

The Effect of Digital Literacy on Entrepreneurial Intention via Locus of Control: A Study of Accounting Students

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ABSTRACT

Purpose: This study aims to empirically examine the direct effect of digital literacy on entrepreneurial intention and its indirect effect, mediated by locus of control, among accounting students.

Research Method: This explanatory quantitative research involved 98 accounting students at STIE Yapis Dompus, selected through purposive sampling. Data were collected using an offline questionnaire with a 5-point Likert scale. The variables examined were digital literacy, locus of control, and entrepreneurial intention. Data were analyzed using SEM-PLS to test both direct and mediating effects.

Results and Discussion: The findings show that all hypotheses were accepted. Digital literacy has a positive and significant effect on locus of control and entrepreneurial intention. Locus of control also has a positive and significant effect on entrepreneurial intention and significantly mediates the relationship between digital literacy and entrepreneurial intention. These results indicate that students' technological competence, supported by strong self-belief and internal control, can strengthen their commitment to entrepreneurship.

Implications: Higher education institutions should integrate practical digital literacy training and character-building programs into the curriculum to strengthen students' internal locus of control. Future studies may include moderating variables such as subjective norms or family entrepreneurial background.

Originality: This study contributes by explaining how locus of control bridges digital literacy and entrepreneurial intention among accounting students in Dompus.

Keywords: digital literacy; entrepreneurial intention; locus of control; accounting students.

1. Introduction

In this rapidly evolving digital age, the need for digital literacy among the younger generation, especially college students, has grown, as this skill not only enhances access to and use of information technology but also fosters an entrepreneurial mindset. Digital literacy has been shown to significantly influence students' entrepreneurial intentions, although the role of locus of control remains mixed across contexts and study samples (Dyah *et al.*, 2025). Furthermore, other research underscores the importance of combining digital literacy with psychological factors such as locus of control as a key determinant of entrepreneurial success among the younger generation, suggesting that individuals with a strong



internal locus of control and solid digital literacy tend to be more adaptable and responsive to entrepreneurial opportunities in competitive environments (Baihaqi, 2025).

Although various studies have identified the importance of digital literacy in shaping entrepreneurial intentions, empirical findings indicate that this relationship is not always consistent across different student contexts, thereby highlighting the need to explore other psychological factors that can bridge or strengthen this relationship, such as locus of control, which has been shown in some studies to influence students' entrepreneurial intentions significantly but has not yet been comprehensively tested within the accounting major context (Apidana, 2022). Additionally, other research indicates that the combination of digital literacy and locus of control directly influences students' entrepreneurial interest in the digital economy era; however, the dynamics and mechanisms of the relationships among these variables still require deeper examination (Siska *et al.*, 2025).

Current evidence indicates that although students' digital literacy skills are increasing due to the demands of the digital era, a significant gap remains in how these skills contribute to optimal entrepreneurial intentions. Survey results from various studies show that students' levels of entrepreneurial intention have not yet reached their full potential; for example, in the study *The Influence of Digital Literacy, Locus of Control, and Entrepreneurship Education on Students' Entrepreneurial Intentions*, it was found that the variables digital literacy and locus of control, together with entrepreneurship education, could only account for approximately 46.8% of the variance in students' entrepreneurial intentions, while the remainder was influenced by various other factors outside the study's model, indicating that entrepreneurial intentions remain weak despite relatively high digital literacy (Dyah *et al.*, 2025). Furthermore, the study *The Influence of Digital Literacy on Digital Entrepreneurial Intention* provides empirical data showing that digital literacy explains only about 36.1% of the variance in digital entrepreneurial intentions among students, indicating that digital skills have not yet been fully translated into significant entrepreneurial intentions or readiness, according to (Zahra, 2025).

The urgency of this study lies in the fact that although digital literacy is a critical competency in the digital economy era, the contribution of digital literacy to students' entrepreneurial intentions still requires a more comprehensive understanding, as empirical findings indicate that digital literacy and psychological variables such as locus of control do not fully account for variations in entrepreneurial intention on their own; specifically, research on students shows that digital literacy, accounting knowledge, and internal locus of control simultaneously have a positive and significant effect on entrepreneurial intention, but each variable has a different strength of influence, so the model explains only part of the variance in entrepreneurial intention (Anggraini *et al.*, 2026), while another study found that the influence of digital literacy on entrepreneurial interest must be combined with entrepreneurship education and other aspects such as an entrepreneurial mindset to optimize the enhancement of students' entrepreneurial intentions in higher education settings according to (Ebel *et al.*, 2024).

