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The Role of Emotional Intelligence in Mediating the Influence of Business Risk Perception and Entrepreneurial Knowledge on Digital Entrepreneurship Intention

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Abstract: This study analyzes the role of emotional intelligence in mediating the influence of business risk perception and entrepreneurial knowledge on digital entrepreneurship intention. Using PLS-SEM, the results show that business risk perception and entrepreneurial knowledge significantly influence emotional intelligence, and that risk perception and emotional intelligence significantly influence digital entrepreneurship intention. However, entrepreneurial knowledge does not directly influence digital entrepreneurial intention, and emotional intelligence does not mediate these two relationships. These findings confirm that digital entrepreneurial intention is more influenced by risk perception and emotional ability than by entrepreneurial knowledge alone.

Keywords: Emotional Intelligence, Risk Perception, Entrepreneurial Knowledge, Entrepreneurial Intensity, Digital.

1. Introduction

Entrepreneurship plays a crucial role in fostering innovation and supporting economic growth, especially in a globalized era characterized by rapid change and uncertainty. As vocational education institutions, Vocational High Schools (SMK) are expected to cultivate students' entrepreneurial competencies and mindset. However, current data indicate that students' interest in pursuing digital entrepreneurship remains relatively low. Indonesia also lags behind in the global entrepreneurship index, ranking 45th—significantly lower compared to other Southeast Asian countries. This situation reflects the need for stronger educational interventions to prepare young people for a dynamic digital economy.

The challenge becomes even more pressing considering that SMK graduates consistently record the highest unemployment rate compared to other educational levels. Despite the increasing availability of digital platforms and technological tools that simplify business creation, student participation in digital entrepreneurship remains limited. Preliminary studies show that only 42% of students possess strong digital entrepreneurial intentions, while the majority remain hesitant due to perceived risks and uncertainty. These conditions highlight a significant gap between available digital opportunities and students' readiness to engage with them.

Prior studies suggest that self-efficacy and entrepreneurial knowledge significantly influence students' entrepreneurial intentions. Students who possess adequate knowledge and confidence tend to be more willing to initiate and sustain entrepreneurial activities. However, many still face psychological barriers such as high risk perception, low mental readiness, and difficulty managing emotions when confronted with business challenges. These barriers

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weaken their ability to make decisions and respond adaptively to the uncertainties inherent in entrepreneurial activities.

Emotional intelligence is increasingly recognized as a critical factor that helps individuals regulate emotions, cope with stress, and remain resilient under pressure. According to Salovey and Mayer's foundational concept, emotional intelligence enables individuals to understand and manage their feelings, which in turn supports effective judgment and problem-solving. Within the entrepreneurial context, emotional intelligence can strengthen students' capacity to evaluate risks, maintain motivation, and persevere through setbacks—making it a potentially important predictor of digital entrepreneurial intention.

Given these circumstances, there is a clear need for research that integrates both internal cognitive factors and psychological attributes to better understand students' digital entrepreneurial intentions. Existing studies have not sufficiently examined the mediating role of emotional intelligence in the relationship between entrepreneurial knowledge, risk perception, and entrepreneurial intention. Therefore, this study is conducted under the title **"The Role of Emotional Intelligence in Mediating the Influence of Risk Perception and Entrepreneurial Knowledge on Digital Entrepreneurial Intention.**

2. Preliminaries or Related Work or Literature Review

2.1. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) explains that intention is formed through attitude, subjective norms, and perceived behavioral control (Fishbein & Ajzen, 1975; Ajzen, 1991). This theory is widely used in entrepreneurship research, yet gaps still exist between intention and actual behavior, indicating the need for additional psychological factors such as self-efficacy (Steel et al., 2023). Recent studies also show that technologies like generative AI can enhance self-efficacy within the TPB framework (Wang et al., 2024). TPB is used in this study because it is highly relevant for explaining digital entrepreneurial intention.

