

Entrepreneurial Intentions among Gen Z: An Empirical Analysis Using Theory of Planned Behaviour

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ABSTRACT

In the era of Technology, Entrepreneurship has emerged as the important channel of economic development, innovation and social transformation. Young People's entrepreneurial endeavours have become significant due to the shift progress of technology, changing market dynamics and the growing impact of digital ecosystem and AI. Future entrepreneurial ecosystem will be largely influenced by Generation Z. The Government of India has taken a step towards encouraging youth to engage in entrepreneurship through initiatives such as Startup India, Digital India, and skill India. But, with the increasing opportunities, the entrepreneurial intentions of Gen Z are shaped by a number of factors and it is important to understand the determinants of this so that the educators, policy makers and institutions working towards the implementation of entrepreneurial ecosystem can do so. The present study is based on the Theory of Planned Behaviour (TPB) to understand entrepreneurial intention among the students of Gen Z. TPB proposes that there are three primary precursors that affect the entrepreneurial intention: Attitude towards Entrepreneurship, Subjective Norms and Perceived Behavioural Control. The data is collected through 112 respondents of Gen Z and empirically tested using Partial Least Squares - Structural Equation Modelling (PLS-SEM-4). The results show that the proposed model accounts for 67.2% ($R^2=0.672$) of the variance in entrepreneurial intention. The result shows that all the variables studied have positive significant effect on entrepreneurial intention. Factor perceived behavioural control ($\beta = 0.385$, $p < 0.001$) was the most significant factor followed by subjective norms ($\beta = 0.275$, $p < 0.001$) and attitude towards entrepreneurship ($\beta = 0.262$, $p < 0.005$). The study validates the application of TPB in explaining entrepreneurial intention among Gen Z students. The finding provides valuable implications to teachers, policy makers and entrepreneurial development institutions that are interested in fostering entrepreneurial aspiration among young people.

Keywords: Entrepreneurial Intention, Theory of Planned Behaviour, Gen Z, Youth Entrepreneurship, PLS-SEM, Entrepreneurial Eco-System.

Introduction

The rapid development of start-up ecosystem, entrepreneurial opportunities and digital innovation has made it important to understand the factors that influence entrepreneurial intention. Entrepreneurial intention states to an individual's sensible decision or proposal to start a new business venture (Ajzen, 1991). Entrepreneurship is usually regarded as a planned behaviour and hence intention is widely regarded as one of the strong determinants of entrepreneurial behaviour (Krueger et al., 2000). Social, psychological and contextual factors that affect entrepreneurial intention are therefore still under study.

The Theory of Planned Behaviour (TPB) proposed by Ajzen (1991) is one of the widely accepted theories to explain entrepreneurial intention among the available theories. TPB suggests that three factors are the most important factors affecting one's entrepreneurial intention: attitude towards entrepreneurship, subjective norms, and perceived behavioural control. Attitude refers to the positive or negative attitude of an individual to become an entrepreneur, subjective norms refer to the influence of peers and family and perceived behavioural control is the confidence of an individual in his or her ability to start and run a business.

A large body of research has supported the applicability of theory of planned behaviour (TPB) in elucidating entrepreneurial intention. Studies conducted in different countries have shown the significant positive relationship between positive attitude towards entrepreneurship and entrepreneurial intention (Liñán & Chen, 2009; Miranda et al., 2017; Mahmood et al., 2019). Perceived behavioural control, on the other hand, has often emerged as one of the most robust determinants of entrepreneurial intentions, highlighting the role of entrepreneurial skills, self-confidence, and perceived competence in entrepreneurship, as reported by Esfandiar et al., (2019) and Otache et al., (2021). In addition, subjective norms also have been found to influence entrepreneurial intention, predominantly in the societies where family and social prospects play a significant role in career selection (Lingappa et al., 2020; Farooq et al., 2018).