This study aims to empirically investigate the impact of digital literacy and the entrepreneurship curriculum on entrepreneurial intent, with locus of control as a mediating variable, among accounting students. By employing a quantitative approach, this study is expected to contribute both theoretically and practically to the development of an efficient entrepreneurship learning model in higher education, particularly for accounting programs. The findings of this study are also expected to serve as a guideline for policymakers, lecturers, and educators in designing learning methods to increase students' interest

and entrepreneurial intent, as well as to encourage the formation of an innovative and sustainable entrepreneurial ecosystem within higher education institutions.

2. Literature Review and Hypothesis Development

2.1 Resource-Based View (RBV) and Theory of Planned Behavior (TPB).

Conceptually, the Resource-Based View (Barney, 2001) posits that competitive advantage stems from internal resources that are valuable, rare, inimitable, and non-substitutable (VRIN). Although initially applied at the organizational level, digital literacy, when viewed in the context of individuals (students), can be considered a strategic intangible asset. Superior technological mastery is an asset that creates added value and serves as a competitive differentiator. The RBV also acknowledges the importance of psychological assets such as self-confidence and self-efficacy, which are built upon the consistent performance of these resources.

Furthermore, this model is reinforced by the Theory of Planned Behavior (Ajzen, 2011), which explains that a person's intention to engage in a behavior, including entrepreneurship, is shaped by individual attitudes, subjective norms, and perceived behavioral control. The concept of behavioral control in the TPB has a strong overlap with the Locus of Control, in which an individual's belief in their ability to control work outcomes serves as the primary foundation for the emergence of entrepreneurial intent.

2.2 The Impact of Digital Literacy on Entrepreneurial Intention

Digital literacy is not merely the ability to operate devices, but rather the knowledge and skills to find, evaluate, create, and utilize information in a healthy, wise, and lawful manner (Nasrullah *et al.*, 2017). According to Kamil (2018), this literacy is a crucial competency for students to navigate the digital age, which demands the creation of technology-based innovations. Sulianta (2020) emphasizes that students with high digital literacy can leverage digital platforms to develop business ideas and create new business opportunities.

Entrepreneurial Intention refers to an individual's internal motivation to start a business. This intention is a crucial initial stage, as the stronger the intention, the greater the likelihood that the action will be carried out (Ajzen, 2011). Although previous literature indicates that technology supports business, there remains limited exploration of how digital competence directly triggers entrepreneurial motivation among students from non-IT backgrounds, such as accounting students. Building on Sulianta's (2020) work on creating opportunities in the digital economy, I propose that strong digital competence will foster students' courage to start a business.

H1: *Digital Literacy has a positive and significant effect on Entrepreneurial Intention.*

2.3 The Effect of Digital Literacy on Locus of Control

Internal locus of control refers to an individual's belief that success or failure is determined by their own effort and skills, rather than by external factors or luck (Schultz & Schultz, 2009). Stefany *et al.* (2017) outline indicators of digital literacy that encompass information literacy, learning skills, and collaborative communication. When students possess comprehensive digital literacy, they tend to have unlimited access to information, which, in turn, enhances their sense of control over both academic and economic

situations. A strong understanding of technology eliminates feelings of powerlessness and replaces them with a strong sense of self-control. Based on these findings, it is hypothesized that digital literacy will strengthen students' belief in an internal locus of control.

H2: Digital literacy has a positive and significant effect on locus of control.

2.4 The Effect of Locus of Control on Entrepreneurial Intention

Students with an internal locus of control believe that the reinforcement they receive stems from their own attributes and behaviors, resulting in low anxiety and high self-esteem (Schultz, D. P., & Schultz, 2009). (Friedman & Schustack, 2006) argue that these individuals are more success-oriented and classified as high achievers. In the context of entrepreneurship, this proactive attitude is essential. They do not wait for opportunities; rather, they create them. This aligns with the indicators of entrepreneurial intent in Engle et al. (2010) and Kolvereid (1996) regarding readiness and careful consideration. Based on the interconnection of these findings, it is hypothesized that the stronger the internal locus of control, the stronger the intent to become an entrepreneur.