2.2. Digital Entrepreneurial Intention

Intention refers to an individual's willingness or tendency to perform a particular action and serves as the foundation for behavioral expression (Handaru et al., 2015). It reflects a desire accompanied by actual effort to enact a behavior (Wijaya et al., 2015). Digital entrepreneurship is the process of creating or transforming business ventures through the utilization of digital technologies (Zhao & Collie, 2016). This activity integrates traditional entrepreneurial principles with digital innovation to generate economic and social value. Digital entrepreneurial intention represents an individual's desire to initiate or develop technology-based business ventures (Kusumaningrum & Kusnendi, 2022). This intention is influenced by attitudes, social norms, and entrepreneurial self-efficacy (Nurhayati & Lestari, 2022) and is manifested through expectations and willingness to take action (Ajzen, 2002).

2.3. Business Risk Perception

Perception is an individual process of interpreting stimuli to assign meaning to an object (Sugihartono in Arifin et al., 2017; Triyana & Syaroni, 2020). Business risk refers to the uncertainty faced by entrepreneurs in running a business (Nida & Atmaja, 2021). It includes the possibility of events that lead to losses, whether financial, operational, strategic, or external. Risk-taking ability is an essential factor influencing entrepreneurial intention (Saragih & Santi,

2025). Business risk perception is an individual's subjective view of potential risks and uncertainties that may arise within entrepreneurial activities (Mardikaningsih, 2023).

2.4. Entrepreneur Knowledge

Entrepreneur knowledge refers to the knowledge and skills needed to make decisions under uncertainty and utilize resources effectively (Sarasvathy, 2008). This knowledge consists of both formal understanding and practical experience (Read & Sarasvathy, 2005), including the ability to comprehend markets, evaluate opportunities, adapt, and manage risks in entrepreneurial activities (Dew et al., 2015; Scott et al., 2020).

2.5. Emotional Intelligence

Emotional intelligence is the ability to recognize, understand, and manage one's own emotions as well as the emotions of others (Salovey & Mayer, 1990). This ability helps guide decision-making and action (Nwibe & Ogbuanya, 2024) and includes stress control and social adaptability (Tiwari et al., 2017). In entrepreneurship, emotional intelligence is crucial for enhancing creativity and resilience in facing challenges.