New research has started to introduce new factors such as entrepreneurship education, sustainability orientation, digital skills, personality traits, innovation capability, and environmental values. For example, entrepreneurship education has been shown to have a significant impact on enhancing entrepreneurial knowledge, self-efficacy and entrepreneurial intention among university students (Shi et al., 2020; Hassan et al., 2021; Jena, 2020). Similarly, in the digital economy, digital competencies have emerged as a vital factor in influencing entrepreneurial aspirations (Bachmann et al., 2024). The results of the previous studies have also revealed that personality traits like innovativeness, risk-taking propensity, optimism and proactiveness are related to entrepreneurial intention (Laouiti et al., 2022; Al-Jubari et al., 2018). Entrepreneurial intention research has grown larger due to the growing interest in sustainability. Research on Sustainable and Green entrepreneurship has identified that social responsibility, environmental values and sustainability issues are important factors that shape entrepreneurial Intentions. (Peng et al., 2021; Tiwari et al., 2017).

Nevertheless, the understanding of entrepreneurial intention among Generation Z is an imperative research priority. Generation Z raised in a different environment to previous generations who are defined by social media, digital connectivity, technology change and career change. They exhibit the different career expectations, better digital literacy and higher exposure to entrepreneurial role model.

Since this generation is going to be a significant factor impacting future entrepreneurial ecosystems, it is important to explore the factors affecting entrepreneurial intention among Gen Z. The current study is intended to explore the relationship between included factors namely attitude towards Entrepreneurship, Subjective Norms, Perceived Behavioural Control and Entrepreneurial Intention of the GenZ participants.

Theoretical Underpinning and Hypotheses Development

• Attitude Toward Entrepreneurship and Entrepreneurial Intention

Attitude toward entrepreneurship is the extent to which an individual perceives entrepreneurship as desirable and worthwhile. In the Theory of Planned Behaviour, it is believed that a positive attitude will make an individual more likely to form entrepreneurial intention. That is, if students think that entrepreneurship is a good career choice, they are more likely to consider starting a business.

This association has been well established in previous studies. Liñán and Chen (2009) revealed that the positive attitude of university students towards entrepreneurship had a positive influence on their entrepreneurial intention. Miranda et al. (2017), Mahmood et al. (2019), and Otache et al. (2021) reported similar findings, noting that positive attitudes towards entrepreneurship are correlated with higher entrepreneurial intentions. These studies reveal that attitude is not only a general opinion but it is an important psychological factor which affects the intention to pursue a particular career.

The latest studies also indicate that exposure, education and awareness of opportunity are factors that affect entrepreneurial attitude. Entrepreneurship education improves the understanding of business creation, and makes entrepreneurship look more realistic and desirable (Jena, 2020; Shi et al.,

2020). Similarly, the skills acquired through digitalization and thinking in innovation have made young people more receptive to entrepreneurship as they perceive it as a modern and viable career option (Bachmann et al., 2024). But, despite numerous studies testing this association, there is a lack of evidence in the case of Indian Gen Z students. Therefore, it is crucial to investigate if the attitude towards entrepreneurship still significantly affects entrepreneurial intention for this specific group.

H₁: "Attitude towards entrepreneurship has the significant positive influence on entrepreneurial intention."

- **Subjective Norms and Entrepreneurial Intention**

Subjective norms denote to the pressure or encouragement that comes from the society. Society comprises of all the people who are important to us such as parents, friends, mentors or teachers. In the context of entrepreneurship, when such important people like or support of business creation, student may feel more confident about choosing entrepreneurship as a career path. TPB suggests that such social approval will have a significant impact on entrepreneurial intention.

Subjective norms have been found to be important in entrepreneurship in several studies. Lingappa et al., (2020) stated that family, academic and peer influence significantly affected the entrepreneurial intention of students. Farooq et al., (2018) also reported that supportive social environment had a significant impact on entrepreneurship intentions. Moreover, family role models are found to be the channel through which EI can be passed on to next generations (Chin et al., 2012) and the environment of the university and the social support systems have a positive impact on the positive attitude of students towards entrepreneurship (Mustafa et al., 2016).

