

Impact of risk taking propensity and entrepreneurial attitude on entrepreneurial intent through moderating role of universities

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ABSTRACT

The purpose of this study is to investigate the relationship between risk taking propensity, entrepreneurial attitude and entrepreneurial intent through moderating role of universities among university students of (Punjab) Pakistan. This study provides a comprehensive answer to the research question of how universities are playing a role to impact the entrepreneurial intent of university students. A survey questionnaire was used to collect data from faculty of management sciences students of different departments at various universities in (Punjab) Pakistan. Total 341 student's data found to be correct for analysis. Factor analysis, reliability, and regression and correlation analysis was the techniques to analyse the links between the study variables. There is a positive significant impact of risk taking propensity on entrepreneurial intent, entrepreneurial attitude on entrepreneurial intent, risk taking propensity with moderation of universities on entrepreneurial intent and entrepreneurial attitude with moderation on entrepreneurial intent as these results are also supported by the study of (Zollo et al. 2017). At the last, this paper also presents some implications, limitations and suggestions for future research.

Keywords: Risk taking propensity, Entrepreneurial attitude, Entrepreneurial intent, Universities, Pakistan.

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INTRODUCTION

Entrepreneurship refers to the process of starting a business. An entrepreneur is a person who starts a new firm and bears the most of the risks while reaping the majority of the benefits. The entrepreneur is frequently portrayed as a creator of new ideas, products, services, and/or business/or operations. The process of starting a new business, formation and management of a new company with the goal of pursuing a unique, innovative opportunity to growing rapidly and profitably is called entrepreneurship. Entrepreneurship refers to the dynamic process of value creation by taking risk (Haddoud et al. 2022). Entrepreneurship is defined as the creative pursuit of business prospects. Entrepreneurship refers to the abilities and creativity of the entrepreneurs to take initiative to engage themselves in productive manners to achieve their ultimate goals in business. Entrepreneurship is the process of establishing a business to produce goods and sell them in the market in order to earn maximum profit. Someone who begins their own business is known as an entrepreneur. Entrepreneur is a person with the capacity and attitude to start a business, either to produce goods or to provide services, and to profit from it (Huang-Saad, Bodnar, and Carberry 2020). The development of entrepreneurial culture is a vital tool for social and economic growth. It has been systematically recognized that entrepreneurship is absolutely essential to economic progress. The creation of new activities through entrepreneurship promotes economic growth. There are many opportunities associated with entrepreneurship and these opportunities can be exploited by providing necessary entrepreneurship education to university students (Fiore, Sansone, and Paolucci 2019).

Entrepreneurship is especially important for universities as it allows them to claim to be active players and contributes to the economic and social development of the region. In this context, entrepreneurship education may help to improve entrepreneurial activity (Mahmood et al. 2021). Universities play a crucial role in increasing the risk taking propensity of their students, motivating them towards future entrepreneurial activity. The main goal of entrepreneurship education is to encourage students to become an entrepreneur as a profession of choice; this would lead to a modification in student's attitude towards entrepreneurship (Alharbi, Almaahdi, and Mosbah 2018). Entrepreneurship education is to awaken suppressed entrepreneurs by providing such an atmosphere at the universities in which they start their career to with the possibility to become an entrepreneur. There are numerous factors that have proven captivating during the course of study to start their own business. Furthermore, students respond more positively to role models and success stories to assist students by hosting events that appreciate entrepreneurship, such as contests and professional workshops, and to provide a stage for university alumni who have become successful entrepreneurs (Purwanto 2019).

Entrepreneurship education is important for the socioeconomic development. For the economic and social development of their region, many universities highlight the importance of entrepreneurship education by providing themselves as dynamic agents. To motivate students to participate in entrepreneurial activities, it is necessary that to assess the features that enhance the entrepreneurial behaviour (Mahmood et al. 2021). According to researchers, entrepreneurship is the result of participating cognitive factors