2.6. Conceptual Framework

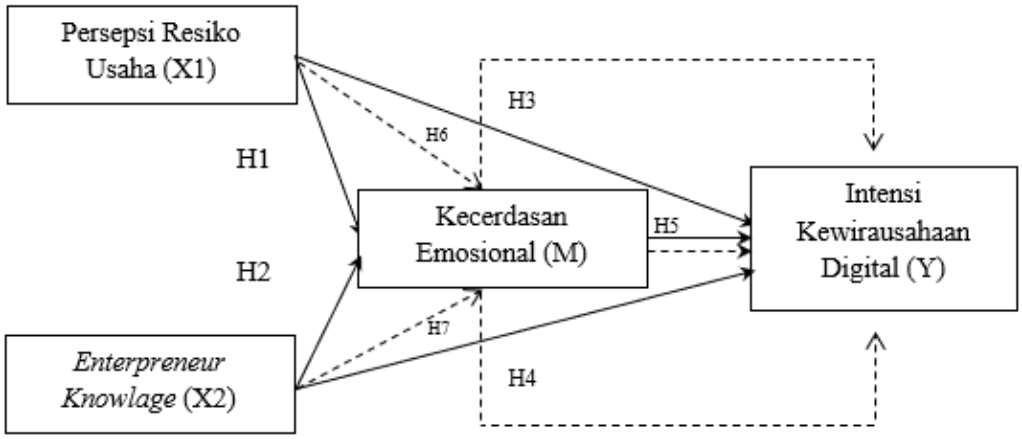


Figure 1. Conceptual Framework

3. Proposed Method

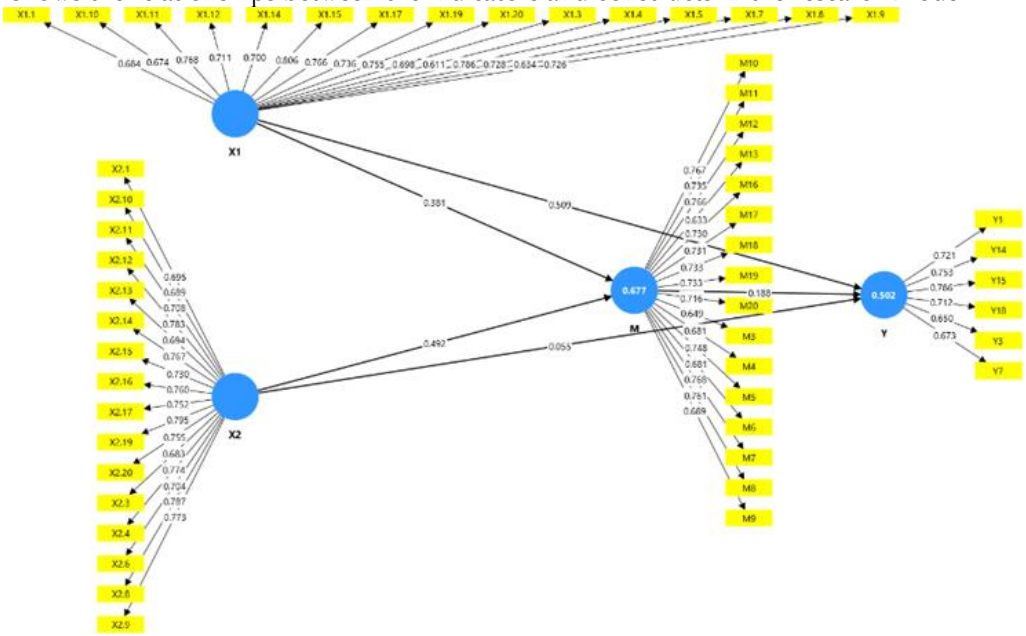
This study employs a quantitative approach to examine the relationships among variables using numerical and statistical analysis. A descriptive method is applied to systematically illustrate the phenomenon without broad generalization. The research was conducted in four vocational high schools in Bandar Lampung—SMK Negeri 4, SMK PGRI 4, SMK Negeri 7, and SMK Gajah Mada—during August to September 2025, covering instrument preparation, questionnaire distribution, and observation. Primary data were collected directly from students through Likert-scale questionnaires measuring business risk perception, entrepreneur knowledge, digital entrepreneurial intention, and emotional intelligence, complemented by structured interviews with teachers and supporting documentation. The population includes 812 entrepreneurship students, while the sample of 271 respondents was determined using Slovin's formula at a 5% significance level and selected through two-stage random sampling.

Data collection instruments consist of structured questionnaires and semi-structured interview guides developed based on theoretical indicators and assessed for validity and

reliability. Data were analyzed using PLS-SEM, beginning with the outer model evaluation through loading values (≥0.70), AVE (≥0.50), HTMT (<0.85), and reliability measures such as Cronbach's Alpha and Composite Reliability (≥0.70). The inner model assessment includes VIF (<5), R^2, predictive relevance (Q^2 >0), and model fit through SRMR (<0.08). Hypothesis testing was performed using bootstrapping, with significance determined at t >1.96 or p <0.05, including mediation testing following Sarstedt et al. (2022).

4. Results and Discussion

Data analysis was performed using PLS-SEM because it can test complex relationships between latent variables without requiring normal distribution. The analysis process consisted of two stages: assessment of the outer model to test the validity and reliability of the indicators, and assessment of the inner model to test the relationships between latent variables. The significance of the effects was tested using bootstrapping. The path diagram shows the relationships between the indicators and constructs in the research model.