These findings indicate that there is an important role of social influence. Family expectations and friends' opinions may affect the individual's thinking about his future job, particularly in the case of students who are under study. This effect may vary from age group to age group and from culture to culture. Given the fast-changing social and digital landscape of the Gen Z students in India, it is pertinent to examine if subjective norms still have the same impact on entrepreneurial intention.

H₂: "Subjective Norms positively and significantly affects entrepreneurial intention."

- **Perceived Behavioural Control and Entrepreneurial Intention**

Perceived behavioural control states to a person's faith that he or she has the ability, resources and confidence to execute entrepreneurial tasks successfully. Entrepreneurial intention is more likely to be formed by people who has faith that they can handle the problems of entrepreneurship in TPB.

Previous research repeatedly indicates that one of the most robust determinants of entrepreneurial intentions is perceived behavioural control. Esfandiar et al., 2019 revealed that there is a significant relationship between one's confidence in his or her entrepreneurial ability and intention to start a venture. Otache et al., (2021) discovered that individuals who feel they can cope with the challenges of entrepreneurship are more inclined to go into entrepreneurship. Moreover, Shi et al., (2021) and Hassan et al., (2021) found that entrepreneurship education and exposure to entrepreneurship increase students' self-confidence in their entrepreneurial skills.

The relationship is important because a lot of students might enjoy the concept of entrepreneurship but they're not sure if they're ready or not. By providing training, imparting knowledge, and building practical skills, students are more inclined to think that entrepreneurship is achievable. Despite the fact that this relationship has been proven in many studies, it is important to validate in the context of Indian Gen Z students because the level of confidence, perception of exposure and opportunity of this generation may vary from previous generations of students.

H₃: "Perceived behavioural control has the significant positive influence on entrepreneurial intention."

- **Entrepreneurial Intention Among Generation Z**

Generation Z is an important target group in the field of entrepreneurship research as they have been raised in a digital, connected and rapidly evolving world. Gen Z are more familiar with social media, technology, start-up culture and online business models than previous generations. Thus, entrepreneurship can seem to them as a flexible and attractive career option.

Research indicates that Gen Z is attracted to the entrepreneurship for its promise of independence, creativity, innovation and impact. This generation is especially interested in digital

entrepreneurship, social entrepreneurship, and sustainable entrepreneurship (Bachmann et al., 2024; Peng et al., 2021). But entrepreneurial intention of the Gen Z is not formed in isolation. It depends on their attitudes, the opinion of others around them, their self-confidence in entrepreneurship and the educational environment in which they are learning.

This makes Gen Z a very relevant target group for research based on TPB. Given that this generation is likely to be a key part of the future entrepreneurial landscape, it is important to understand how entrepreneurial intentions are formed to provide valuable insights for educators, policy makers and start-up support institutions.

• Rationale for the Study

Entrepreneurial intention has been extensively researched, and there are some gaps in the literature. Most recent studies have investigated new variables (e.g., digital competencies, environmental values, personality traits), and the basic TPB model has not been tested with recent youth cohorts. Additionally, much of the existing evidence is from developed economies, and emerging countries like India are under-explored, despite having a large youth population and a burgeoning start-up ecosystem.

Another key point is that despite the values, career expectations, and technology exposure that distinguishes it from general student samples, Generation Z is not yet as well studied. Furthermore, earlier results on attitude and subjective norms and perceived behavioural control are not always consistent. Some studies find that perceived behavioural control is the most important factor, others that attitude is the most important factor, and yet others that social influence is the most important factor. The mixed results suggest that empirical tests need to be done more specifically.

Hence, the present study attempts to fill this gap by exploring the significant role of attitude towards entrepreneurship, subjective norms, and perceived behavioural control in the entrepreneurial intention of Indian Gen Z students using structural equation modeling.

