

Entrepreneurial Character of Theology Students: Contributions of Theological Education, Social Environment, Spiritual Values, and Personal Motivation

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ABSTRACT

Entrepreneurship education in theological schools is expected to foster independence and the ability to integrate business activities with a vocational calling. Preliminary interview findings from three students still indicated hesitation in taking risks and low self-confidence. This study examines the statistical contributions of theological education, social environment, spiritual values, and personal motivation to the entrepreneurial character of theology student entrepreneurs at STT Star's Lub. Using a quantitative descriptive-correlational design, questionnaires were administered to 30 sixth- and eighth-semester students who had previously operated or were currently operating a business and had completed entrepreneurship courses. Multiple linear regression produced a significant model ($F = 18.762$; $p < .001$; $R^2 = .716$). Theological education ($B = .421$; $p = .010$), social environment ($B = .298$; $p = .041$), spiritual values ($B = .506$; $p = .003$), and personal motivation ($B = .463$; $p = .005$) were positively and significantly associated with entrepreneurial character. Spiritual values had the largest regression coefficient, whereas personal motivation had the highest mean. Thus, entrepreneurial character in this sample is associated with the integration of educational experience, environmental support, spiritual orientation, and personal drive, with spiritual values emerging as the strongest statistical predictor. Bandura's Social Cognitive Theory is used in a limited manner as an interpretive framework for reading the relationship between personal and environmental factors, rather than as a theory tested in its entirety through the questionnaire.

Keywords: Entrepreneurial Character, Theological Education, Social Environment, Spiritual Values, Personal Motivation.



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Article History

Submitted:	Revised:	Published:
21 March 2026	6 August 2026	16 September 2026

INTRODUCTION

Changes in the world of work require universities to produce graduates who not only master academic knowledge but are also able to adapt, be creative, and develop independence. In an increasingly competitive job market, entrepreneurship has become one way to create economic opportunities while also contributing to society (Ariandy et al., 2024). These demands are also relevant to theological education, but entrepreneurship cannot be reduced to the pursuit of profit. Theological education prepares graduates to serve the church and society amid diverse socio-economic challenges; therefore, the ability to develop businesses can support the independence of ministers and expand holistic ministry (Budiwana & Arifianto, 2021). Volf (2001) situates work within a theological framework related to human responsibility before God. In this study, this concept is used interpretively to situate students' economic activities within an ethical and ministerial framework, rather than merely as a pursuit of profit. In the context of the church's mission, Punuh (Punuh, 2024) also demonstrates that economic empowerment can be developed without neglecting spiritual integrity and the church's mission.

These considerations form the basis for the Theology Program at STT Star's Lub in Luwuk, Central Sulawesi, to allocate a significant portion of the curriculum to entrepreneurship education through courses such as Theology of Entrepreneurship (2 SKS), Church Entrepreneurship (2 SKS), and Entrepreneurial Practice (10 SKS). This structure is designed to prepare graduates who are economically self-reliant and capable of developing church-based entrepreneurship, particularly since many of the churches that hire these graduates are small churches with limited financial resources (Interview with the Theology Program Chair, March 2025). One of the expected outcomes is an entrepreneurial character that is, a disposition underpinning the ability to identify opportunities, the courage to take risks, creativity, independence, perseverance, and optimism (Hisrich et al., 2017). In this study, entrepreneurial character is understood as a disposition that manifests when knowledge and skills are translated into the ability to recognize opportunities, make decisions, and take action. This interpretation represents the author's operationalization of the learning objectives for entrepreneurship education. Recent literature indicates that entrepreneurship education is more meaningful when it goes beyond the mere transfer of knowledge to developing competencies through appropriate learning approaches and experiences (Banha et al., 2022; Motta & Galina, 2023). According to the author, theological entrepreneurship education must shape the character, competencies, independence, and practical abilities of graduates to meet the needs of the church.

However, the availability of courses and practical training does not in and of itself guarantee the internalization of an entrepreneurial mindset. Preliminary interview results with three eighth-semester students who had completed a series of entrepreneurship courses and had experience running a business hereinafter referred to as M1, M2, and M3 still revealed a reluctance to take risks, low self-confidence, a lack of creativity and innovation, and a tendency to stay in their comfort zones (M1, M2, and M3, Interviews, March 2025). These preliminary findings indicate a gap between the curriculum design and the entrepreneurial dispositions observed in some students. Therefore, the research issue lies not only in the availability of entrepreneurship education but also in the factors related to the development of entrepreneurial character among students who have run or are currently running a business.