Outer Model Test

The outer model assesses the ability of indicators to represent latent constructs through four aspects: convergent validity, discriminant validity, construct reliability, and multicollinearity test.

Convergent validity

Convergent validity is assessed based on factor loadings, AVE, and CR. An indicator is considered valid if the loading is ≥ 0.70 and AVE is ≥ 0.50, but loadings between 0.40 and 0.70 can still be retained if AVE and CR meet the requirements (Hair et al., 2022). The test results are shown in the following table.

The PLS results show that all indicators have outer loadings ≥ 0.50, namely 0.611–0.806 (X1), 0.683–0.795 (X2), 0.650–0.786 (Y), and 0.633–0.768 (M). These values meet the acceptance limit of 0.40–0.70 as long as AVE and CR are met, so all indicators are declared convergent valid and the analysis can proceed to the next stage.

Discriminant Validity

Table 1. Discriminant Validity

	Emotional Intelligence	Business Risk Perception	Entrepreneur Knowledge	Digital Entrepreneurial Intention
Emotional Intelligence				
Business Risk Perception	**0.805**			

Entrepreneur Knowledge	**0.829**	**0.813**		
Digital Entrepreneurial Intention	**0.704**	**0.789**	**0.669**	

Source: Data Processing Results, 2025

Based on Table 1, all values are below 0.85, indicating that the model meets the required discriminant validity criteria (Henseler et al., 2015). This demonstrates that each construct is clearly distinct from one another and that the instrument is valid.

Composite Reliability

Table 2. Composite Reliability

Variable	Composite Reliability (rho_c)
Emotional Intelligence	**0.945**
Business Risk Perception	**0.942**
Entrepreneur Knowledge	**0.951**
Digital Entrepreneurial Intention	**0.864**

Source: Data Processing Results, 2025

Based on Table 2, all variables have composite reliability values greater than 0.70, indicating that they are reliable and exhibit strong internal consistency for further analysis.

Construct Reliability

Table 3. Construct Reliability

Variable	Cronbach's Alpha	Composite Reliability (Rho_A)
Emotional Intelligence	**0.938**	**0.940**
Business Risk Perception	**0.933**	**0.936**
Entrepreneur Knowledge	**0.945**	**0.947**
Digital Entrepreneurial Intention	**0.811**	**0.817**

Source: Data Processing Results, 2025

Based on Table 3, all constructs have Cronbach's Alpha values above 0.70, meaning that each construct is reliable and internally consistent.

Inner Model Evaluation

Inner model evaluation is conducted to assess the strength and direction of relationships among the latent variables. This analysis ensures that the structural model accurately explains causal relationships and is suitable for prediction.

Multicollinearity

Table 4. Multicollinearity Test Results

Variable	EI (M)	BRP (X1)	EK (X2)	DEI (Y)
Emotional Intelligence (M)				**3.097**
Business Risk Perception (X1)	**2.470**			**2.920**
Entrepreneur Knowledge (X2)	**2.470**			**3.220**
Digital Entrepreneurial Intention (Y)				

Source: Data Processing Results, 2025

Based on Table 4, all VIF values are below 5, indicating that multicollinearity is not present. Thus, the relationships among the independent variables are stable, and the model is suitable for further analysis.

Coefficient of Determination (R^2)

Table 5. R-Square (R^2) Analysis

Variable	R-square	R-square Adjusted
Emotional Intelligence (M)	**0.677**	**0.675**
Digital Entrepreneurial Intention (Y)	**0.502**	**0.498**

Source: Data Processing Results, 2025

Based on Table 5, the R-square value for Emotional Intelligence (0.677) indicates that 67.7% of its variance is explained by Business Risk Perception and Entrepreneur Knowledge. This falls into the strong category. Meanwhile, the R^2 value for Digital Entrepreneurial Intention (0.502) means that 50.2% of its variance is influenced by the two independent variables through Emotional Intelligence as a mediator. The similarity between R^2 and Adjusted R^2 indicates model stability with no signs of overfitting. Overall, the model falls within the moderate to strong category according to Hair et al. (2022).