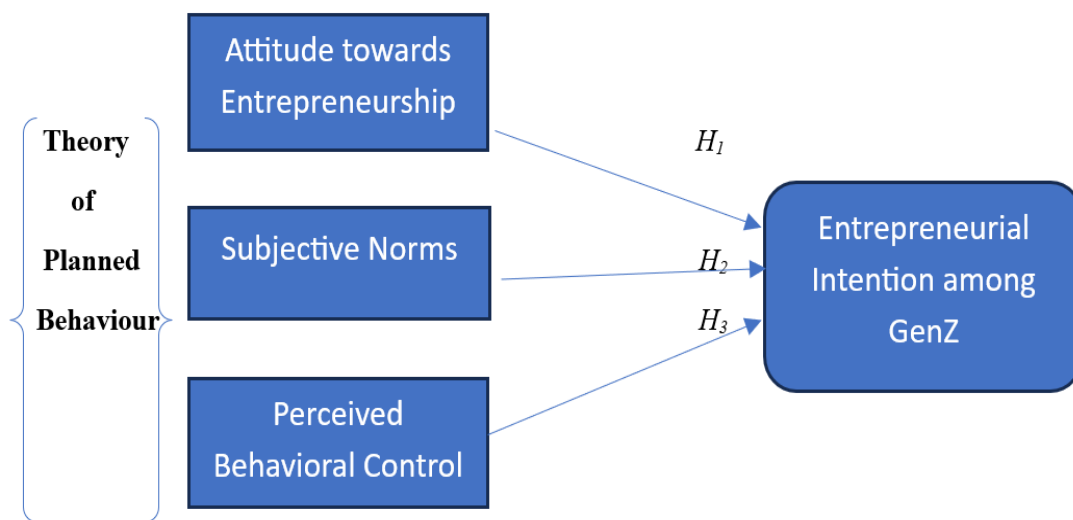


Figure 1: Research Model

Research Design

The research study is a quantitative and descriptive research design which is based on the well-defined research problem, research objectives and research hypothesis. The study is thus deductive in nature, where the hypotheses are based on the existing theory and tested with the survey responses, and examined with respect to intentions, which are based on theory of planned behaviour. The unit of analysis is individual respondents – people from the Gen Z. This research design helps in maintaining methodological rigor and helps in gaining in-depth insights in the understanding of Entrepreneurial intention of young generation in the Indian context.

Results

Table 1: Profile of Respondents

Demographic Variable	Category	Frequency (n)	Percentage (%)
Age	18–20 years	42	37.5
	21–23 years	46	41.1
	24 years and above	24	21.4
Gender	Male	70	62.5
	Female	40	35.7
	Prefer not to say	2	1.8
Educational Level	Graduate	76	67.9
	Postgraduate	36	32.1
Interest in Startup	Yes	112	100
Frequency of Searching for Startup Ideas	Very frequently	54	48.2
	Frequently	42	37.5
	Rarely	16	14.3

In this study, total 112 respondents have participated. Out of 112, 41.1%(n=46) were in the category of 21-23 years, 37.5%(n=42) belongs to the category of 18-20 years and remaining 21.4%(n=24) were from 24 and above age group. 62.5%(n=70) were male, 35.7%(n=40) were female and 1.8%(n=2) has not disclose their gender.

With respect to educational qualification of respondents, 67.9%(n=76) were graduate and 32.1%(n=36) were post graduate. All respondents showed interest in startups, representing that the sample consisted of only those individuals who are inclined towards entrepreneurial activity. Further, the study reported that 48.2%(n=54) respondents searching for startup ideas very frequently, 37.5%(n=42) searching for startup ideas frequently and 14.3%(n=16) doing so rarely.

