



The Effect of Emotional Intelligence, Creativity, And Digital Technology Utilization on The Performance of Young Entrepreneurs

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ABSTRACT

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This study aims to examine the effect of emotional intelligence, creativity, and digital technology utilization on young entrepreneurs' performance. A quantitative explanatory approach was employed to investigate the causal relationships among the variables. The research involved 93 young entrepreneurs as respondents, selected using the Slovin formula from a total population of 1,362 business units. Data were collected through structured questionnaires using a Likert scale and analyzed using multiple linear regression with SPSS version 26. The results indicate that emotional intelligence, creativity, and digital technology utilization positively and significantly influence young entrepreneurs' performance, both individually and simultaneously. These findings highlight that emotional regulation, innovative thinking, and digital literacy are key determinants of business productivity and competitiveness. The study provides theoretical contributions by integrating psychological, creative, and technological perspectives in entrepreneurship research. Practically, it offers guidance for policymakers and stakeholders in designing strategies to enhance the capabilities of young entrepreneurs and strengthen their performance in the digital era.

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INTRODUCTION

The development of entrepreneurship in Indonesia highlights the strategic role of Micro, Small, and Medium Enterprises (MSMEs) as a backbone of regional economic growth and social welfare. MSMEs contribute substantially to employment creation, poverty reduction, and the strengthening of local economic resilience, particularly in developing regions (Azizi & Fajri, 2024; Ghozali, 2024). This role becomes increasingly critical amid the ongoing digital economic transformation, which reshapes business competition, consumer

behavior, and market accessibility. Evidence from national and regional economic reports consistently shows that regions with strong MSME ecosystems tend to experience more inclusive and sustainable economic growth. Young entrepreneurs play a pivotal role in this context, as they are generally more adaptive to technological innovation, digital platforms, and dynamic market changes (Rahmadan & Shudiq, 2024; Sholehah & Ichsan, 2025). However, without adequate human resource quality and strategic capabilities, the economic potential of MSMEs may remain underutilized. Therefore, understanding the key determinants of young entrepreneurs' performance is essential not only for business sustainability but also for broader societal development. This study addresses this societal need by examining factors that directly influence MSME performance in regional contexts.

Despite the increasing number of MSMEs in Indonesia, many regions continue to face structural challenges that hinder optimal business performance, particularly among young entrepreneurs (Arifin & Zaini, 2024; Dewi et al., 2024). Common problems include limited managerial skills, low innovation capacity, inadequate emotional resilience, and uneven adoption of digital technology. These challenges are often exacerbated in non-urban areas, where access to training, technology, and market information is relatively limited. In the broader societal context, these issues contribute to persistent productivity gaps, limited value creation, and weak competitiveness of local products (Zaini, 2024; Zaini & Maulidi, 2025). Moreover, the inability of young entrepreneurs to fully leverage digital opportunities has widened disparities between urban and regional MSMEs. As a result, MSMEs often remain trapped at the micro scale, with minimal growth prospects. This situation indicates that business performance problems are not merely financial but are deeply rooted in human capital and behavioral factors (Hasanah et al., 2024; Nuriyah et al., 2024). Addressing these multidimensional problems requires empirical research that integrates psychological, creative, and technological perspectives in explaining entrepreneurial performance.

Sumbawa Regency represents a region with substantial MSME potential yet faces significant performance challenges among young entrepreneurs. Official local government data show that MSMEs are widely distributed across all sub-districts, with a strong dominance of micro-scale enterprises operating in trade, culinary, services, and agricultural and fisheries processing sectors. While this distribution reflects strong entrepreneurial activity, most businesses remain characterized by limited capital, local market orientation, and simple management practices (Hadi & Masuwd, 2025; Wahyudi & Manshur, 2025). Field observations and regional MSME reports indicate persistently low productivity, limited product innovation, and uneven utilization of digital technology. Many

young entrepreneurs still rely on conventional marketing methods and have not fully integrated digital tools into production, marketing, or financial management processes. Consequently, market reach remains narrow, and competitiveness is weakened amid increasing competition. These phenomena suggest that the performance gap among young MSME entrepreneurs in Sumbawa Regency is closely linked to internal capabilities and technology utilization rather than external resource availability alone.