Predictive Relevance (Q^2)

Table 6. Predictive Relevance (Q^2)

Variable	Q^2 Predict	RMSE	MAE
Emotional Intelligence	**0.663**	**0.588**	**0.406**
Digital Entrepreneurial Intention	**0.477**	**0.732**	**0.519**

Source: Data Processing Results, 2025

Based on Table 6, all endogenous constructs show positive Q^2 Predict values, with Emotional Intelligence at 0.663 and Digital Entrepreneurial Intention at 0.477. Values above zero indicate strong predictive relevance. Additionally, the low RMSE and MAE values reflect small prediction errors. Thus, the structural model is considered stable and accurate in predicting the endogenous variables.

Model Fit

Table 7. Model Fit Test Results

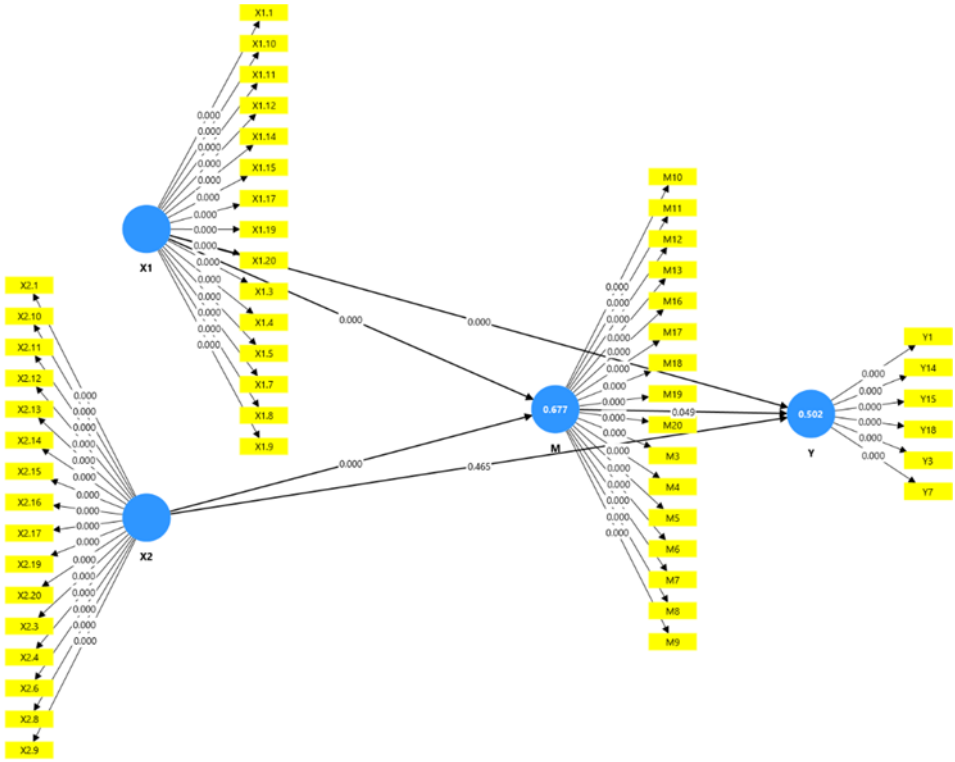
Indicator	Saturated Model	Estimated Model
SRMR	**0.058**	**0.058**
d_ULS	**4.837**	**4.837**
d_G	**2.179**	**2.179**
Chi-square	**3690.504**	**3690.504**
NFI	**0.721**	**0.721**

Source: Data Processing Results, 2025

The model fit results show an SRMR value of 0.058, which is below the threshold of 0.08. This indicates that the model fits the data well. Therefore, the structural model meets the required goodness-of-fit criteria.