like skills and knowledge with motivation factors. Thus entrepreneurial activity can be increased through entrepreneurship education because it promotes the students to utilize their skills and knowledge and encourage them to take entrepreneurial action (Alharbi et al. 2018). Entrepreneurship trainings inspire to take risks since enhances the risk taking propensity, entrepreneurial attitude, and entrepreneurship skills inclusive of traits, behaviour, and skills, and as a result it fosters the students to prepare themselves with the uncertainty, trouble and disruption. Entrepreneurial motivation refers to the process by which students use abundant energy to engage in entrepreneurial activities and invigorate them to achieve their entrepreneurial goals (Barba-Sánchez and Atienza-Sahuquillo 2018). Entrepreneurial motivation refers to a set of relevant personal goals that potential entrepreneurs are aiming for and they can be achieved through entrepreneurship. This strong decision motivates them to act with an entrepreneurial spirit in order to succeed. This study aims to bridge the gap in literature by examining the impact of risk-taking and entrepreneurial attitudes on entrepreneurial intent through the moderating role of universities (Kwong et al. 2022).

This study aims to explore the risk taking propensity, entrepreneurial attitude and entrepreneurship education role provided by the universities in order to improve the entrepreneurial intent of the students so that they could contribute toward their economy and county and become a role model in creating opportunities rather doing jobs. This will reduce the unemployment level of the country and it will eliminate the poverty of the county. The universities role will also be highlighted and they have an important contribution not only in academic field but also in the practical field and on real grounds. Economic growth and sustainable development is possible with this approach if it is employed with true letter and spirit (Dr. Vladimir 1967).

Until date, various empirical studies have measured at entrepreneurial intent among university students, with some of them seeing them as a source of future entrepreneurs. Their attitude and understanding of entrepreneurship are likely to influence their future desire to create their own firms (Colombelli et al. 2022). Based on this premise, primary concern is to investigate the internal elements that influence student entrepreneurial inclinations and family background, gender, age, education, and previous business experiences have all been linked to entrepreneurial goals in the literature (Hassan et al. 2020). However, the focus of this research is on university student's readiness to take entrepreneurial risks. More precisely, the current study compares the risk-taking propensity of students at universities both privately and publicly owned. This research adds to our understanding of what motivates people to start businesses. Furthermore, rather than focusing on the external inducements of the economic environment, the "why" of entrepreneurship is studied by looking at the internal motivations of students (Kwong et al. 2022). Because entrepreneurial orientations are more likely to meet uncertainty, the entrepreneurship process often involves some risk; hence, the more the tendency to analyse risks, the higher the entrepreneurial aspirations should be among students (Alharbi et al. 2018). This research revolves around the following research questions: "Do student intentions differ as a result of risk propensity differences?" Does a person's risk aversion influence his or her entrepreneurial goals? How can university students develop an entrepreneurial mind-set? Is there a link between personality traits and entrepreneurial ambitions, either direct or indirect?" As a result, the primary goal is to determine whether there is a link between student's willingness to take risks and their entrepreneurial intentions, as well as the reasons for the differences in entrepreneurial

intentions and risk-taking propensity between students from private and public universities. Universities are increasingly connected to the business world, and university-industry collaboration has spread across numerous platforms. As a result, it is critical to investigate the risk and intention levels of potential entrepreneurs, as well as how entrepreneurship education contributes to their future careers. As a result, these are the primary objectives of this study. This study will first explore the ideas of intention and readiness to accept risk in the study, and then define some basic concepts relevant to our theoretical framework, and lastly discuss the analyses and findings.

LITERATURE REVIEW

The literature consists of the following concepts of entrepreneurship in economic perspective, theoretical perspective and stakeholder perspective included risk taking propensity, entrepreneurial attitude, role of universities in entrepreneurship education and entrepreneurial intent (Purwanto 2019). Entrepreneurship is more likely to be defined as the creation of new business with new designs and ideas by offering product and services. People who are running their own business is called entrepreneur (Mei, Lee, and Xiang 2020). Entrepreneurship also referred to the ability and willingness to establish and manage new business under uncertainty and risk in return of profit (Liu et al. 2022). Understanding entrepreneurship is essential in the development of less developed countries. Many societies have not placed an importance on entrepreneurship. Individuals with certain psychological characteristics can engage in entrepreneurial activities. Most self-assured people are willing to take risks in order to achieve their business objectives. Entrepreneurship creates an efficient business structure which opens up a wide range of business opportunities for others (Liguori et al. 2018).