Previous studies emphasize that internal individual factors play a crucial role in determining entrepreneurial performance, particularly emotional intelligence and creativity. Emotional intelligence enables entrepreneurs to recognize, manage, and regulate emotions, facilitating effective decision-making, stress management, and resilience in uncertain business environments. Empirical evidence shows that emotional intelligence positively influences entrepreneurial success, business sustainability, and the ability to cope with risk and pressure (Worokinasih et al., 2021; Mahrani et al., 2025). In parallel, creativity has been identified as a key driver of innovation and competitive advantage in MSMEs. Creative entrepreneurs are more capable of developing value-added products, adapting to market changes, and differentiating their offerings. Studies by Salsabila and Salsabila (2024) and Fitriani and Arfian (2024) confirm that creativity significantly enhances MSME performance. However, most of these studies are conducted in urban or industrialized contexts, leaving limited empirical evidence from regional areas with distinct socio-economic characteristics.

Alongside psychological and creative factors, the utilization of digital technology has emerged as a critical determinant of MSME performance. Digital tools enable entrepreneurs to improve operational efficiency, expand market access, and enhance customer engagement through social media, digital marketplaces, and online financial systems. Studies indicate that digital adoption positively affects MSME competitiveness and business growth (Tamyiz et al., 2023; Purinda & Rahayu, 2025). Nevertheless, the literature reveals a fragmented research approach, as most studies examine emotional intelligence, creativity, or digital technology utilization separately. Moreover, limited attention has been given to young MSME entrepreneurs in regional contexts, where digital literacy and infrastructure challenges differ from urban settings. This gap suggests the need for an integrative research model that simultaneously examines emotional intelligence, creativity, and digital technology utilization in explaining entrepreneurial performance, particularly within regional MSME ecosystems such as Sumbawa Regency.

The novelty of this study lies in its integrative approach and contextual focus. Unlike previous research that addresses psychological, creative, or technological factors in isolation, this study simultaneously analyzes emotional intelligence, creativity, and digital technology utilization as determinants of young MSME entrepreneurs' performance. Furthermore, it positions young entrepreneurs in a regional setting as the primary unit of analysis, addressing the underrepresentation of non-urban MSMEs in entrepreneurship literature. By focusing on Sumbawa Regency, this research captures the unique interaction between local resource potential, human capital quality, and digital transformation challenges. This contextualized approach offers a more comprehensive understanding of entrepreneurial performance in regional economies. Addressing this issue is crucial, as unresolved performance gaps among young entrepreneurs may hinder regional economic growth and limit the long-term sustainability of MSMEs. Therefore, this study contributes to advancing entrepreneurship theory by extending empirical evidence to regional and developing contexts.

Based on the identified phenomena and literature gaps, this study seeks to address the following research problem: how do emotional intelligence, creativity, and digital technology utilization influence the performance of young MSME entrepreneurs in Sumbawa Regency? The study proposes the argument that higher levels of emotional intelligence enhance decision-making and resilience, creativity fosters innovation and market adaptability, and effective digital technology utilization improves efficiency and competitiveness. Collectively, these factors are expected to have a positive and significant effect on entrepreneurial performance. This research contributes theoretically by integrating psychological, creative, and technological perspectives within a regional MSME framework. Practically, it provides evidence-based insights for local governments and stakeholders in designing empowerment programs for young entrepreneurs, emphasizing human resource development and digital transformation. Ultimately, this study supports policy formulation aimed at strengthening MSME performance and promoting sustainable regional economic development.

RESEARCH METHOD

This study employed a quantitative approach with an explanatory research design to examine the effects of emotional intelligence, creativity, and digital technology utilization on the performance of young MSME entrepreneurs in Sumbawa Regency. A cross-sectional survey was used, in which data were collected at a single point in time to capture the current conditions of MSME actors. This approach was considered appropriate for identifying causal relationships among variables and producing empirical findings that are objective, measurable, and generalizable within the context of regional MSMEs.

