability to optimally manage resources.

Ng (2012) developed the concept of digital literacy, encompassing three main dimensions: technical, cognitive, and socio-emotional aspects of digital technology use. These three dimensions form the foundation of a person's ability to identify digital business opportunities, understand market trends, and utilize digital platforms as a means of business development. UNESCO (2018) emphasized that digital literacy is a highly sought-after 21st-century skill, including in the fields of economics and entrepreneurship. Meanwhile, the World Economic Forum (2022) revealed that many young people still lack adequate digital skills to navigate the development of the digital economy and the future world of work, despite the increasing opportunities to start a business with relatively little capital.

Regulatory support also encourages entrepreneurship development, as stipulated in Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises and Law No. 12 of 2012 concerning Higher Education, which emphasizes the responsibility of universities to produce independent and innovative graduates. However, previous research still shows discrepancies regarding the influence of digital literacy on entrepreneurial interest.

To obtain an initial picture, researchers conducted a pre-survey of 18 female students of the International Women's University Business Administration Study Program regarding their level of internet usage and digital activities.

Table 1. Internet Usage and Digital Activity Levels of Female Students in 2025

No.	Main Activities	Percentage
1	Social Media & Communication	72.2%
2	E-learning & Entertainment	0%
3	E-commerce & Digital Learning	11.1%
4	Online Business & Digital Content	16.7%
5	Digital Economic Activities	0%

Source: Researcher Pre-survey Results (2026)

The pre-survey results showed that the most common digital activities among female students were social media and communication (72.2%), while activities directly related to online business and digital content accounted for only 16.7%, and digital economic activities accounted for 0%. This data indicates that female students still predominantly use digital technology for communication purposes rather than for activities supporting digital entrepreneurship.

Researchers also conducted a pre-survey to determine the initial picture of female students' interest in entrepreneurship, with the following results.

Table 2. Results of the Pre-Survey on Female Students' Interest in Entrepreneurship

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No.	Statement	Average	Criteria
1	Interested in starting your own business	3.89	Tall
2	Prefer to be an entrepreneur rather than an employee	3.50	Tall
3	Already have plans to become an entrepreneur	3.67	Tall
4	Entrepreneurship is an attractive career choice	3.61	Tall
5	Ready to face risks in entrepreneurship	3.28	High enough

Source: Data Processed by Researchers (2026)

The data in Table 2 shows that female students' interest in entrepreneurship is generally high, with the highest score being for interest in starting their own business (3.89). However, readiness to face the risks of entrepreneurship received the lowest score (3.28), indicating that despite their high interest in entrepreneurship, female students still have doubts about facing the practical challenges of entrepreneurship.

In addition to digital literacy, digital creativity is thought to influence female students' entrepreneurial interest. Digital creativity is an individual's ability to generate ideas, innovations, and content using digital technology (Henriksen, Mishra, & Fisser, 2016; OECD, 2019). Female students with strong digital creativity are generally better able to create compelling business concepts, develop innovative marketing strategies, and keep up with digital trends. Sari and Wahyuni (2021) suggest that digital creativity plays a crucial role in developing female students' entrepreneurial spirit. Digital literacy helps them understand and utilize technology, while digital creativity fosters the ability to generate innovative business ideas.

Previous research has shown inconsistent results regarding the influence of digital literacy and digital creativity on entrepreneurial interest, so there is still a research gap that needs to be studied further, especially in the context of female students of the Business Administration Study Program. The novelty of this research lies in testing the influence of digital literacy and digital creativity simultaneously on entrepreneurial interest, with the specific object of female students of the Business Administration Study Program of International Women's University which has not been widely studied in previous research. Therefore, this study aims to analyze the influence of digital literacy on entrepreneurial interest, the influence of digital creativity on entrepreneurial interest, and the influence of digital literacy and digital creativity simultaneously on entrepreneurial interest of female students of the Business Administration Study Program of International Women's University.

Literature Review and Hypothesis Development

Digital Literacy

Digital literacy is an individual's ability to access, understand, evaluate, and utilize information through digital technology effectively and responsibly. Ng (2012) explains that digital literacy encompasses three main aspects: technical aspects (skills in operating digital devices), cognitive aspects (the ability to understand and evaluate information), and socio-emotional aspects (ethics and responsibility in using technology). UNESCO (2018) through the Digital Literacy Global Framework emphasizes that digital literacy is a 21st-century skill that enables individuals to access information widely and utilize technology for economic and

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entrepreneurial purposes. Van Laar et al. (2020) add that digital literacy also includes critical thinking and problem-solving skills in the use of digital technology. Indicators of digital literacy in this study include the ability to search for business information on the internet, utilize social media for productive purposes, understand digital trends in the business world, use digital platforms for business activities, critically evaluate digital information, and maintain ethics in digital interactions.

