

# Talent Management Model in Developing Female Students' Entrepreneurial Competence: An Analysis of the Roles of Credibility and Personal Qualities

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## Abstrak

This study aims to analyze the influence of credibility and personal quality on female students' entrepreneurial competence through a talent management approach. The research is based on the importance of developing individual potential and character as part of the strategy to foster young entrepreneurs within higher education institutions. The study employs a quantitative survey method involving 80 female students of the Management Study Program at STIM Sukma Medan who have taken entrepreneurship courses. Data were collected using a Likert-scale questionnaire and analyzed using multiple linear regression with SPSS 26.0 software. The results show that both credibility and personal quality have a positive and significant effect on entrepreneurial competence, both partially and simultaneously. The coefficient of determination ( $R^2$ ) of 0.612 indicates that the two independent variables explain 61.2% of the variation in entrepreneurial competence. These findings highlight that credibility and personal quality are key components in character-based talent management models in higher education. This research provides practical implications for educational institutions to strengthen character development and entrepreneurship training programs to produce competent, ethical, and competitive female entrepreneurs.

**Keyword:** talent management, credibility, personal quality, entrepreneurial competence, students

## 1. INTRODUCTION

The development of higher education today requires institutions not only to produce graduates with strong academic abilities but also individuals with superior and competitive entrepreneurial competencies. The global shift from a labor-based economy to a knowledge-based economy positions talent management as a crucial strategy for identifying and developing student potential (Suleman & Lantz, 2020). In the Indonesian context, particularly within private universities, the development of entrepreneurial talent has become an integral part of efforts to cultivate a young generation that is independent and innovative (Hidayat & Nugroho, 2023). However, in practice, many students, especially female students, still do not receive systematic and continuous entrepreneurial talent development.

Talent management in higher education plays an important role in ensuring that every student has the opportunity to develop their best potential. This process includes identifying, developing, and retaining individuals with high potential so they can contribute optimally to academic and social environments (Naim & Lenka, 2021). For female students, the application of talent management can encourage the formation of leadership character, self-confidence, and credibility, all of which serve as foundational qualities in entrepreneurship. Credibility represents integrity and reliability, enabling individuals to build trust within academic and business communities (Wang et al., 2022). Alongside this, personal qualities such as motivation, discipline, and resilience become internal factors that determine students' ability to respond to entrepreneurial opportunities and challenges (Mulyani et al., 2021).

Previous studies have emphasized that the development of entrepreneurial competence depends not only on technical training but also on personality traits and individual credibility (Napitupulu et al., 2022; Yusr & Haryono, 2023). Female students with high levels of credibility and strong personal qualities tend to be more willing to take risks, be innovative, and possess a long-term orientation in entrepreneurship. Therefore, implementing a talent management model within university settings becomes a strategic step to foster sustainable entrepreneurial competencies. Based on this background, this study aims to analyze the influence of credibility and personal qualities on the entrepreneurial competence of female students through a talent management approach at STIM Sukma Medan.

The concept of talent management initially developed within corporate settings as a means to ensure organizational sustainability through identifying, developing, and retaining individuals with high potential (Capelli, 2008). However, in the past decade, this concept has expanded into higher education. According to Naim and Lenka (2021), the implementation of talent management in universities aims to create a learning ecosystem focused on student potential rather than solely on academic achievement. This approach enables institutions to prepare graduates who are adaptive to changes in the labour market and capable of becoming agents of innovation. Research conducted by Suleman and Lantz (2020) shows that talent management strategies in higher education positively influence the development of students' entrepreneurial competencies, particularly in creativity and strategic thinking. Nevertheless, most studies still focus on students in general, without

specifically addressing female students who may face distinct social and psychological challenges (Wang et al., 2022). This gap indicates the need for more in-depth studies regarding the role of talent management in shaping entrepreneurial competence among female students in higher education.