Conceptually, this study focuses on four factors. First, educational experiences in theology and entrepreneurship can shape mindsets and readiness to act, although the effects of entrepreneurship education are not always consistent across programs and measured outcomes (Bae et al., 2014). Second, the social environment provides relational support, information, networks, and reinforcement; studies of college students show that educational and relational support are associated with entrepreneurial intentions (Gelaidan & Abdullateef, 2017). In the Indonesian context, the environment has also been reported to be associated with students' entrepreneurial readiness (Astiti & Margunani, 2019). Third, spiritual values provide an ethical orientation for theology students in understanding effort, honesty, responsibility, and service (Wibowo, 2020). Fourth, personal motivation is positioned in this study as a drive toward independence, belief in one's own abilities, innovation, and perseverance in the face of obstacles. Therefore, the instrument does not measure entrepreneurial self-efficacy as a separate construct; Newman et al. (2019) are cited only to illustrate the conceptual proximity between aspects of self-confidence and self-efficacy, not to equate personal motivation with that construct.

To examine the relationship between educational experiences, the social environment, personal factors, and entrepreneurial character, Bandura's Social Cognitive Theory is used as an interpretive framework. This theory explains that behavior develops through the interaction between personal factors, the environment, and behavioral experiences; self-efficacy influences the choice of actions, the level of effort, and persistence when facing obstacles (Bandura, 1977; Bandura & Walters, 1977). In this study, theological education and the social environment are understood as contexts of experience and external support, while spiritual values and personal motivation are understood as personal factors that guide students' judgments, goals, and actions. This mapping is conceptual in nature: indicators of self-

confidence are closely related to self-efficacy, but personal motivation is not treated as a measure of self-efficacy, and this study does not fully examine reciprocal determinism.

Previous studies provide a foundation for variable selection but still leave room for further research. A systematic review indicates that the impact of entrepreneurship education is significantly influenced by instructional design and the types of outcomes assessed (Nabi et al., 2017). In theological education, entrepreneurship has been studied as part of holistic ministry and student skill development (Tarigan et al., 2024). Spirituality has also been linked to innovation, social responsibility, ethics, and business performance (Neubert et al., 2017). However, these studies have not simultaneously examined the contributions of theological education, the social environment, spiritual values, and personal motivation to the entrepreneurial character of theology students who have started or are currently running a business.

Based on these empirical issues and gaps in the literature, this study aims to analyze the statistical contributions of theological education, social environment, spiritual values, and personal motivation to the entrepreneurial character of student entrepreneurs in the Theology Program at STT Star's Lub, both partially and simultaneously. The term "contribution" is used to emphasize that the cross-sectional design and regression analysis do not prove a cause-and-effect relationship. Bandura's Social Cognitive Theory is used to help interpret the patterns of relationships among variables, not as a theory tested in its entirety through the research instruments. The results of this study are expected to provide an empirical basis for the development of a more contextually relevant curriculum, teaching, and entrepreneurial mentoring for theology students.

RESEARCH METHOD

This study employed a quantitative approach using a cross-sectional descriptive-correlational design. This design was chosen to describe the trends of the variables and to test the statistical relationships among the constructs at a single point in time (Creswell & Creswell, 2017). Descriptive analysis was used to describe the trends of each variable, while multiple linear regression was used to assess the predictive contribution of the independent variables to the dependent variable. The independent variables included theological education (X1), social environment (X2), spiritual values (X3), and personal motivation (X4), while the dependent variable was students' entrepreneurial character (Y). Therefore, the term "influence" in this

study refers to the statistical contribution within the regression model, not a definitive cause-and-effect relationship.

The population consists of students in the Theology Program at STT Star's Lub who have entrepreneurial experience. The sample was selected using purposive sampling based on three criteria: active students in their sixth or eighth semester, who have run or are currently running a business, and who have passed the courses "Entrepreneurship in Theology," "Church Entrepreneurship," and "Entrepreneurship Practice." A total of 30 students met the criteria and served as research respondents. Thus, the unit of analysis in this study is students who are entrepreneurs, not theology students in general.