Hypothesis Testing

Hypothesis testing was conducted using bootstrapping to assess the significance of path coefficients, both direct and indirect effects. This method ensures that the relationships between variables in the PLS-SEM model can be accurately tested based on the estimated coefficients.



Hypothesis testing in this study was conducted by assessing both direct and indirect effects to evaluate the structural relationships among variables and the mediating role of emotional intelligence. The direct effects describe the immediate influence of independent variables on dependent variables without involving the mediator. The analysis was carried out using bootstrapping, which provided path coefficients, t-statistics, and p-values to determine the significance of each hypothesis.

Direct Effects

The first direct relationship examined was the effect of Business Risk Perception on Emotional Intelligence. The results show a positive and significant effect, with a path coefficient of 0.318, t-value of 4.481, and p-value of 0.000. This finding confirms the acceptance of H1, indicating that higher perceived business risks are associated with higher levels of emotional intelligence among students. It suggests that the awareness of potential challenges in entrepreneurship may strengthen students' emotional capacity in managing uncertainty.

The second direct effect tested was the influence of Entrepreneur Knowledge on Emotional Intelligence. The analysis demonstrates a positive and significant relationship, as reflected in the coefficient of 0.492, t-value of 6.108, and p-value of 0.000. Thus, H2 is accepted. This implies that students with stronger entrepreneurial knowledge tend to exhibit better emotional intelligence, supporting the idea that cognitive readiness contributes to emotional regulation and confidence in entrepreneurship.

The study further assessed whether Business Risk Perception and Entrepreneur Knowledge directly influence Digital Entrepreneurial Intention. The results show that Business Risk Perception has a positive and significant effect on intention, with a coefficient of 0.509, t-value of 6.859, and p-value of 0.000, leading to the acceptance of H3. However, Entrepreneur Knowledge does not significantly affect Digital Entrepreneurial Intention directly, as shown by its coefficient of 0.055, t-value of 0.730, and p-value of 0.465. Consequently, H4 is rejected, indicating that knowledge alone is insufficient to drive digital entrepreneurial intention without additional psychological support.

Lastly, the analysis tested the direct influence of Emotional Intelligence on Digital Entrepreneurial Intention. The findings reveal a positive and significant relationship,

with a coefficient of 0.188, t-value of 1.966, and p-value of 0.049, supporting the acceptance of H5. This result highlights the crucial role of emotional intelligence in shaping students' readiness and willingness to engage in digital entrepreneurship. Collectively, the results demonstrate that emotional and psychological factors play an essential role in strengthening entrepreneurial intentions alongside cognitive and risk-related considerations.

Indirect Effects

The analysis of indirect effects was conducted to examine whether Emotional Intelligence functions as a mediator in the relationship between the independent variables and Digital Entrepreneurial Intention. Testing the mediating role is essential to determine whether the influence of Business Risk Perception and Entrepreneur Knowledge occurs directly or is transmitted through an emotional–psychological mechanism. Using the bootstrapping procedure in PLS-SEM, the p-value serves as the primary basis for determining the significance of each mediating path.

The first result shows that the indirect path from Business Risk Perception → Emotional Intelligence → Digital Entrepreneurial Intention has a p-value of 0.088, which exceeds the 0.05 significance threshold. This indicates that although Business Risk Perception has a significant direct effect on Digital Entrepreneurial Intention, this influence is not conveyed through Emotional Intelligence. In other words, students with higher risk perception do not necessarily develop stronger digital entrepreneurial intention as a result of improved emotional regulation.

This absence of mediation suggests that risk perception operates more as a rational cognitive evaluation rather than an emotional response, meaning its contribution to digital entrepreneurial intention occurs primarily through direct pathways. Such a pattern is plausible because decisions related to digital entrepreneurship often rely more on evaluations of opportunities and threats than on emotional competencies. Therefore, Hypothesis H6 is rejected.