Credibility is an essential dimension in leadership and entrepreneurship because it is directly related to trust and individual integrity (Hovland & Weiss, 1951). In modern business contexts, credibility reflects not only reputation but also the ability to maintain consistency in values and behaviour (Wang et al., 2022). Mulyani et al. (2021) found that students with high levels of credibility tend to show stronger confidence and commitment toward entrepreneurial activities. Meanwhile, personal qualities such as motivation, perseverance, and self-discipline are considered internal factors that significantly influence the formation of entrepreneurial competence (Bird, 1995; Yusr & Haryono, 2023). Individuals with strong personal qualities are more capable of making quick and accurate decisions and are solution-oriented. Napitupulu et al. (2022) further emphasize that the development of personal character within entrepreneurship learning enhances students' confidence and resilience in facing business risks. However, most previous studies have not integrated both factors—credibility and personal qualities—into a conceptual model linked to talent management. This is where the present study offers novelty.

### **H1: Credibility has a positive effect on the entrepreneurial competence of female students.**

Entrepreneurial competence refers to a combination of knowledge, skills, and attitudes that enable individuals to create and manage a business effectively (Man et al., 2002). For female students, this competence is not only related to technical abilities but also to courage, creativity, and value-based leadership (Hidayat & Nugroho, 2023). Research by Suharyono et al. (2023) indicates that young women have high entrepreneurial potential but often face psychological barriers such as low self-confidence and limited academic support. This study differs from previous studies as it seeks to empirically examine the influence of credibility and personal qualities on entrepreneurial competence among female students using a talent management approach. This approach is expected to provide a conceptual model that bridges human capital theory and entrepreneurial development within higher education. Based on the literature review, this study formulates two main hypotheses:

### **H2: Personal qualities have a positive effect on the entrepreneurial competence of female students.**

Overall, the reviewed literature highlights the growing urgency for higher education institutions to adopt integrative talent management strategies that emphasize both character development and entrepreneurial capability. By connecting credibility, personal qualities, and entrepreneurial competence within one conceptual framework, this study contributes to a more comprehensive understanding of how internal factors shape entrepreneurial readiness among female students. Such insights are valuable for universities seeking to design curriculum innovations and support programs that empower young women to thrive in increasingly competitive and dynamic entrepreneurial ecosystems.

## **2. RESEARCH METHOD**

### **2.1 Overview of Respondents**

This study involved 80 female students from the Management Study Program at STIM Sukma Medan. Based on the collected data, 62.5% of respondents were aged 20–22 years, while the remaining 37.5% were over 23 years old. A majority of respondents (78.8%) had participated in entrepreneurship training organized by the campus or external institutions. Moreover, 65% of them had experience running small-scale businesses such as culinary ventures, fashion products, or digital goods. This profile illustrates that the respondents possess backgrounds relevant to the context of entrepreneurial competence development.

These demographic characteristics further strengthen the relevance of the sample, as they represent a group actively exposed to entrepreneurial environments, making the findings more aligned with real-world entrepreneurial readiness among female students.

### **2.2 Validity and Reliability Test**

The validity test was conducted using item-total correlation analysis with a minimum threshold of 0.30. All indicators showed correlation values ranging from 0.532 to 0.821, indicating that all items were valid. The reliability test using Cronbach's Alpha produced values higher than 0.70 for all variables, which confirms that the research instrument is reliable. The consistency of these psychometric results ensures that the variables were measured accurately, allowing the subsequent statistical analysis to be interpreted with greater confidence and methodological rigor.

### **2.3 Research Variable and Research Instruments**

This study involves three main variables: credibility ( $X_1$ ), personal qualities ( $X_2$ ), and entrepreneurial competence ( $Y$ ). Credibility ( $X_1$ ) is measured through three indicators: honesty, responsibility, and value consistency (Hovland & Weiss, 1951; Wang et al., 2022). Personal qualities ( $X_2$ ) include motivation, self-discipline, and self-confidence (Bird, 1995; Mulyani et al., 2021). Entrepreneurial competence ( $Y$ ) is measured through indicators of creativity, leadership, and decision-making ability (Man et al., 2002).