The study population consists of students from the Theology Study Program at STT Star's Lub who have entrepreneurial experience. The sample was selected using purposive sampling based on three criteria: active students in their sixth or eighth semester; those who have run or are currently running a business; and those who have completed the courses on Theology of Entrepreneurship, Church Entrepreneurship, and Entrepreneurial Practice. A total of 30 students met these criteria and served as research respondents. Thus, the unit of analysis for this study is students who are entrepreneurs, rather than theology students in general.

Data were collected in March–April 2025 using a four-point Likert-scale questionnaire: 1 = strongly disagree, 2 = disagree, 3 = agree, and 4 = strongly agree. The initial instrument consisted of 21 items developed based on the indicators for each variable. Theological education measures the role of educational experiences in shaping ethics, leadership, creativity, and an understanding of one's calling in entrepreneurship. Social environment measures the support provided by family, campus, friends, and the church community for entrepreneurial activities. Spiritual values measure honesty, faith, moral responsibility, and the perception of business as part of worship. Personal motivation measures the desire for independence, self-confidence, and the drive to innovate. Entrepreneurial character measures opportunity orientation, risk-taking courage, perseverance, independence, and optimism. Thus, the terms "self-efficacy," "modeling," and "self-regulation" used in this discussion serve as interpretive concepts, not as constructs that are measured directly and separately by the instrument.

Validity testing was conducted using Pearson's product-moment correlation, with the criterion of calculated $r > \text{table } r$ at a significance level of 0.05. The reliability of the instrument was tested using Cronbach's alpha, with an acceptance threshold of $\alpha \geq 0.70$; the alpha coefficient was used to assess the internal consistency of a set of items (Tavakol & Dennick, 2011). Data analysis was performed using Jamovi through four stages: descriptive analysis; tests for normality of residuals, multicollinearity, and heteroscedasticity; multiple linear

regression estimation; and testing of partial coefficients (t-test), model fit (F-test), and the coefficient of determination (R^2). The examination of assumptions and interpretation of the regression followed the principles of multivariate analysis, particularly regarding the evaluation of residuals, multicollinearity, and the contribution of predictors in the model (Hair et al., 2019).

The regression model is formulated as $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$. Y represents entrepreneurial traits; a is the constant; b_1 – b_4 are the regression coefficients; and X_1 – X_4 represent theological education, social environment, spiritual values, and personal motivation, respectively. Positive coefficients indicate that an increase in a predictor's score is associated with an increase in the entrepreneurial character score after controlling for other predictors. The results should be interpreted with caution given the limited sample size and the fact that the data were drawn from a single institution.

RESULTS AND DISCUSSION

Validity and Reliability Testing of the Instrument

Validity testing was conducted using the product-moment (Pearson) correlation, with the criterion of calculated $r > \text{table } r$ (0.361; $N = 30$; $\alpha = 0.05$). The test results showed that most of the statement items were deemed valid; however, five items did not meet the validity criteria because their calculated r values were smaller than the table r value. These invalid items were eliminated, so further analysis was conducted using the 16 valid items.

A reliability test was conducted using the Cronbach's Alpha method on the 16 items that had been deemed valid. The test results showed a combined Cronbach's Alpha value of 0.912, indicating very good overall internal consistency of the instrument. However, since the reliability values for each variable were not reported separately, this figure should not be interpreted as evidence that each construct has the same level of reliability.

Descriptive Analysis

Descriptive analysis is used to describe the tendencies of respondents' answers to each variable. The summary is presented in Table 1.

Tabl2 1. Descriptive Analysis Summary

Variable	Mean	Category
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Theological Education (X1)	2.95	Agree
Social Environment (X2)	2.88	Agree
Spiritual Values (X3)	3.32	Strongly Agree
Personal Motivation (X4)	3.48	Strongly Agree
Entrepreneurial Character (Y)	3.29	Strongly Agree

All variables yielded positive mean scores. Personal motivation had the highest mean (M = 3.48), followed by spiritual values (M = 3.32) and entrepreneurial character (M = 3.29), all falling within the "strongly agree" category. Theological education (M = 2.95) and social environment (M = 2.88) fell within the "agree" category. These data indicate that the mean scores for personal factors were higher than those for educational experience and environmental support. However, the difference in means does not in itself indicate the magnitude of predictive contribution; the contribution of each variable was tested through regression analysis.