H3: Locus of Control has a positive and significant effect on Entrepreneurial Intention.

2.5 The Role of Mediation in Locus of Control

This study argues that digital literacy may not automatically lead to entrepreneurial intent without the psychological beliefs that bridge the gap. Technical skills (digital literacy) need to be internalized as self-confidence and a belief in one's ability to control one's own destiny (locus of control), which, in turn, will trigger a genuine intention to start a business. Based on this theoretical framework, I propose that Locus of Control serves as a mechanism mediating the impact of digital literacy on entrepreneurial intent.

H4: Locus of Control mediates the effect of Digital Literacy on Entrepreneurial Intention.

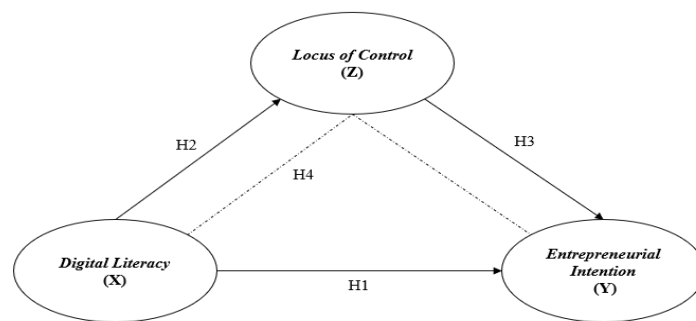


Figure 1. Conceptual Framework

3. Research Method

This quantitative explanatory study aims to examine the causal relationships among variables (Digital Literacy, Entrepreneurial Intention, and Locus of Control) through hypothesis testing, with the study population consisting of accounting students at STIE Yapis Dompus. Purposive sampling was used, with criteria including students residing in Dompus and being at least 17 years of age. Based on guidelines (Hair et al., 2019) for SEM analysis, the sample size was set at 98 respondents, calculated by multiplying

the total number of instrument indicators (14) by 7. Primary data collection was conducted offline using a 5-point Likert-scale questionnaire, supported by secondary data from campus documentation and literature.

Data analysis in this study utilized Structural Equation Modeling-Partial Least Squares (SEM-PLS) via the SmartPLS software. The analysis stages included an evaluation of the Outer Model to assess the instrument's validity and reliability, followed by an evaluation of the Inner Model by examining R-Square, F-Square, and Q-Square. Hypothesis testing was conducted using bootstrapping to assess the significance of direct and indirect effects (T-Statistic and P-Value), demonstrating the role of mediating variables within the research framework.

Table 1. Variables and Measures

Variable	Code	Indicator	Source
Digital Literacy (X)	X1	The ability to access and evaluate digital information	(Sulianta, 2020)
	X2	Skills in using academic software/applications	
	X3	Digital collaboration and communication skills	
	X4	Understanding digital security and ethics	
	X5	Problem-solving skills using technology	
	X6	Ability to generate technology-based innovations/ideas	
Locus of Control (Z)	Z1	Success is achieved through personal effort	(Schultz & Schultz, 2009)
	Z2	Achievement depends on one's own abilities.	
	Z3	Success is the result of hard work.	
	Z4	Success or failure is not determined by luck.	
Entrepreneurial Intention (Y)	Y1	Interest in and enthusiasm for starting a business	(Engle <i>et al.</i> , 2010; Kolvereid, 1996)
	Y2	Mental readiness and entrepreneurial skills	
	Y3	Careful consideration has been given to starting a business.	
	Y4	The final decision to choose entrepreneurship as a career	