The research instrument was tested using validity and reliability assessments before being used for the main data collection. The Cronbach's Alpha values for all variables were greater than 0.70, indicating that the instrument was reliable and consistent in measuring the research constructs.

#### **2.4 Data Collection Technique**

Data collection was conducted during September–October 2025 through the distribution of questionnaires directly to respondents within the STIM Sukma Medan campus environment. The process was carried out using both face-to-face and online methods to ensure an optimal response rate. Prior to completing the questionnaire, respondents were provided with an explanation of the research objectives and were assured that their identities would remain confidential in accordance with academic research ethics. To further enhance data accuracy, respondents were given clear instructions on how to answer each item based on their personal experiences and perceptions. The hybrid approach used in this study allowed greater flexibility for students with varying schedules, thereby improving participation rates. Throughout the data collection process, researchers-maintained consistency in the delivery of information and procedures to minimize potential biases and ensure that all respondents interpreted the questions in a uniform manner.

#### **2.5 Data Analysis Technique**

Data were analyzed using multiple linear regression with the assistance of SPSS version 26.0. This analysis was employed to examine the influence of credibility and personal qualities on entrepreneurial competence, both partially and simultaneously. The regression model used is as follows:

Description:

Y = Entrepreneurial competence

a = Constant

$b_1, b_2$  = Regression coefficients of each independent variable

$X_1$  = Credibility

$X_2$  = Personal qualities

e = Error term

The analysis was complemented by classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, to ensure the validity of the regression model. Furthermore, the F-test was conducted to examine the simultaneous effects, the t-test to assess partial effects, and the coefficient of determination ( $R^2$ ) to measure the contribution of the independent variables to the dependent variable.

In addition, careful interpretation of the results was carried out by considering the empirical characteristics of the female students as the research population, including their academic engagement and varying levels of entrepreneurial experience. The regression results not only illustrate the strength of the relationships among variables but also provide insights into how credibility and personal qualities enhance students' ability to develop entrepreneurial competence in a more structured and targeted manner. The analysis also took into account response patterns in the questionnaire to ensure that no bias interfered with the overall interpretation of the findings.

Furthermore, the data analysis provides a strong foundation for understanding the internal dynamics that influence entrepreneurial readiness among female students. By using a multiple regression model, the study identifies which elements play a dominant role and how the variables interact within the higher education context. This approach enables the researcher to objectively assess whether credibility and personal qualities significantly contribute to enhancing creativity, leadership, and decision-making skills as components of entrepreneurial competence. Beyond serving as an analytical tool, the results form the basis for developing recommendations relevant to educational institutions in designing more effective student development strategies.

This analytical stage also shows the importance of applying these statistical tests to ensure that the regression model fully meets the criteria of a sound quantitative study. As a result, each analytical decision is grounded in clear methodological justification and can be academically accounted for. The comprehensive analysis not only strengthens the validity of the findings but also offers opportunities for future research to incorporate additional variables or expand the respondent pool. Through these tests, evaluations, and interpretations, this study provides a thorough understanding of how the independent variables shape entrepreneurial competence and serves as a reference for similar research in the future.

Overall, the analytical procedures employed in this study ensure that the conclusions drawn are supported by rigorous statistical evaluation and are aligned with established quantitative research standards. The combination of classical assumption testing, regression modeling, and structured interpretation strengthens the credibility of the findings and enhances their relevance for both theoretical and practical applications. By adhering to a meticulous analytical framework, this study offers a robust empirical basis for advancing discussions on talent management and entrepreneurial competence within higher education.

### 3. RESULT AND DISCUSSION

#### 3.1 Overview of Respondents

This study involved 80 female students from the Management Study Program at STIM Sukma Medan as respondents. Based on the collected data, 62.5% of the respondents were within the age range of 20–22 years, while the remaining 37.5% were aged 23 years and above. The majority of respondents (78.8%) had participated in entrepreneurship training programs organized either by the campus or external institutions. Additionally, 65% of the respondents had experience running small businesses such as culinary ventures, fashion products, or digital-based enterprises. This overview demonstrates that the respondents possessed backgrounds relevant to the context of the study, particularly those related to the development of entrepreneurial competence.