Table 2: Measurement Model Assessment

Construct	Item	Outer Loading	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
AT	AT1	0.836	0.735	0.738	0.851	0.656
	AT2	0.736				
	AT3	0.854				
EI	EI1	0.823	0.694	0.709	0.830	0.621
	EI2	0.830				
	EI3	0.705				
PBC	PBC1	0.830	0.727	0.730	0.846	0.647
	PBC2	0.783				
	PBC3	0.799				
SN	SN1	0.738	0.668	0.676	0.818	0.600
	SN2	0.774				
	SN3	0.811				

The measurement model was examined prior to testing the structural relationship. The outer loadings were in the range of 0.705 to 0.854 which is above the cut-off of 0.70 and is acceptable (Hair et al, 2022). Cronbach's alpha values ranging from 0.668 to 0.735, indicates the satisfactory level of Internal Consistency. The composite reliability values ranged from 0.818 to 0.851, which indicated that the constructs were reliable (Nunnally & Bernstein, 1994; Hair et al. 2022). The average variance extracted values were between 0.600 and 0.656, which are greater than the criterion value of 0.50 (Fornell & Larcker, 1981), thus establishing the convergent validity.

Table 3: Discriminant Validity: Fornell & Larker Criteria

	AT	EI	PBC	SN
AT	0.810			
EI	0.735	0.788		
PBC	0.747	0.752	0.804	
SN	0.671	0.690	0.620	0.775

The square root of AVE for each construct was also greater than the inter-construct correlation, thus demonstrating discriminant validity. This validates the four constructs that are empirically different (Fornell & Larcker, 1981) presented in table no 3.

Table 4: Collinearity Assessment: VIF

	VIF
AT1	1.746
AT2	1.247
AT3	1.776
EI1	1.437
EI2	1.478
EI3	1.243
PBC1	1.493
PBC2	1.417
PBC3	1.398
SN1	1.246
SN2	1.366
SN3	1.318

The values of VIF as shown in table no. 4 were between 1.243 to 1.776 which is well below the standard value of 5.0 (Hair et al., 2022), thus there was no concern about multi-collinearity between indicators and constructs.

Table 5: R square and adjusted R-square

	R-square	R-square Adjusted
EI	0.672	0.663

Structural model assessment: After getting the relevant results from measurement model, a structural model assessment was carried out (see Table 5). The PLS-SEM bootstrapping technique was used at 5% significance level. Bootstrapping is non-parametric approach for measure of the predictiveness of the structural model with R², path coefficients (Hair et al., 2022). Table 5 displays the value of R² which is 67.3% for entrepreneurial intention. The R² value is an indicator of the high explanatory power of the model and its high predictive power (Hair et. al., 2022; chin, 1998).

Table 6: Model Fit

	Saturated Model	Estimated Model
SRMR	0.094	0.094
d_ULS	0.696	0.696
d_G	0.331	0.331
Chi-square	213.712	213.712
NFI	0.666	0.666

Overall fit of the model was evaluated by the standardized Root Mean Square Residual (SRMR), d_ULS, d_G, Chi-square and Normed Fit Index (NFI) as shown in Table 6. The SRMR value of 0.04 indicates a good model fit, meaning it is a good representation of the observed data (Hair et al., Henseler et al., 2016). The d_ULS (0.696) and d_G (0.331) values do not suggest any significant model misspecification and the NFI value (0.666) suggests moderate level of model fit.

The overall fit of the model is acceptable and it is appropriate for structural model assessment and hypothesis testing.