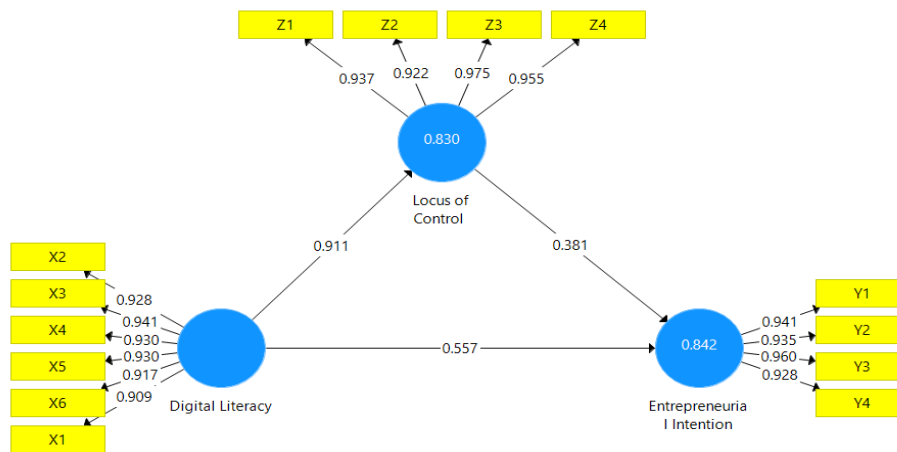
Source: Previous Research (2026)

4. Results and Discussion

4.1 Analysis Results

This study focuses on the formation of entrepreneurial intentions among accounting students at STIE Yapis Dompu in the digital age. Specifically, this study examines how digital literacy can foster business readiness, with internal locus of control serving as a mediating mechanism. Through this integration, the research aims to comprehensively map how technological proficiency, combined with self-efficacy, can encourage students to pursue a career as entrepreneurs.

The results of the Convergent Validity test indicate that all instruments for the variables Digital Literacy, Entrepreneurial Intention, and Locus of Control are highly valid. This is evidenced by the outer loading values of all indicators exceeding the 0.70 threshold (ranging from 0.909 to 0.975), as well as the Average Variance Extracted (AVE) values for the three variables being well above the minimum standard of 0.50 (ranging from 0.857 to 0.898). The fulfillment of these two criteria confirms that the research instrument possesses excellent convergent validity, with each latent variable explaining more than 80% of the variance in its measurement indicators.



Source: SmartPLS Data Analysis (2026)

Figure 2. Outer Model

Table 2. Outer Loadings

Variable	Code	Digital Literacy	Entrepreneurial Intention	Locus of Control	AVE	Decision
Digital Literacy (X)	X1	0.909			0.857	Valid
	X2	0.928				Valid
	X3	0.941				Valid
	X4	0.930				Valid
	X5	0.930				Valid
	X6	0.917				Valid
Entrepreneurial Intention (Y)	Y1		0.941		0.886	Valid
	Y2		0.935			Valid
	Y3		0.960			Valid
	Y4		0.928			Valid
Locus of Control (Z)	Z1			0.937	0.898	Valid
	Z2			0.922		Valid
	Z3			0.975		Valid
	Z4			0.955		Valid

Source: SmartPLS Data Analysis (2026)

Table 3. Fornell-Larcker Criterion

Variable	Digital Literacy	Entrepreneurial Intention	Locus of Control
Digital Literacy	0.926		
Entrepreneurial Intention	0.904	0.941	
Locus of Control	0.911	0.889	0.948

Source: SmartPLS Data Analysis (2026)

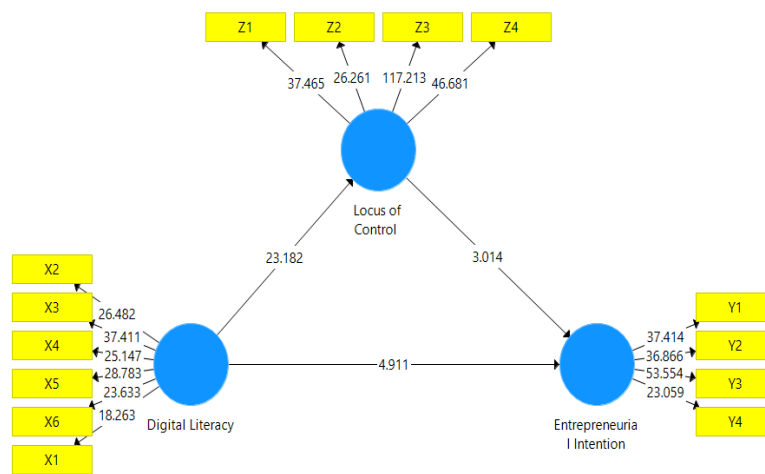
The results of the Discriminant Validity test using the Fornell-Larcker Criterion indicate that the research model meets the criteria. The root-mean-square error of estimation (RMSE) values for each variable—namely, Digital Literacy (0.926), Entrepreneurial Intention (0.941), and Locus of Control (0.948)—were higher than their correlation coefficients with other variables in the model. This confirms that each latent variable is unique, specific, and free from measurement overlap between variables.