Test of Classical Assumptions

The model residuals satisfy the assumption of normality based on the Kolmogorov-Smirnov test ($p = 0.200$). All predictors have tolerance values > 0.10 and VIF < 10 , indicating no multicollinearity. The Glejser test also yielded p -values > 0.05 for all predictors, indicating no evidence of heteroscedasticity. Thus, the model meets the basic assumptions for multiple linear regression analysis.

Multiple Linear Regression Analysis

The regression equation shows that all predictor coefficients are positive. The resulting model is as follows:

$$Y = 0,812 + 0,421X_1 + 0,298X_2 + 0,506X_3 + 0,463X_4$$

The results of the partial tests indicate that all four predictors make a positive and significant contribution to entrepreneurial traits after controlling for other predictors. Spiritual values had the largest coefficient ($B = 0.506$; $t = 3.214$; $p = 0.003$), followed by personal motivation ($B = 0.463$; $t = 3.067$; $p = 0.005$), theological education ($B = 0.421$; $t = 2.781$; $p = 0.010$), and social environment ($B = 0.298$; $t = 2.145$; $p = 0.041$). Detailed results are presented in Table 2.

Table 2. Partial Test (t) Results

Variable	Coefficient (B)	t-statistic	p	Note
X1 Theological Education	0.421	2.781	0.010	Significant
X2 Social Environment	0.298	2.145	0.041	Significant
X3 Spiritual Values	0.506	3.214	0.003	Significant
X4 Personal Motivation	0.463	3.067	0.005	Significant

The simultaneous test showed that the regression model was significant ($F = 18.762$; $p < 0.001$). This means that theological education, social environment, spiritual values, and personal motivation collectively contribute to predicting the entrepreneurial traits of student entrepreneurs.

The coefficient of determination, $R^2 = 0.716$, indicates that 71.6% of the variation in entrepreneurial traits can be explained by the four predictors in the model, while the remaining 28.4% is associated with other factors not measured in this study. This value demonstrates the model's strong explanatory power within the study sample; however, its generalizability remains limited by the number of respondents and the scope of a single institution. These results show that the entrepreneurial characteristics of student entrepreneurs are related to educational experience, environmental support, spiritual orientation, and personal motivation.

The Contribution of the Social Environment to Students' Entrepreneurial Character

The social environment makes a positive and significant contribution, but its coefficient is the smallest among the four predictors ($B = 0.298$; $t = 2.145$; $p = 0.041$). Its mean score is also the lowest ($M = 2.88$), although it still falls within the “agree” category. These data indicate that support from family, campus, friends, and the church community is perceived as related to entrepreneurial character, but its contribution to the model is lower than that of theological education, spiritual values, and personal motivation.

These results show that the social environment remains associated with entrepreneurial character even though its contribution is the smallest among the four predictors. In this study, the social environment variable includes family, campus, friends, and the church community. Interpretatively, these social arenas can provide emotional or material support, information, networks, or spaces for practice; the specific mechanisms of each source of support were not tested separately. Research on college students in Malaysia shows that relational and educational support are associated with entrepreneurial intentions (Gelaidan & Abdullateef, 2017), while in the Indonesian context, social support has been reported to be related to students' interest in entrepreneurship (Septiawati, 2017). According to the authors, the social

environment plays a role in fostering entrepreneurial character through relationships, information, networks, motivation, and practical opportunities.

The research instrument combines family, campus, friends, and the church community into a single variable. Therefore, the regression results cannot yet determine which source of support is the strongest or weakest. Smaller coefficients also do not mean that the social environment is unimportant; rather, they indicate that its combined statistical contribution in this sample is lower than that of other predictors. As a practical implication of these findings, academic programs can build a more cohesive entrepreneurial ecosystem through student communities, the involvement of alumni and business leaders, regular mentoring, and collaboration with local churches as spaces for practical application. Such programs have the potential to expand students' access to information, networks, role models, and feedback. Since these forms of support were not tested separately in this study, the effectiveness of each program still needs to be evaluated so that universities can identify the most relevant environmental factors (Motta & Galina, 2023).