The research population consisted of all young MSME entrepreneurs in Sumbawa Regency, totaling 1,362 business units across sectors such as culinary, trade, services, agribusiness, and the creative industry. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in 93 respondents. Data were collected using structured, closed-ended questionnaires distributed directly to respondents. Primary data were obtained from survey responses, while secondary data were sourced from official MSME reports and documentation from the Office of Cooperatives, Small and Medium Enterprises, Industry, and Trade of Sumbawa Regency to support contextual analysis.

The study examined three independent variables—emotional intelligence, creativity, and digital technology utilization—and one dependent variable, namely young entrepreneurs' performance. All variables were operationalized using Likert-scale instruments (1–5) adapted from established literature. Emotional intelligence was measured through indicators of self-awareness, self-regulation, motivation, empathy, and social skills; creativity through originality, idea development, risk-taking, and creative problem-solving; and digital technology utilization through the use of social media, marketplaces, financial applications, and technological integration in business processes. Entrepreneurial performance was assessed based on revenue growth, customer growth, managerial efficiency, and customer satisfaction.

Data analysis was conducted using SPSS version 26 and consisted of descriptive and inferential analyses. Instrument validity and reliability were tested using Pearson correlation and Cronbach's Alpha, respectively. Classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were performed to ensure the suitability of the regression model. Hypotheses were tested using multiple linear regression analysis, with the F-test and t-test employed to examine simultaneous and partial effects of the independent variables on entrepreneurial performance, while the coefficient of determination (R^2) was used to assess the explanatory power of the model.

RESULT AND DISCUSSION

Respondent Characteristics

This study involved 93 young MSME entrepreneurs in Sumbawa Regency. Based on the results of the descriptive analysis, the majority of respondents were aged between 23 and 35 years and operated in the culinary, trade, and services sectors. Most respondents had been running their businesses for 2–5 years and used social media as their primary marketing channel.

These characteristics indicate that the respondents possess sufficient business experience and are relevant to the context of MSME digital transformation in the region.

Results of Instrument Testing

Validity Test

The validity test was conducted using the Pearson Product Moment correlation with a significance level of 0.05. The testing criterion states that an item is considered valid if the calculated correlation coefficient (r -calculated) is greater than the critical value (r -table) of 0.203.

Table 1. Results of the Validity Test

Variable	Number of Items	r -calculated (Min–Max)	Remarks
Emotional Intelligence (X_1)	10	0.512 – 0.784	Valid
Creativity (X_2)	8	0.534 – 0.801	Valid
Digital Technology (X_3)	8	0.548 – 0.826	Valid
Entrepreneurial Performance (Y)	8	0.561 – 0.842	Valid

All questionnaire items have correlation values greater than the r -table value; therefore, all research instruments are declared valid and suitable for further analysis.

Reliability Test

The reliability test was conducted using Cronbach's Alpha with a minimum threshold of 0.70.

Table 2. Results of the Reliability Test

Variable	Cronbach's Alpha	Remarks
Emotional Intelligence (X_1)	0.873	Reliable
Creativity (X_2)	0.861	Reliable
Digital Technology (X_3)	0.884	Reliable
Entrepreneurial Performance (Y)	0.892	Reliable

The Cronbach's Alpha values for all variables > 0.70 ; therefore, the research instruments are considered consistent and reliable.

Results of Classical Assumption Tests

Normality Test

The normality test was conducted using the Kolmogorov–Smirnov method on the regression residuals.

Table 3. Results of the Normality Test

Asymp. Sig. (2-tailed)	Remarks
0.200	Normally distributed data

A significance value greater than 0.05 indicates that the residual data are normally distributed.

Multicollinearity Test

The multicollinearity test was conducted by examining the Tolerance values and the Variance Inflation Factor (VIF).