Table 4. Construct Reliability and Validity

Variable	Cronbach's Alpha	Composite Reliability
Digital Literacy	0.967	0.973
Entrepreneurial Intention	0.957	0.969
Locus of Control	0.962	0.972

Source: SmartPLS Data Analysis (2026)

Based on Table 4, all research instruments demonstrated very high internal consistency and reliability. This is evidenced by the Cronbach's Alpha (0.957–0.967) and Composite Reliability (0.969–0.973) values for the three variables, all of which exceeded the 0.70 threshold. Thus, all constructs were deemed highly reliable and suitable for proceeding to the structural equation modeling (SEM) stage.



Source: SmartPLS Data Analysis (2026)

Figure 3. Inner Model

Table 5. R-Square Values

Dependent Variable	R-Square	Info
Entrepreneurial Intention	0.842	Strong
Locus of Control	0.830	Strong

Source: SmartPLS Data Analysis (2026)

The results of the coefficient of determination (R-Square) test indicate that the research model has a relatively strong predictive power (Chin, 1998). The variables in the model account for 84.2% of the variance in Entrepreneurial Intention (0.842) and 83.0% of the variance in Locus of Control (0.830), with the remainder attributable to factors outside the model. This demonstrates that the conceptual framework developed possesses excellent explanatory power from a statistical perspective.

Table 6. F-Square Value

Variable	Entrepreneurial Intention	Locus of Control
Digital Literacy	0.334	4.899
Locus of Control	0.155	

Source: SmartPLS Data Analysis (2026)

The results of the F-Square (f^2) test indicate that each independent variable makes a significant contribution to the dependent variable. The effect of Digital Literacy on Locus of Control (4.899) falls into the very large category, and on Entrepreneurial Intention (0.334) is classified as strong. Meanwhile, Locus of Control has a moderate effect (0.155) on Entrepreneurial Intention. Overall, Digital Literacy proved to be the most dominant predictor in shaping this research model.

Table 7. Q2 Value

Variable	SSO	SSE	Q ² (=1-SSE/SSO)
Entrepreneurial Intention	392.000	109.504	0.721
Locus of Control	392.000	105.153	0.732

Source: SmartPLS Data Analysis (2026)

The results of the Predictive Relevance test showed a Q² value of 0.721 for Entrepreneurial Intention and 0.732 for Locus of Control. Since both values are well above zero (Q² > 0), the research model has very strong predictive relevance. This confirms that the model not only meets statistical fit criteria but also exhibits high accuracy in predicting phenomena related to the endogenous variables.

Table 8. Path Coefficients

Direct Relationship	Original Sample (O)	T Statistics (O/STDEV)	P Values
Digital Literacy → Entrepreneurial Intention	0.557	4.911	0.000
Digital Literacy → Locus of Control	0.911	23.182	0.000
Locus of Control → Entrepreneurial Intention	0.381	3.014	0.003

Source: SmartPLS Data Analysis (2026)

The results of the Path Coefficients test confirm that all hypotheses regarding direct effects were accepted as positive and significant (P-Value < 0.05; T-Statistic > 1.96). The most dominant effect was shown by Digital Literacy on Locus of Control (0.911), followed by the effects of Digital Literacy (0.557) and Locus of Control (0.381) on Entrepreneurial Intention. This confirms that improved digital literacy, accompanied by strong self-control, can significantly foster entrepreneurial intent.

Table 9. Specific Indirect Effects

Indirect Relationship (Mediation)	Original Sample (O)	T Statistics (O/STDEV)	P Values
Digital Literacy → Locus of Control → Entrepreneurial Intention	0.347	3.000	0.003

Source: SmartPLS Data Analysis (2026)

The results of the Specific Indirect Effects test demonstrate that Locus of Control significantly mediates the effect of Digital Literacy on Entrepreneurial Intention (O = 0.347; T-Statistic = 3.000; P-Value = 0.003). This confirms the existence of a significant indirect effect, whereby digital literacy becomes more effective in enhancing entrepreneurial intention when students possess a strong internal locus of control.