Digital Creativity

Digital creativity is an individual's ability to utilize digital technology as a medium to generate new ideas, innovations, and valuable creative content. Henriksen, Mishra, and Fisser (2016) explain that creativity in a technological context is the ability to produce new, effective, and complete ideas or products through the integration of technology into the thinking and creative process. The OECD (2019) adds that digital creativity includes the ability to generate, evaluate, and refine original ideas using digital technology. In the context of digital entrepreneurship, digital creativity encourages female students to develop innovative technology-based business ideas, create engaging marketing content, and design digital products or services according to market needs. Indicators of digital creativity in this study include the ability to generate new business ideas or content, design innovative digital products or services, explore creative ideas from various perspectives, adapt to digital platforms, express creative ideas through digital content, distribute digital content effectively, and collaborate digitally.

Interest in Entrepreneurship

Entrepreneurial interest is an individual's tendency and desire to start, build, and develop a business independently. In academic studies, entrepreneurial interest is often conceptualized as entrepreneurial intention, a mental state that directs a person to start a business in the future. Liñán and Fayolle (2015) emphasized that entrepreneurial intention is the strongest predictor of entrepreneurial behavior and is the main foundation in understanding the process of someone becoming an entrepreneur. Female students who are digitally literate and creative tend to be more confident in seeing digital business opportunities and have a higher belief in their ability to succeed in entrepreneurship. Indicators of entrepreneurial interest in this study include active participation in technology-based creative activities, interest in learning about the world of entrepreneurship, the perception of entrepreneurship as an attractive career choice, the desire to start one's own business, a concrete plan to start a business, confidence in one's abilities, and readiness to bear the risks and challenges of entrepreneurship.

Framework of thinking

The framework of this study is based on the theoretical foundation and results of previous research, which illustrate that digital literacy (X_1) and digital creativity (X_2) are partially or simultaneously suspected to influence the entrepreneurial interest (Y) of female students of the Business Administration Study Program at the International Women's University. Digital literacy refers to the theories of Ng (2012) and UNESCO (2018); digital

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creativity refers to the theories of Henriksen, Mishra, and Fisser (2016) and OECD (2019); while entrepreneurial interest refers to the theory of Liñán and Fayolle (2015).

Hypothesis Development

Digital literacy plays a crucial role in helping female students identify business opportunities, understand market trends, and utilize digital platforms as a means of business development. Wulandari, Afdal, and Hariko (2024) demonstrated that digital literacy has a positive and significant impact on students' entrepreneurial interest. This finding is further supported by Ip (2024), who demonstrated that digital skills drive entrepreneurial intentions in students. Based on this description, the first hypothesis is formulated as follows:

H1: Digital literacy has a significant partial influence on the entrepreneurial interest of female students in the Business Administration Study Program at International Women's University.

Digital creativity encourages female students to create interesting and innovative business ideas and keep up with digital trends. Nguyen et al. (2024) showed that digital creativity positively influences digital entrepreneurial intentions. Liang et al. (2025) also explained that digital creativity can encourage increased entrepreneurial interest among students. Based on this description, the second hypothesis is formulated as follows:

H2: Digital creativity has a significant partial influence on the entrepreneurial interest of female students in the Business Administration Study Program at International Women's University.

Digital literacy and digital creativity are two interrelated skills that support entrepreneurial activities in the digital era. Liang et al. (2025) showed that digital literacy and digital creativity jointly influence students' entrepreneurial interest. Based on this description, the third hypothesis is formulated as follows:

H3: Digital literacy and digital creativity have a significant simultaneous influence on the entrepreneurial interest of female students in the Business Administration Study Program of International Women's University.

Research Methods

Respondent Characteristics

The respondents to this study were 94 active female students majoring in Business Administration at International Women's University. Based on the class, the majority of respondents were from the class of 2022 (62.8%), followed by the class of 2024 (17.0%), the class of 2023 (13.8%), and the class of 2025 (6.4%). In terms of entrepreneurial experience, the majority of respondents (74.5%) stated they had been entrepreneurs, and 52.1% of respondents currently owned a business. In terms of social media usage, the majority of respondents (39.4%) still used it for entertainment and communication, while use for business and entrepreneurial activities only reached 26.6%.

Validity and Reliability Test Results

The validity test was conducted by comparing the calculated r value to the table r at a

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significance level of 5% with df = 92, resulting in a table r of 0.202. The test results showed that all statement items in the three variables had calculated r values above the table r so that they were declared valid, with the following summary.