Furthermore, the indirect path from Entrepreneur Knowledge → Emotional Intelligence → Digital Entrepreneurial Intention yields a p-value of 0.058, which, although close to the cutoff, remains above the 0.05 threshold. This finding shows that Emotional Intelligence also does not play a significant mediating role in linking Entrepreneur Knowledge with Digital Entrepreneurial Intention. Despite the p-value being near significance, the mediating effect is not strong enough to be considered statistically meaningful.

Overall, these results indicate that Digital Entrepreneurial Intention is more strongly shaped by direct influences from Business Risk Perception and Emotional Intelligence rather than through indirect mechanisms involving emotional mediation. Consequently, both Hypotheses H6 and H7 are rejected, confirming that the indirect effects in this study do not provide significant contributions to the structural model.

6. Conclusions

The PLS-SEM analysis shows that all variables in this study exhibit positive relationships, although their levels of significance vary. The discussion of each variable's influence is summarized as follows.

1. **Business Risk Perception → Emotional Intelligence**

   Business Risk Perception has a positive and significant effect on Emotional Intelligence. This indicates that the better students understand risks, the better they are able to manage their emotions. This finding aligns with the Theory of Planned Behavior (Ajzen, 1991), which emphasizes the role of perceived behavioral control. It also supports the view of Salovey & Mayer (1990) that emotional intelligence enables individuals to respond adaptively to stressful situations.

2. **Entrepreneur Knowledge → Emotional Intelligence**
   Entrepreneur Knowledge is proven to have a positive and significant effect on Emotional Intelligence. Knowledge equips students to face entrepreneurial challenges more effectively, resulting in more stable emotional regulation. This is consistent with Goleman's (1995, 1998) concept of emotional intelligence, as well as Kurjono et al. (2021), who assert that entrepreneurship education can enhance emotional regulation skills.
3. **Business Risk Perception → Digital Entrepreneurial Intention**
   Business Risk Perception has a positive and significant effect on Digital Entrepreneurial Intention. Understanding risks increases students' readiness to engage in digital entrepreneurship, supporting the TPB framework (Ajzen, 1991). This finding aligns with Arijanto (2023) and Skandalis & Skandali (2025), who state that risk comprehension can motivate individuals to innovate and take entrepreneurial action in digital contexts.
4. **Entrepreneur Knowledge → Digital Entrepreneurial Intention**
   Entrepreneur Knowledge does not significantly influence Digital Entrepreneurial Intention. Knowledge alone is insufficient to shape intention without the support of experience and self-confidence. This result is consistent with Kurjono (2022) and Pham et al. (2023), who found that knowledge only becomes effective when accompanied by motivation, innovation, and practical experience.
5. **Emotional Intelligence → Digital Entrepreneurial Intention**
   Emotional Intelligence has a positive and significant effect on Digital Entrepreneurial Intention. The ability to manage emotions helps students feel more confident and prepared to face challenges in the digital entrepreneurial environment. This supports the TPB framework (Ajzen, 1991) and aligns with the findings of Sugiarto & Widjaja (2020).
6. **Business Risk Perception → Digital Entrepreneurial Intention through Emotional Intelligence**
   The mediating path is not significant. Although Business Risk Perception increases Emotional Intelligence, the mediating effect is not strong enough to indirectly influence intention. The limited practical experience of students is suspected to weaken the mediation. This aligns with Kurjono (2022), Pham et al. (2023), and Pratiwi et al. (2025), who emphasize the importance of real-world experience for psychological factors to function optimally.
7. **Entrepreneur Knowledge → Digital Entrepreneurial Intention through Emotional Intelligence**
   This mediating effect is also not significant. Entrepreneur Knowledge enhances Emotional Intelligence, but this is not sufficient to influence intention indirectly without experiential support. This finding is consistent with Kurjono (2022) and Pham et al. (2023), who argue that knowledge only affects intention when reinforced by motivation and experience.

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