4.2 Discussion

4.2.1 The Impact of Digital Literacy on Entrepreneurial Intention

The data analysis indicates that Digital Literacy has a positive and significant effect on Entrepreneurial Intention. Digital literacy plays a crucial role in shaping accounting students' entrepreneurial intentions, as the ability to manage digital information facilitates the identification of business opportunities in the digital economy. Accounting students with high digital proficiency tend to be more confident in using fintech tools, conducting data analysis, and leveraging online platforms to build efficient business models. Research by Khoiriyah and Setyowibowo (2022) indicates that digital literacy has a significant positive effect on entrepreneurial intention by reducing perceived technical barriers. This is supported by Nengseh and Kurniawan (2021), who state that self-efficacy arising from technological mastery strengthens students' intent to achieve economic independence. Furthermore, Jusman et al. (2026) emphasize that for aspiring accountants, technological adaptation is no longer optional but a strategic necessity that drives innovation in both professional services and startups.

From the perspective of the Resource-Based View (RBV) developed by Barney (2001), digital literacy is categorized as an internal resource capability that is valuable, rare, and inimitable. Within the RBV framework, a business entity's competitive advantage stems from its individuals' mastery of strategic resources. For accounting students, digital literacy combined with a deep understanding of financial structures becomes an intangible asset that strengthens their bargaining position in capitalizing on market opportunities. The RBV explains that entrepreneurial intent arises when individuals realize they possess unique resources that can be leveraged to generate sustainable profits. Therefore, digital literacy functions not only as a technical skill but as strategic capital that validates students' readiness to face business risks, thereby directly increasing their drive to become entrepreneurs.

4.2.2 The Effect of Digital Literacy on Locus of Control

The data analysis indicates that Digital Literacy has a positive and significant effect on Locus of Control. Digital literacy significantly strengthens the Internal Locus of Control among accounting students by giving them a sense of control over an increasingly complex technological environment. Digitally proficient students feel they can solve financial and administrative problems using technological devices, so they believe that professional success is under their personal control, not merely a matter of luck. According to Ningsi et al. (2025), mastery of digital literacy enables individuals to reduce uncertainty and boost self-confidence when making strategic decisions. In line with this, Siregar et al. (2022) found that the higher a student's digital literacy, the stronger their tendency toward an internal locus of control, as they feel capable of mastering work-related tools. Research by Abimanyu et al. (2023) also confirms that digital skills act as a catalyst, shifting individuals' perceptions from passive to active in managing accounting information resources.

From the perspective of the Resource-Based View (RBV) popularized by Barney (1991), digital literacy is regarded as a critical human capital resource for accounting students to create competitive value. RBV emphasizes that valuable and irreplaceable resources strengthen an individual's position; in this context, robust digital literacy serves as psychological capital that reinforces the locus of control. When students view their digital capabilities as unique strategic assets, they naturally feel they have greater autonomy over their future careers. This is supported by Zahrotun et al. (2024), who state that

digital competence is an internal resource that influences how individuals perceive control over their fate within a disrupted business ecosystem. Thus, digital literacy is not merely a technical skill but a strategic resource that shifts students' locus of control toward the internal.

4.2.3 *The Effect of Locus of Control on Entrepreneurial Intention*

The data analysis indicates that Locus of Control has a positive and significant effect on Entrepreneurial Intention. Locus of Control (LoC) is a fundamental psychological factor that encourages accounting students to shift from an employee mindset to that of a business owner. Students with a strong internal LoC believe that entrepreneurial success is under their personal control rather than determined by fate or external factors. According to Suprpti & Muhammad (2022), this strong self-control triggers entrepreneurial intention because individuals feel capable of facing market uncertainty. This is reinforced by the findings of Bimantari et al. (2025), which indicate that, for accounting students, internal LoC serves as a driver for converting technical expertise (such as auditing and taxation) into professional service businesses. Furthermore, Salsabila et al. (2025) emphasize that internal LoC significantly mediates the influence of entrepreneurship education on business intentions, while Meiza (2025) states that belief in self-control helps students overcome risk perceptions, which often serve as a major barrier in the accounting profession.