Table 4. Summary of Validity Test Results

Variables	Number of Items	Range of r count	r table	Information
Digital Literacy (X_1)	6	0.567 – 0.724	0.202	Valid
Digital Creativity (X_2)	7	0.661 – 0.783	0.202	Valid
Interest in Entrepreneurship (Y)	9	0.504 – 0.778	0.202	Valid

Source: Data Processed by Researchers (2026)

Table 5. Reliability Test Results

Variables	Cronbach's Alpha	Standard	Information
Digital Literacy (X_1)	0.718	> 0.60	Reliable
Digital Creativity (X_2)	0.845	> 0.60	Reliable
Interest in Entrepreneurship (Y)	0.868	> 0.60	Reliable

Source: Data Processed by Researchers (2026)

The Cronbach's Alpha value for all variables is above 0.60, so the research instrument is declared reliable and suitable for use.

Descriptive Analysis

Descriptive analysis was conducted by calculating the average (mean) value of respondents' answers for each variable and interpreting it based on the score criteria (1.00–1.80 Very Low; 1.81–2.60 Low; 2.61–3.40 Medium; 3.41–4.20 High; 4.21–5.00 Very High).

Table 6. Summary of Descriptive Analysis of Research Variables

Variables	Average	Criteria
Digital Literacy (X_1)	4.01	Tall
Digital Creativity (X_2)	3.75	Tall
Interest in Entrepreneurship (Y)	4.05	Tall

Source: Data Processed by Researchers (2026)

All three research variables are in the high category. In the digital literacy variable, the highest score was found in the ability to maintain ethics in digital interactions (4.21), while the lowest score was found in the ability to understand digital trends in the business world (3.81), which indicates that female students are quite good at using technology technically and ethically, but the ability to read opportunities and digital market trends still needs to be strengthened. In the digital creativity variable, the highest score was found in the ability to adapt to utilizing digital platforms (4.03), while the lowest score was found in the ability to design innovative digital products or services (3.50), indicating that female students' abilities are still stronger at the stage of using (adopting) technology than at the stage of creating (creating) new products. In the entrepreneurial interest variable, the highest score was found in the desire to start their own business in the future (4.43), while the lowest score was found

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in actively participating in technology-based creative activities (3.48), which is in line with the pre-survey findings that readiness to face entrepreneurial risks is still an area that needs further encouragement.

Classical Assumption Test

The normality test with Shapiro-Wilk shows a significance value below 0.05 for all three variables, but referring to the Central Limit Theorem with a sample size above 30 (n = 94), the sampling distribution of the mean is assumed to be close to normal so that multiple regression analysis can still be continued (Hair et al., 2019). The multicollinearity test shows a Tolerance value of 0.571 (> 0.10) and a VIF of 1.75 (< 10) for both independent variables, so the regression model is declared free from multicollinearity. The heteroscedasticity test through the residuals plot pattern shows a random distribution of points without forming a specific pattern, so the regression model is declared free from heteroscedasticity.

Multiple Linear Regression Analysis

Table 7. Results of Multiple Linear Regression Analysis

Variables	Coefficient (B)	t count	Sig.	Information
Constant (a)	11,445	3.35	0.001	-
Digital Literacy (X_1)	0.483	2.60	0.011	Significant
Digital Creativity (X_2)	0.508	4.15	< 0.001	Significant

Source: Data Processed by Researchers (2026)

Based on Table 7, the multiple linear regression equation is obtained as follows: $Y = 11.445 + 0.483X_1 + 0.508X_2$. The constant value of 11.445 indicates that if digital literacy and digital creativity are 0, then the interest in entrepreneurship is at 11.445. The regression coefficient of X_1 of 0.483 indicates that every one-unit increase in digital literacy will increase the interest in entrepreneurship by 0.483, assuming other variables remain constant. The regression coefficient of X_2 of 0.508 indicates that every one-unit increase in digital creativity will increase the interest in entrepreneurship by 0.508, assuming other variables remain constant. Both coefficients are positive, which means that digital literacy and digital creativity have a positive effect on interest in entrepreneurship, with digital creativity showing a relatively greater effect.

Coefficient of Determination

Table 8. Results of the Determination Coefficient Analysis

R	R Square (R^2)	Adjusted R^2	Information
0.650	0.423	0.410	Currently

Source: Data Processed by Researchers (2026)

The R Square value of 0.423 indicates that digital literacy and digital creativity together contribute 42.3% to female students' interest in entrepreneurship, while the remaining 57.7% is influenced by other factors outside this study, such as motivation, family environmental support, and entrepreneurship education.

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Hypothesis Testing

The t-test was conducted with df = 91 and a significance level of 5%, resulting in a t-table of 1.986.