#### 3.2 Validity and Reliability Test Result

The validity test was conducted using item–total correlation analysis with a minimum threshold of 0.30. All indicators displayed correlation values ranging from 0.532 to 0.821, indicating that all items were valid. The reliability test using Cronbach’s Alpha showed values greater than 0.70 for all variables, confirming that the research instruments were reliable.

Taken together, these preliminary results provide assurance that the data used in this study are both credible and consistent, allowing subsequent analyses to be conducted with a high degree of methodological confidence. The demographic profile and the strong psychometric properties of the instruments reinforce the robustness of the research framework and ensure that the findings generated from the later stages of analysis can be interpreted accurately and meaningfully.

**Tabel 1. Data Quality Test**

Variable	Number of Indicators	Correlation Range	Cronbach’s Alpha	Description
Credibility	3	0.612 – 0.784	0.812	Reliable
Personal Qualities	3	0.547 – 0.821	0.844	Reliable
Entrepreneurial Competence	3	0.532 – 0.796	0.857	Reliable

Source: Primary data processed (2025)

The results presented in Table 1 demonstrate that each variable meets the required validity and reliability criteria, confirming the strength and consistency of the measurement instruments used in this study. With all indicators achieving acceptable correlation values and Cronbach’s Alpha scores above the threshold, the dataset provides a solid foundation for subsequent statistical analyses and supports the credibility of the empirical findings derived from the research model.

#### 3.3 Results of the Classical Assumption Tests

The normality test using the Kolmogorov–Smirnov method produced a significance value of 0.086 (>0.05), indicating that the data were normally distributed. The multicollinearity test showed Tolerance values greater than 0.10 and VIF values below 10, meaning that no multicollinearity symptoms were present. The heteroscedasticity test using the Glejser method also produced significance values above 0.05, indicating that the model was free from heteroscedasticity. Thus, the regression model met all classical assumption requirements and was deemed appropriate for further analysis.

#### 3.4 Results of the Multiple Linear Regression Analysis

The regression analysis was conducted to examine the influence of credibility and personal qualities on entrepreneurial competence. These preliminary diagnostic results confirm that the dataset fulfills the essential statistical assumptions required for a valid multiple regression analysis. By establishing that the model is free from distributional issues and multicollinearity, and that the residuals behave consistently, the study ensures that the regression coefficients generated in subsequent tests can be interpreted accurately. This strengthens the reliability of the findings and enhances the overall rigor of the analytical framework used in the research.

**Table 2 Results of Multiple Linear Regression Analysis**

Independent Variable	Regression Coefficient (β)	t-value	Sig.
Credibility (X <sub>1</sub> )	0.412	4.867	0.000
Personal Qualities (X <sub>2</sub> )	0.389	4.212	0.001
<b>Constant (a)</b>	<b>6.125</b>		
<b>R<sup>2</sup></b>	<b>0.612</b>		
<b>F-value</b>	<b>61.318</b>		<b>0.000</b>

Source: Primary data processed (SPSS 26.0, 2025)

Based on Table 2, the regression model obtained is as follows:

$$Y = 6.125 + 0.412X_1 + 0.389X_2$$

The regression results presented in Table 2 indicate that both independent variables—credibility and personal qualities—significantly contribute to the enhancement of entrepreneurial competence among

female students. The high F-value and substantial  $R^2$  demonstrate that the model has strong explanatory power, capturing more than half of the variance in the dependent variable. These findings reinforce the importance of internal character-based attributes in shaping entrepreneurial capabilities and provide empirical support for integrating credibility and personal quality development into talent management initiatives within higher education settings.