Theory of planned behaviour is based on the supposition of an individual's intent and the ability to make a conscious decision towards the career enhancement. As per the theory of planned behaviour, the individual objective is to perform a behaviour that is affected by three elements, which are known as antecedents of motivation. Positive results from behaviour encourage individuals to carry on activities which motivate them to exploit the opportunities (Mei et al. 2020). Social Norms about entrepreneurship helps in creation of an individual's favourable attitude regarding entrepreneurship. Entrepreneurship education refer to the sharing business knowledge by providing formal lesson that inform, educate and train students for start-up new business. Entrepreneurship education enhances the level of entrepreneurial behaviour and attitude that encourage students to become an entrepreneur (Cui, Sun, and Bell 2021).

The spirit about creation of new business venture within individuals enabled them to compete with the circumstances of risk and uncertainty. The important question that needs to be investigated is how the entrepreneurial spirit leads to entrepreneurial manners enhanced within individuals (Liguori and Winkler 2020). Additionally, entrepreneurial behaviour is more likely to be seems as a search for opportunities and his or her ability to take risk in order to accomplishment of certain objectives (Kwong et al. 2022). The term entrepreneurs referred to those people who are extremely confident, determined, creative, familiar with the dynamic market trend and have an ability to interpret an idea into actual business. These individuals looks like risk takers but because holding experties of these things their risk taking is extra calculative than ostensible (Huang-Saad et al. 2020). Entrepreneurship education provide knowledge and to make consciousness for entrepreneurship as a profession selection and lead to a modification in attitude towards

entrepreneurship. The objective of entrepreneurship education is to awaken undeveloped entrepreneurs. It involves forming such atmosphere at the educational sector in which students can get opportunity to become an entrepreneur (Hassan et al. 2020).

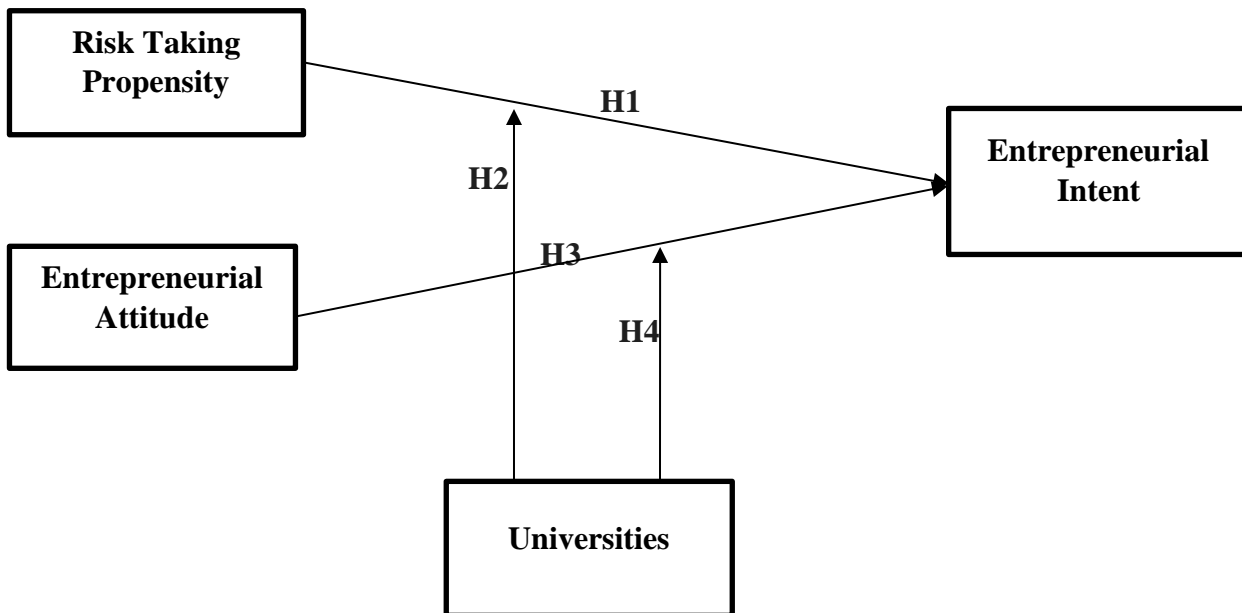
Entrepreneurship education importance has increased significantly over the last decade due to change in scenario of employment level in different countries of the world (Mahmood et al. 2021). There are many entrepreneurship education programs available on entrepreneurial motivation, skills, commercialization of technology, new business creation and success (Haddoud et al. 2022). The main purpose of entrepreneurship education programs is to awaken dormant entrepreneurs and most importantly to raise awareness of entrepreneurship as a career opportunity. According to research based on an extensive meta-analysis of entrepreneurship outcomes and found a positive link between entrepreneurship and entrepreneurship outcomes (Fiore et al. 2019).