The Contribution of Spiritual Values to the Entrepreneurial Character of University Students

Spiritual values had the largest regression coefficient in the model ($B = 0.506$; $t = 3.214$; $p = 0.003$) and scored high on average ($M = 3.32$). After controlling for theological education, social environment, and personal motivation, an increase in spiritual values scores remained associated with an increase in entrepreneurial character. These findings indicate that faith, honesty, moral responsibility, and viewing business as a form of worship are strongly related to the entrepreneurial character of student entrepreneurs.

In this research instrument, spiritual values encompass faith, honesty, moral responsibility, and the perception of business as part of worship. Therefore, the prominent position of spiritual values is interpreted as a correlation between ethical-spiritual orientation and entrepreneurial disposition among respondents, not as evidence that spirituality causes business success. External literature indicates that spirituality is associated with ethics and business performance in specific contexts (Wibowo, 2020), while spiritual capital is linked to innovation and social responsibility in the context of developing countries (Neubert et al., 2017). In studies of Christian leadership, moral integrity and consistency of character are also identified as key elements in leadership practice (Gulo & Angelina, 2026), making them relevant as a comparative context for the character dimensions of theology students.

Nevertheless, the dependent variable in this study is entrepreneurial character, not revenue, business growth, or business sustainability. Therefore, the results of this study do not prove that spiritual values directly enhance financial success. The data-supported finding is that spiritual values have the strongest statistical association with entrepreneurial disposition as measured in this sample. In practical terms, the integration of faith into entrepreneurship education needs to go beyond the abstract teaching of moral principles. Students need to be trained to evaluate real-world business decisions in terms of honesty, responsibility, service, community impact, and sustainability. This approach allows spiritual values to serve as a guide for action, rather than merely as normative knowledge.

The Contribution of Personal Motivation to the Entrepreneurial Character of University Students

Personal motivation had the highest mean ($M = 3.48$) and the second-highest regression coefficient ($B = 0.463$; $t = 3.067$; $p = 0.005$). These data indicate that the drive for independence, self-confidence, and the spirit of innovation were the factors most highly rated by respondents and remained significant predictors even after controlling for theological education, social environment, and spiritual values.

Interpretatively, these findings suggest that internal motivation as measured by independence, self-confidence, and the drive to innovate is associated with entrepreneurial character. This study did not measure motivational mechanisms or self-efficacy separately. The literature on entrepreneurial self-efficacy indicates that belief in one's own abilities is related to entrepreneurial processes and actions (Newman et al., 2019), while Panggolong et al. (2023) describe various challenges faced by theology students in entrepreneurship. Therefore, the results of this study should be interpreted as a contribution of personal motivation as operationalized in the instrument, rather than as a test of self-efficacy.

The personal motivation variables in this study include the desire for independence, self-confidence, and the drive to innovate. One of these indicators self-confidence is conceptually similar to self-efficacy, but the personal motivation variables as a whole cannot be equated with that construct. The literature on entrepreneurial self-efficacy treats self-efficacy as a multidimensional construct that requires its own measurement (McGee et al., 2009). Longitudinal studies also indicate that self-efficacy can change throughout the entrepreneurial process and is related to entrepreneurial actions (Gielnik et al., 2020). Therefore, the regression results of this study reflect the contribution of personal motivation as measured by the instrument, rather than the specific influence of self-efficacy.

Campus programs can strengthen students' motivation through realistic business goals, experiences of incremental success, periodic feedback, and mentoring when businesses face failure. A high average level of motivation should not be treated as evidence that all respondents have successfully run a business; motivation must still be aligned with competencies, environmental support, and a realistic evaluation of business performance.

Synthesis of Findings

The significant regression model and an R^2 value of 0.716 indicate that the entrepreneurial character of student-entrepreneurs is not linked to a single factor. Theological education, social environment, spiritual values, and personal motivation make complementary contributions. While spiritual values and personal motivation exhibit larger coefficients, education and environment remain significant even after controlling for other factors. This pattern demonstrates that personal factors do not operate in isolation. Values and motivation can grow, be reinforced, or be diminished through educational experiences, practical opportunities, community support, role models, and feedback. Conversely, available experiences and support only acquire meaning when students possess the values and drive to translate them into entrepreneurial decisions and actions.