The analysis results indicate that:

1. The credibility variable ( $X_1$ ) has a positive and significant effect on entrepreneurial competence, with a significance value of  $0.000 < 0.05$ .
2. The personal qualities variable ( $X_2$ ) also has a positive and significant effect on entrepreneurial competence, with a significance value of  $0.001 < 0.05$ .
3. The  $R^2$  value of 0.612 indicates that credibility and personal qualities jointly explain 61.2% of the variation in entrepreneurial competence, while the remaining 38.8% is influenced by other factors outside the scope of this research model.

These findings collectively highlight the essential role of internal characteristics in predicting entrepreneurial competence among female students. The strong significance levels for both variables confirm that credibility and personal qualities are not only statistically meaningful but also practically relevant in shaping entrepreneurial readiness. Moreover, the substantial  $R^2$  value underscores the robustness of the model, suggesting that future research may benefit from exploring additional psychological, social, or environmental variables that further enrich the understanding of entrepreneurial development in academic settings.

### 3.5 Summary of Hypothesis Testing

**Table 3** Hypothesis Testing Results

Hypothesis	Statement	Result	Description
H1	Credibility has a positive effect on entrepreneurial competence	Accepted	Significant
H2	Personal qualities have a positive effect on entrepreneurial competence	Accepted	Significant

Source: Processed research data (2025)

The findings of this study affirm that credibility and personal qualities are two major factors contributing to the enhancement of entrepreneurial competence among female students. High credibility encourages students to be more consistent, responsible, and trustworthy in executing business ideas. Meanwhile, personal qualities such as motivation and self-discipline have been shown to strengthen students' abilities to adapt, innovate, and lead entrepreneurial activities. Empirically, a talent management model based on the development of credibility and personal qualities proves to be effective in facilitating the formation of entrepreneurial competence within the higher education environment.

These results underscore the importance of integrating character-based development strategies into entrepreneurship education so that female students can cultivate the mental readiness and professional integrity needed in competitive business landscapes. The alignment between credibility, personal qualities, and entrepreneurial competence highlights the interconnected nature of internal attributes in shaping sustainable entrepreneurial behaviors. Accordingly, these findings can serve as a valuable reference for universities seeking to enhance student development programs through more holistic and talent-oriented approaches.

### 3.6 Discussion

The findings of this study indicate that credibility and personal qualities have a positive and significant effect on the entrepreneurial competence of female students. This suggests that the higher an individual's credibility and personal qualities, the stronger her entrepreneurial capabilities become. Empirically, these results support Human Capital Theory (Becker, 1964), which emphasizes the importance of developing individual potential as a key asset for enhancing productivity and performance. Strong credibility reflects integrity and honesty, which are fundamental to ethical entrepreneurial behavior, while personal qualities strengthen psychological dimensions such as motivation and resilience that are essential for young entrepreneurs (Wang et al., 2022; Mulyani et al., 2021).

These findings are also consistent with Suleman and Lantz (2020), who state that the implementation of talent management in higher education can improve entrepreneurial competence through the development of self-confidence, creativity, and individual responsibility. Similarly, Napitupulu et al. (2022) found that personal characteristics such as discipline and motivation serve as foundational factors in building entrepreneurial self-confidence among students. In this study, credibility emerged as the more dominant factor compared to personal qualities, indicating that the ability of female students to maintain trust and social responsibility is a crucial asset in developing entrepreneurial potential. This reinforces the importance of character-building programs and entrepreneurial ethics within university entrepreneurship curricula.

From a theoretical perspective, this study expands the understanding of the talent management model in the context of higher education, particularly among female students. While previous studies focused more on organizational or workforce perspectives (Capelli, 2008; Naim & Lenka, 2021), this study demonstrates that talent management principles are also relevant in developing students' entrepreneurial potential. The model positions credibility and personal qualities as components of character-based talent development strategies. Thus, the study contributes to enriching the literature on talent management and entrepreneurial competence development in the education sector.

From a practical perspective, the results offer insights for higher education institutions—especially STIM Sukma Medan—to strengthen the implementation of talent development programs through activities that foster credibility, social responsibility, and self-discipline. Initiatives such as entrepreneurship camps, business mentoring, and character-based coaching can serve as effective platforms for enhancing female students' entrepreneurial competencies. This approach aligns with higher education policies that emphasize holistic student development by integrating character formation, skills, and entrepreneurial competence simultaneously (Hidayat & Nugroho, 2023).