Table 9. Results of the t-Test (Partial)

Variables	t count	t table	Sig.	Information
Digital Literacy (X_1)	2.60	1,986	0.011	H1 Accepted
Digital Creativity (X_2)	4.15	1,986	< 0.001	H2 Accepted

Source: Data Processed by Researchers (2026)

The digital literacy variable has a calculated t value of 2.60 > t table 1.986 with a significance of 0.011 < 0.05, so H1 is accepted, which means digital literacy has a partial significant effect on entrepreneurial interest. The digital creativity variable has a calculated t value of 4.15 > t table 1.986 with a significance of < 0.001, so H2 is accepted, which means digital creativity has a partial significant effect on entrepreneurial interest.

The F test was carried out with df1 = 2 and df2 = 91, resulting in an F table of 3.097.

Table 10. F-Test Results (Simultaneous)

F count	F table	Sig.	Information
33.3	3,097	< 0.001	H3 Accepted

Source: Data Processed by Researchers (2026)

The calculated F value is 33.3 > F table 3.097 with a significance of <0.001, so H3 is accepted, which means that digital literacy and digital creativity simultaneously have a significant effect on the entrepreneurial interest of female students of the International Women's University Business Administration Study Program.

Discussion

1. The Influence of Digital Literacy on Interest in Entrepreneurship

The results of the study indicate that digital literacy has a positive and significant effect on female students' entrepreneurial interest, with a regression coefficient of 0.483. This finding aligns with research by Wulandari, Afdal, and Hariko (2024), which demonstrated that digital literacy has a positive and significant effect on entrepreneurial interest, and research by Ip (2024), which demonstrated that digital skills drive entrepreneurial intentions in students. Female students with high digital literacy tend to be more likely to identify digital business opportunities, understand market trends, and utilize digital platforms as a means of business development.

2. The Influence of Digital Creativity on Entrepreneurial Interest

The results of the study indicate that digital creativity has a positive and significant effect on female students' entrepreneurial intentions, with a regression coefficient of 0.508 indicating a greater influence than digital literacy. This finding is consistent with research by Nguyen et al. (2024) which found that digital creativity has a positive effect on digital entrepreneurial intentions, as well as research by Rasmi, Ihsan, and Lubis (2025) which proved that creativity has a positive and significant effect on female students' entrepreneurial intentions. Female students with high digital creativity tend to be more capable of creating innovative business ideas and engaging marketing content according to market needs.

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3. The Simultaneous Influence of Digital Literacy and Digital Creativity on Entrepreneurial Interest

The analysis results show that digital literacy and digital creativity simultaneously have a significant influence on entrepreneurial interest, contributing 42.3%. This finding supports the research of Liang et al. (2025), which showed that digital literacy and digital creativity together have a significant influence on students' interest in digital entrepreneurship. The synergy between the ability to understand and utilize technology (digital literacy) and the ability to create innovative ideas (digital creativity) is a strong driving factor for female students' interest in entrepreneurship in the digital era.

Conclusion

Based on the results of research and discussion regarding the influence of digital literacy and digital creativity on the entrepreneurial interest of female students of the Business Administration Study Program of International Women's University, it can be concluded that digital literacy, digital creativity, and entrepreneurial interest of female students are in the high category, with average values of 4.01, 3.75, and 4.05, respectively. Digital literacy is proven to have a positive and significant partial effect on entrepreneurial interest ($t = 2.60$; sig. = 0.011), as is digital creativity ($t = 4.15$; sig. <0.001) with a relatively greater influence than digital literacy. Simultaneously, digital literacy and digital creativity have a positive and significant effect on entrepreneurial interest ($F = 33.3$; sig. <0.001) with a contribution of 42.3%, while the remaining 57.7% is influenced by other factors outside this study such as motivation, family support, and entrepreneurship education.

Theoretically, these findings reinforce the digital literacy theories of Ng (2012) and UNESCO (2018), the digital creativity theories of Henriksen, Mishra, and Fisser (2016) and the OECD (2019), and the entrepreneurial intention theory of Liñán and Fayolle (2015). Practically, female students are advised to be more active in developing their digital literacy and creativity through productive activities such as online sales or creating creative content with economic value. Study programs are advised to strengthen the integration of digital learning and entrepreneurship in the curriculum, for example through courses in digital marketing or technology-based business management, while universities are advised to develop a digital entrepreneurship ecosystem through business incubation programs and digital skills training. Future research is recommended to add other variables such as entrepreneurial motivation, self-efficacy, or family support, expand the sample scope to other study programs or institutions, and consider the use of mediation, moderation, or Structural Equation Modeling (SEM) analysis to uncover more complex relationships between variables.

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