In the Resource-Based View (RBV) theory, Locus of Control can be positioned as a human resource (intangible asset) that meets the Valuable, Rare, Inimitable, and Non-substitutable (VRIN) criteria. The RBV argues that competitive advantage stems from possessing unique resources that competitors find difficult to imitate. For accounting students, internal LoC is not merely a personality trait but a strategic psychological capital that enables them to manage financial and informational resources more proactively. Its connection to RBV lies in how individuals view themselves as key assets; students with high LoC will regard their managerial skills and emotional control as internal capital for creating sustainable economic value. Thus, entrepreneurial intent emerges when students realize that the internal control they possess is a core competency that can distinguish their business amidst intense competition.

4.2.4 *Locus of Control can mediate the effect of Digital Literacy on Entrepreneurial Intention*

The data analysis indicates that Locus of Control mediates the effect of Digital Literacy on Entrepreneurial Intention. Digital literacy significantly strengthens accounting students' entrepreneurial intentions by serving as a foundation of technical knowledge; however, its effectiveness is highly dependent on an individual's locus of control as a mediating variable. Students proficient in information technology will feel more capable of controlling their own business outcomes (internal locus of control), as they possess digital tools to mitigate risks and manage financial data independently. According to Abimanyu et al. (2023), digital literacy provides a sense of control over a complex business environment, which in turn increases the intention to start a business. This is reinforced by Anggraini et al. (2026), who note that a deep understanding of technology strengthens accounting students' internal confidence in facing digital market competition. Research by Apriliana (2025) also found that without a strong locus of control, high digital literacy does not always translate into actual intent; thus, this mediating role serves as a critical bridge between technical capabilities and entrepreneurial commitment. Finally,

Khoiriyah & Setyowibowo (2022) emphasize that integrating digital skills with internal self-control creates a profile of accounting graduates who are adaptable to startup opportunities.

Within the Resource-Based View (RBV) framework, digital literacy is viewed as an intangible strategic resource that meets the criteria for competitive advantage for accounting students. However, RBV theory emphasizes that resource ownership alone is insufficient; internal capabilities are required to manage these resources, with the locus of control serving as a psychological capacity that mediates the translation of digital resources into strategic intent. Accounting students who view digital literacy as a valuable asset will use an internal locus of control to design effective business strategies, translating information advantages into bold managerial decisions. Thus, this mediating relationship demonstrates that digital literacy functions as strategic capital. At the same time, locus of control serves as the driving force that ensures these resources are converted into sustainable entrepreneurial intentions, consistent with the RBV's postulate of value creation through the integration of resources and human capabilities.

5. Concluding Remarks and Recommendation

This study concludes that digital literacy has a positive and significant effect on the entrepreneurial intention of accounting students, both directly and through the mediation of locus of control. From the perspective of the Resource-Based View (RBV), digital literacy is an intangible strategic resource that enhances students' self-efficacy and confidence in utilizing technologies such as fintech and data analysis to capitalize on market opportunities. Internal locus of control is a key mediator that bridges technical proficiency and entrepreneurial commitment; that is, mastery of digital technology will optimally drive entrepreneurial intent only if students believe that success lies within their personal control. Thus, the integration of digital capital and psychological capital creates a profile of accounting graduates who are adaptive and proactive in developing innovations in professional services and startup businesses in the digital economy.

These findings recommend that higher education institutions integrate practical digital literacy training and character education programs into their curricula to strengthen students' internal locus of control. Future research is encouraged to expand the model by incorporating additional moderating variables, such as subjective norms or family background in entrepreneurship, to provide a more comprehensive understanding of entrepreneurial dynamics.

For higher education institutions, it is recommended to integrate the accounting curriculum with practical digital literacy training and character development programs to strengthen students' internal locus of control. Upgrading laboratory facilities with financial technology and digital business simulation tools is essential to help students translate their technical skills into tangible business strategies. For students, it is recommended that they not only focus on technical mastery of digital tools but also cultivate an independent mindset and the courage to take risks, positioning these as strategic assets aligned with RBV principles. For future researchers, it is recommended to expand the scope of research by incorporating additional moderating variables, such as subjective norms or entrepreneurial family backgrounds, to provide a more comprehensive understanding of entrepreneurial intent among aspiring accountants.

Statement of Use of Generative AI

During the preparation of this work, the author used ChatGPT to assist in improving clarity and readability of the text. The author reviewed and edited the output and takes full responsibility for the content of the publication.

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