Many scholars stated that entrepreneurship education can increase entrepreneurial motivation, the capacities of entrepreneurial intention and entrepreneurial attitude by underlining the advantages of entrepreneurship and using entrepreneurs as guest speakers and case studies depicting the benefits of entrepreneurship to the students being potential entrepreneurs (Dr. Vladimir 1967). Entrepreneurship education also contribute to entrepreneurship development by preparing students with the essential skills and providing them support for creating a new venture (Cui et al. 2021).

Many researchers concluded that by providing right skills and continuous interaction among students raise the entrepreneurial motivation among students and the desire to become an entrepreneur (Colombelli et al. 2022). The society can confidently affect entrepreneurial motivation by revelling and identifying the role played by entrepreneurs. The higher the entrepreneurship is esteemed by the society as a feasible career choice the more will be the motivation to engage in entrepreneurship activities (Boldureanu et al. 2020).

These studies finally led to the decision about the significance of entrepreneurship education to increase the progress of new entrepreneurs from the community as well as entrepreneurs from among the college and university students.

Proposed Model



To determine the impact of risk-taking propensity and entrepreneurial attitudes on entrepreneurial intent based on research objectives, theoretical and empirical literature reviews using a moderating variable university: The following hypothesis was proposed.

H1: There is a significant relationship of risk taking propensity on entrepreneurial attitude.

H2: There is a significant moderating effect of universities on risk taking propensity and entrepreneurial intent.

H3: There is a significant relationship of entrepreneurial attitude on entrepreneurial intent.

H4: There is moderating effect of universities on entrepreneurial attitude and entrepreneurial intent relationship.

Methodology

The population of this research consists of university students of Punjab, Pakistan. Both public and private sector universities are selected on the basis of convenience random sampling method. The students who have studied the subject of entrepreneurship subject are selected as a as a sample of this particular study. In order to obtain the data through surveyed questionnaire the students are approached are their classes after get approval from the respected head of the department. Initially, 500 questioners are distributed among various class students out of which 470 questionnaires were returned but only 431 were found to be complete for further analysis. The response rate was 86.2% which is very good to generalize the results of this study on the population. The four measurement scales related to the study variables were used in this study in with the help of the

literature in order to generate a questionnaire for this present study. The questionnaire is started from the demographic questions. The risk taking propensity which is independent variable is measured through 10 questions. Entrepreneurial attitude is also an independent variable which is measured through 03 questions. While the moderating variable university and dependent variable entrepreneurial intent is measured through 06 questions each. All the questions are set in order to capture response from the respondents on a five point likert scale. The same scale is used in the study of (Zollo et al. 2017)in Italy in order to conduct the research. Data is collected from selected cities such as Multan and Faisalabad on the basis of convenience. Faculty of management sciences students specially department of commerce, department of business administration, banking and finance and public administration departments are selected because this subject is included in the course outlines approved by higher education of Pakistan. Data analysis like descriptive statistics, factor analysis, reliability analysis, correlation and regression analysis is done with the help of SPSS 26.

Results and Discussions

The statistical analysis of the data shows the different results of various sections of the questionnaire and these results are presented below in the form of tables. The complete detail of the demographic variables is presented below in Table 01.

Table 1:

Demographic Variables	F	%
Gender		
Male	296	68.7
Female	135	31.3
Age		
19-22	225	52.2
23-25	191	44.3
26 and above	15	3.5
Programme		
Bachelor	214	49.7
Master	166	38.5
M.Phil	51	11.8
Department		
Commerce	264	61.3
Business Administration	97	22.5
Public Administration	12	2.8
Banking & Finance	58	13.5
Semester		
2 nd	63	14.6
4 th	88	20.4
6 th	137	31.8
8 th	143	33.2
University		
Public Sector	406	94.2
Private Sector	25	5.8

Factor analysis is done in this study of all the variables. As per standard the factors with factor loading of less than .50 is excluded from this study. Only 03 risk taking propensity items were excluded due to low factor loading while other 07 are included in the study.