At the level of interpretation, Bandura's Social Cognitive Theory helps explain that the development of action is linked to the interaction between personal and environmental factors. Theological education and the social environment can be viewed as the context for experience and support, whereas spiritual values and personal motivation serve as personal factors that guide judgment and action. However, this mapping is conceptual in nature. The instrument did not measure constructs such as self-efficacy, observational learning, self-regulation, or reciprocal determinism as distinct variables; therefore, this study cannot be claimed as a comprehensive test of the theory.

Furthermore, the cross-sectional design cannot establish the direction of causality or reciprocal relationships over time. Consequently, this synthesis should be interpreted as an analysis of statistical association patterns. Future research could employ instruments specifically designed to measure socio-cognitive mechanisms and track student development from the learning phase and business practice through to the post-graduation period.

Implications for Curriculum Development and Campus Programs

The entrepreneurship curriculum needs to shift from a focus on the delivery of content toward repeated and measurable experiences. Business practices can be structured through the

stages of planning, implementation, evaluation, and reflection, with goals tailored to students' abilities. A study of theology students highlights the importance of developing entrepreneurial skills within the framework of holistic ministry (Tarigan et al., 2024). Quasi-experimental evidence also indicates that entrepreneurship education can strengthen attitudes, perceived behavioral control, intentions, and behaviors related to business creation (Rauch & Hulsink, 2015), while systematic reviews underscore the importance of instructional designs that prioritize experience and competency (Carpenter & Wilson, 2021; Motta & Galina, 2023). In the context of theological colleges, the implementation of MBKM has also become part of discussions on the development of theological learning and curriculum in Indonesia (Hendri et al., 2023). A theological entrepreneurship curriculum needs to be based on sustainable, measurable, and reflective practices and integrated with students' holistic ministry.

The integration of faith can be present in all stages of learning, not merely as supplementary material. Students can be asked to evaluate business decisions in terms of honesty, responsibility, service, and their impact on the community. This is the author's normative-practical implication derived from the finding that spiritual values have the highest regression coefficient, rather than the interventions tested in the study. The literature on Christian entrepreneurship education also positions the integration of Christian values as part of entrepreneurial character development (Ariandy et al., 2024). According to the author, the integration of faith shapes entrepreneurial character through the application of Christian values in every learning process and decision-making.

Campuses also need to build a mentoring network involving faculty, alumni, business practitioners, families, and local churches. This network can provide a testing ground, support, practical examples, market access, and feedback. The importance of relational and educational support for students' entrepreneurial orientation has been demonstrated in previous research (Gelaidan & Abdullateef, 2017). Program evaluations should not only measure course completion but also the consistency of business operations, the ability to cope with failure, the quality of ethical decision-making, and the development of students' businesses.

CONCLUSION

This study found that theological education, social environment, spiritual values, and personal motivation simultaneously contribute significantly to predicting the entrepreneurial character of student entrepreneurs at STT Star's Lub ($F = 18.762$; $p < 0.001$; $R^2 = 0.716$). All predictors were also significant when analyzed individually. Spiritual values had the largest

regression coefficient ($B = 0.506$), followed by personal motivation ($B = 0.463$), theological education ($B = 0.421$), and social environment ($B = 0.298$). These results indicate that the entrepreneurial character of theology students is related to a combination of spiritual orientation, personal drive, educational experience, and environmental support; the results do not prove a causal formation process. Bandura's Social Cognitive Theory helps interpret the relationship between personal and environmental factors, but its application is interpretive in nature because the instrument was not developed as a specific scale to test that theory.

In practical terms, these findings highlight the need to develop entrepreneurship education that integrates practical experience, the internalization of faith-based values, the strengthening of motivation, and a supportive ecosystem involving the campus, family, alumni, business leaders, and the church. However, the research results should be interpreted with caution because the sample consisted of only 30 students from a single institution, relied on self-report data, and was collected at a single point in time. The Cronbach's alpha value provided represents composite reliability, not the reliability of each individual variable. Future research should involve students or alumni who are entrepreneurs from several theological schools, report on the validity and reliability of each construct, include behavioral and entrepreneurial performance indicators, and employ a longitudinal or mixed-methods design. If the mechanisms of Social Cognitive Theory are to be tested directly, further research should use specific instruments to measure self-efficacy, observational learning, self-regulation, environmental support, and entrepreneurial behavior.

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