Nevertheless, this study has several limitations. First, the respondents were restricted to a single higher education institution, which limits the generalizability of the findings. Second, the study examined only two independent variables—credibility and personal qualities—without considering external factors such as environmental support, business experience, or the role of academic advisors. Third, the survey method used may introduce perception bias, as responses rely on the subjective views of participants. Future research is therefore encouraged to broaden the population by involving multiple institutions and to incorporate additional variables such as entrepreneurial training, social support, and entrepreneurial motivation as mediating or moderating factors.

Overall, this study confirms that the development of entrepreneurial competence among female students depends not only on technical skills and knowledge but also on the cultivation of credibility and personal qualities through a talent management framework. These findings are expected to serve as a strategic reference for higher education leaders in designing more integrated policies and curricula that strengthen both character development and entrepreneurial competence in the era of the creative and digital economy.

Taken together, the discussion highlights the interconnected role of individual character, psychological readiness, and structured talent development in shaping entrepreneurial growth among female students. By aligning theoretical insights with practical implications, this study provides a comprehensive foundation for educators and policymakers to design more effective interventions that nurture future women entrepreneurs who are not only skilled but also resilient, ethical, and highly credible in navigating dynamic business environments.

Moreover, the findings emphasize the importance of creating supportive academic ecosystems that actively recognize and nurture the unique strengths of female students in entrepreneurship. By embedding talent management principles into institutional practices, universities can cultivate learning environments that encourage experimentation, foster innovative thinking, and build psychological resilience. Such environments not only strengthen students' entrepreneurial competence but also empower them to overcome gender-based barriers commonly encountered in entrepreneurial landscapes. This holistic approach ensures that female students are equipped not only with technical capabilities but also with the confidence and adaptability required to sustain entrepreneurial success in the long term. Additionally, strengthening these internal capacities can help female students position themselves more competitively in the rapidly evolving entrepreneurial landscape. Ultimately, this reinforces the long-term value of integrating character-driven talent development into entrepreneurship education within higher education institutions.

### 3. CONCLUSION

This study aims to analyze the influence of credibility and personal qualities on the entrepreneurial competence of female students through a talent management approach. Based on the data analysis of 80 respondents from the Management Study Program at STIM Sukma Medan, the findings indicate that both independent variables have a positive and significant effect on entrepreneurial competence. Credibility—reflected through honesty, responsibility, and value consistency—proves to be an essential factor in developing the confidence and professionalism of future entrepreneurs. Meanwhile, personal qualities, including motivation, discipline, and self-confidence, strengthen students' ability to innovate and adapt to business challenges. Theoretically, this study enriches the literature on talent management by presenting a character-based model for developing entrepreneurial competence. The findings emphasize that talent development in higher education should not solely focus on technical skills but must also include the cultivation of integrity and sustainable personal qualities. Practically, the results provide important implications for universities to integrate credibility-building and character-strengthening programs into their entrepreneurship curricula. Activities such as entrepreneurial mentoring, leadership training, and talent-based coaching can serve as effective learning instruments for shaping resilient and ethical young entrepreneurs. This study is limited by its focus on

respondents from a single institution and the absence of external variables that may influence entrepreneurial competence. Therefore, future research is encouraged to expand the respondent population and test the model by including mediating variables such as entrepreneurial motivation or campus environmental support. With these improvements, the development of talent management models in the future is expected to become more comprehensive and applicable in supporting the empowerment of women entrepreneurs in higher education. Overall, the conclusions drawn from this study highlight the strategic importance of integrating character-driven talent development within entrepreneurship education, particularly for female students who face unique challenges in navigating entrepreneurial pathways. By strengthening internal capacities alongside technical abilities, higher education institutions can contribute to producing a new generation of women entrepreneurs who are not only competent but also ethical, confident, and capable of sustaining long-term business success.

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