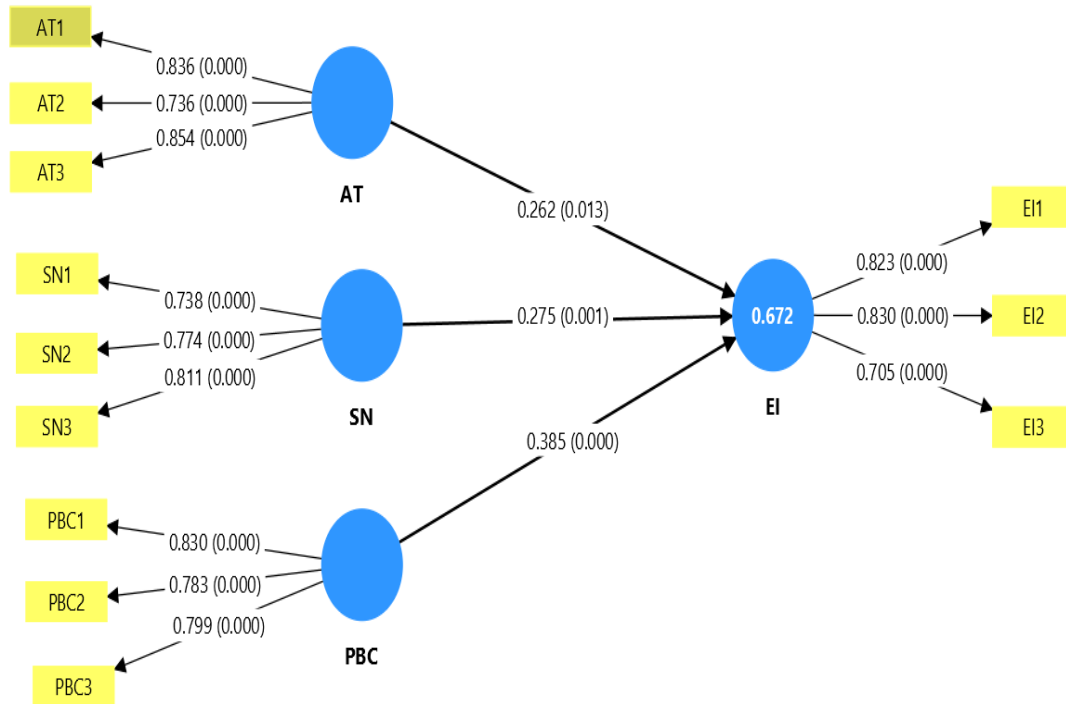


Figure 2: Model Diagram from Bootstrapping
Table 7: Path Co-efficient & Hypothesis Testing

Hypothesis	Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Decision
H1	AT -> EI	0.262	0.258	0.105	2.498	0.013	Supported
H2	SN -> EI	0.275	0.283	0.083	3.324	0.001	Supported
H3	PBC -> EI	0.385	0.385	0.094	4.089	0.000	Supported

Evaluation of the structural model was done by the bootstrapping procedure. The results show that all three antecedents as proposed in the Theory of Planned Behaviour have a significant influence on Entrepreneurial Intention among the Gen Z students. The results of the hypotheses for the direct path are explained in Table 7, all the path relations in model are positive and statistically significant.

Attitude towards entrepreneurship had a positive and significant impact on entrepreneurial intention ($\beta = 0.262$, $t = 2.498$, $p = 0.013$). This indicates that having positive attitude towards entrepreneurship will increase the chances of the students to think about entrepreneurship as a career option. Hence, H1 is accepted.

Subjective norms also had a significant positive effect ($\beta = 0.275$, $t = 3.324$, $p = 0.001$). This suggests that the influence of family, friends, and important others is a key factor in developing Gen Z students' entrepreneurial aspirations. Hence, H2 is supported.

The strongest positive effect was for perceived behavioural control on entrepreneurial intention ($\beta = 0.385$, $t = 4.089$, $p < 0.001$). This discovery means that students with high self-efficacy, self-knowledge and self-confidence in their ability to start up a business are more likely to form entrepreneurial intentions. So H3 is correct.

Of the three predictors, Perceived Behavioural Control proved to be the most influential predictor of Entrepreneurial Intention followed by Subjective Norms and Attitude towards Entrepreneurship.