Table 4. Results of the Multicollinearity Test

Variable	Tolerance	VIF	Remarks
Emotional Intelligence	0.624	1.602	No multicollinearity
Creativity	0.598	1.672	No multicollinearity
Digital Technology	0.641	1.559	No multicollinearity

All variables have VIF values below 10 and Tolerance values above 0.10; therefore, the regression model is free from multicollinearity.

Heteroskedasticity Test

The heteroskedasticity test was conducted using the Glejser method.

Table 5. Results of the Heteroskedasticity Test

Variable	Sig.	Remarks
Emotional Intelligence	0.412	No heteroskedasticity
Creativity	0.376	No heteroskedasticity
Digital Technology	0.458	No heteroskedasticity

The significance values of all variables are greater than 0.05; therefore, the regression model satisfies the assumption of homoskedasticity.

Results of Multiple Linear Regression Analysis

Table 6. Results of Multiple Linear Regression

Variable	Coefficient (β)	t-value	Sig.
Constant	5.214	—	—
Emotional Intelligence (X_1)	0.287	3.412	0.001
Creativity (X_2)	0.314	3.856	0.000
Digital Technology (X_3)	0.329	4.102	0.000

The resulting regression equation is formulated as follows:

$$Y = 5.214 + 0.287X_1 + 0.314X_2 + 0.329X_3$$

The regression results indicate that all independent variables have positive coefficients, suggesting a positive relationship with young entrepreneurs' performance. The constant value (5.214) reflects the baseline level of performance when all independent variables are held at their minimum, indicating the influence of other factors not included in the model. Among the independent variables, digital technology utilization shows the largest coefficient, indicating its relatively stronger contribution to entrepreneurial performance compared to emotional intelligence and creativity.

Hypothesis Testing

t-Test (Partial Test)

The t-test was conducted to examine the partial effects of each independent variable on young entrepreneur performance. The decision criterion applied was a significance level of 0.05.

Table 7. Results of the t-Test

Independent Variable	β	t-value	Sig.	Decision	Remarks
Emotional Intelligence (X_1)	0.287	3.412	0.001	H_1 accepted	Positive and significant
Creativity (X_2)	0.314	3.856	0.000	H_2 accepted	Positive and significant
Digital Technology Utilization (X_3)	0.329	4.102	0.000	H_3 accepted	Positive and significant

The results show that emotional intelligence, creativity, and digital technology utilization each have a positive and statistically significant effect on young entrepreneur performance ($p < 0.05$). Digital technology utilization exhibits the highest t-value, indicating that it has the most dominant partial effect among the independent variables.

F-Test (Simultaneous Test)

The F-test was conducted to examine the simultaneous effect of all independent variables on young entrepreneur performance.

Table 8. Results of the F-Test

Model	F-value	Sig.	Decision	Remarks
Regression	41.672	0.000	H_4 accepted	Simultaneously significant

The F-test results indicate that emotional intelligence, creativity, and digital technology utilization simultaneously have a significant effect on young entrepreneur performance ($p < 0.05$). This finding confirms that entrepreneurial performance is shaped by the combined interaction of personal competencies and digital capability rather than by a single factor in isolation.

Coefficient of Determination

The coefficient of determination was used to assess the explanatory power of the regression model.

Table 9. Coefficient of Determination

Model	R	R Square (R ²)	Adjusted R Square
1	0.766	0.587	0.573

The R² value of 0.587 indicates that 58.7% of the variation in young entrepreneur performance can be explained by emotional intelligence, creativity, and digital technology utilization. The remaining 41.3% is influenced by other factors outside the model, such as business experience, capital availability, market conditions, family support, and government policies.