Discussion

This study evaluated the entrepreneurial intention of the Generation Z students using the Theory of Planned Behaviour (TPB). From the result, we conclude that attitude towards entrepreneurship, subjective norms and perceived behavioural control have positive and statistically significant impact towards entrepreneurial intention. In this case, the perceived behaviour control is conformed as the most significant determinant of Entrepreneurial intention followed by subjective norms and Attitude towards Entrepreneurship. Thus, these findings indicate that TPB is applicable to explain entrepreneurial aspiration of young students.

The positive relationship between attitude towards entrepreneurship and entrepreneurial intention indicates that students with positive attitude towards entrepreneurship, which is an attractive and reward generating career option, are more likely to consider starting their own businesses. This indicates that the factor like innovation, freedom, money and self-employment encourage students to be entrepreneurs. Entrepreneurship education, can also help the students to take part in start-up related activities which further, helps in strengthening the positive attitudes and facilitates entrepreneurial thinking.

The study also confirmed that subjective norms have significant impact on entrepreneurial intention. The family, friends, mentors and peers affect the career choice to become an entrepreneur. In the Indian context, family member's and society's opinion often influence career decisions and their support can enhance encouragement and boost their confidence. This discovery emphasizes the need for the establishment of a supportive entrepreneurial culture in families and society outside the educational institutions.

Out of the three determinants, perceived behavioural control is found to be the strongest determinants of entrepreneurial intention. The result showed that students who feel they have the knowledge, skills and resources needed to establish and manage a business successfully, have a greater entrepreneurial intention. The result underscores the entrepreneurial self-belief and confidence are important in altering entrepreneurial aspiration into actual behaviour. Thus, it is recommended that educational institutions should offer practical exposure through business incubation centres, start-up competitions, internship, mentoring and skills development programmes to enhance the entrepreneurial competence of the students.

The results indicate that the entrepreneurial intention of the students from generation Z is not solely influenced by positive attitudes, but by positive attitudes along with supportive social environment and confidence. These dimensions can be combined to ensure positive impact in the growth of future entrepreneurs who can contribute to innovation and economic growth.

Conclusion and Implication

In this study, the factors affecting entrepreneurial intentions of the students in Generation Z were examined with the theory of planned behaviour. Results indicated that positive attitude to entrepreneurship, social support and self-efficacy, combined, drive the intention to enter into entrepreneurship. Perceived behaviour control was the strongest. Students seem more

The study validates the finding that students with positive attitudes towards entrepreneurship, support from their social environment and self-efficacy are more likely to engage in entrepreneurship. The study adds to existing work by confirming the relevance of TPB in elucidating entrepreneurial intention for young Indian students. Since entrepreneurship is increasingly being seen as the will to create jobs and to improve the economy, it is important to know the psychological and social factors that drive young people to become entrepreneurs.

In terms of policy, the government and entrepreneurship development organizations that provide entrepreneurship programs need to concentrate on creating a conducive entrepreneurial environment for young entrepreneurs. Enabling policies for start-up funding, development of digital skills, awareness programs, mentorship networks, and access to financial assistance can encourage young people to engage in entrepreneurship.

The results also offer important practical implications for education institutions. Entrepreneurship education along with experiential learning should be provided in the universities and colleges through the conducting of Start-up Boot Camps, Incubation facilities, Innovation challenges, Mentoring sessions, and

Industry interaction. These programs can enhance entrepreneurial abilities, foster self-confidence, and inspire students to convert innovative concepts into entrepreneurial ventures.

The study also has a lot of societal implications. Promoting entrepreneurship amongst the youth can help in job creation, technological innovation and economic growth. Young Entrepreneurs have potential to turn job creator instead of job seeker and can help in sustainable economic growth.

The study has its limitations as it only included a specific sample of Generation Z students and only three constructs of theory of planned behaviour were used. Future studies could involve other factors such as digital competencies, financial literacy, Entrepreneurial education, Entrepreneurial self-efficacy and personality traits. Future research could be longitudinal in nature and comparisons could be made between different regions as this might give further insights into the conversion of Entrepreneurial intentions into actual behaviour over time.

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