DISCUSSION

The findings of this study demonstrate that emotional intelligence has a positive and significant effect on the performance of young entrepreneurs in Sumbawa Regency. This result indicates that the ability to recognize, manage, and regulate emotions—both personal and social—plays an important role in sustaining MSME performance amid market uncertainty, limited capital, and competitive pressure. Consistent with Goleman's emotional intelligence theory, young entrepreneurs with strong emotional capabilities tend to make more rational decisions, manage interpersonal conflicts effectively, and maintain motivation during business challenges. These findings align with previous studies (Worokinasih et al., 2021; Maharani et al., 2022), reinforcing the view that emotional intelligence serves as a critical psychological resource for entrepreneurial resilience, particularly in contexts where business owners simultaneously act as managers, marketers, and decision-makers.

Creativity was also found to have a positive and significant effect on young entrepreneur performance, confirming its role as a key driver of innovation and competitiveness. The ability to generate original ideas, implement product innovations, and solve business problems creatively enables MSMEs to differentiate their products and adapt to changing market demands. This finding supports the argument of Salsabila and Salsabila (2024) that creativity constitutes a source of sustainable competitive advantage for MSMEs. Empirically, the results are consistent with Fitriani and Arfian (2024) as well as Febriyanti and Akbar (2025), who emphasize that creative entrepreneurs are more capable of leveraging innovation in product development, marketing strategies, and resource utilization to enhance business performance.

In the specific context of Sumbawa Regency, creativity assumes strategic importance due to the region's abundant local resources in sectors such as culinary, agriculture, and the creative industry. Young entrepreneurs who are able to process local potential creatively can produce distinctive products with higher market value and stronger regional identity. This creative capacity not only contributes to income growth but also supports long-term business sustainability. Therefore, fostering creativity through innovation spaces, training programs, and access to information and technology is essential for strengthening MSME competitiveness at the regional level.

Among all independent variables examined, digital technology utilization exhibited the strongest influence on young entrepreneur performance. This finding highlights digitalization as a dominant factor in improving MSME efficiency, expanding market reach, and strengthening customer engagement. The result supports the digital transformation perspective in entrepreneurship, which views technology adoption as a prerequisite for MSME survival and growth in the digital economy (Utami et al., 2022). Consistent with prior studies (Tamyiz et al., 2023; Purinda & Rahayu, 2025), the use of social media, online marketplaces, and digital financial services was shown to enhance sales performance, cost efficiency, and access to broader markets, even in regions facing digital literacy and infrastructure challenges.

Overall, this study provides both theoretical and practical implications by demonstrating that young entrepreneur performance is shaped by the interaction between emotional intelligence, creativity, and digital technology utilization. Theoretically, these findings enrich entrepreneurship literature by integrating psychological, creative, and technological perspectives into a single empirical model. Practically, the results suggest that MSME empowerment programs should be designed holistically, combining soft skills development, creativity enhancement, and digital literacy improvement. Such an integrated approach is essential for supporting sustainable MSME growth and strengthening the role of young entrepreneurs in regional economic development.

CONCLUSION

Based on the results of this study, emotional intelligence, creativity, and digital technology utilization each have a positive and significant effect on the performance of young entrepreneurs. Emotional intelligence enables entrepreneurs to recognize, manage, and regulate their emotions while fostering positive social relationships, which supports decision-making, resilience, and business sustainability in a dynamic MSME environment. Creativity contributes by allowing entrepreneurs to generate innovative ideas, implement product improvements, and solve business challenges effectively, thereby enhancing

competitiveness and productivity. Meanwhile, digital technology utilization emerges as the most dominant factor, as the adoption of social media, online marketplaces, and digital financial applications significantly improves operational efficiency, market reach, and business growth. These findings highlight that personal capacities and technological adaptation are crucial individual drivers of entrepreneurial success.

Simultaneously, the combination of emotional intelligence, creativity, and digital technology utilization has a significant effect on young entrepreneurs' performance, demonstrating that these variables collectively explain a substantial portion of performance variation. This indicates that enhancing MSME performance requires a comprehensive and integrated approach, where strengthening human capacities is complemented by effective digital technology adoption. The study underscores the importance of combining psychological, creative, and technological strategies to achieve sustainable business growth and competitiveness among young entrepreneurs, providing practical guidance for policymakers, stakeholders, and entrepreneurship development programs.

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