All other variables loading was above than .50. The detail factor analysis is given below in TABLE 02.

Table 2: Factor Analysis

Risk taking propensity (KMO=.848)	
1. I am willing to try anything once	.787
2. I seek adventure	.741
3. I avoid dangerous situation	.717
4. I stick to the rules	.709
5. I enjoy being reckless	.652
6. I would never go hang-gliding or bungee-jumping	.650
7. I seek danger	.576
Entrepreneurial Attitude (KMO=.630)	
1. I'd rather found a new company than be the manager of an existing one	.756
2. I'd rather be my own boss than have a secured job	.731
3. You can only make big money if you are self-employed	.719
Universities (KMO=.796)	
1. My university supports building multi-disciplinary student teams	.756
2. The university actively promotes process of founding a new company	.737
3. The courses provide student with knowledge to start new company	.719
4. The university provides a strong network of new venture investors	.699
5. The creative atmosphere inspires us to develop ideas for new business	.693
6. The courses foster social and leadership skills needed by entrepreneurs	.526
Entrepreneurial Intent (KMO=.652)	
1. I intend to set up a company in the future	.740
2. I am saving money to start a business	.688
3. I search for business start-up opportunities	.688
4. I read books on how to set up a firm	.671

Descriptive analysis is also done in this study in order to provide complete information about sample size, minimum and maximum value given by respondents, mean and standard deviation values. Here below TABLE 03 is showing the complete analysis of the sample.

Table 3: Descriptive Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Risk taking propensity	431	1.20	5.00	3.5777	.62663
Entrepreneurial attitude	431	1.33	5.00	3.4965	.95880
Universities	431	1.33	5.00	3.5066	.86701
Entrepreneurial Intent	431	1.00	5.00	3.7071	.80976
Valid N (listwise)	431				

Table 4: Correlation among Independent, Dependent and Moderating variables

Variable	Risk taking propensity	Entrepreneurial attitude	Universities	Entrepreneurial intent
Risk taking propensity	1	.582**	.570**	.493**
Entrepreneurial attitude		1	.514**	.436**
Universities			1	.496**
Entrepreneurial Intent				1

The correlation values between these variables show an important and direct relationship. Increased entrepreneurship leads to increased risk-taking and entrepreneurship. As value.496 shows, moderate variables (universities) have a positive relationship with dependent variables (entrepreneurial intent). The value of the correlation between risk appetite and entrepreneurial attitudes indicates that an increase in both leads to an increase in entrepreneurial intent. As a result, these variables have important and direct relationships and these results are consistent with the study of (Haddoud et al. 2022).

Table 5: Reliability Analysis

Variable	Nature of Variable	No of Items	Cronbach alpha Value
Risk taking propensity	Independent Variable	07	.812
Entrepreneurial attitude	Independent Variable	03	.575
Universities	Moderating Variable	06	.782
Entrepreneurial Intent	Dependent Variable	04	.645

The above table shows the Cronbach values of all variables independent variables i.e. risk taking propensity and Entrepreneurial attitude, dependent variable i.e. Entrepreneurial intent and universities which is the moderator are .812, .575, .782 and .645 respectively. It means that instruments are reliable and these results are consistent with the study of (Haddoud et al. 2022).

Regression analysis

In order to analyse the collected data using SPSS for accepting and rejecting the hypothesis which was formed earlier in this study regression analysis is done according to the guide lines provided by the baron and kenney (Baron & Kenny, 1996).

Table 6:

(IV) Independent Variable, (MV) Moderating Variable, (DV) Dependent Variable

Hypothesis		β	R^2	Adjusted- R^2
H1: Risk Taking Propensity Entrepreneurial intent	(IV) (DV)	.493	.243	.241
H2: Risk Taking Propensity Universities Entrepreneurial intent	(IV) (MV) (DV)	.312 .319	.312	.263
H3: Entrepreneurial Attitude Entrepreneurial intent	(IV) (DV)	.436	.190	.188
H4: Entrepreneurial Attitude Universities Entrepreneurial intent	(IV) (MV) (DV)	.245 .370	.290	.287

The results shown in the table given below shows that all the four study hypothesis are significant and accepted. All the values related to B , R^2 -square and adjusted R^2 are significant. According to H1, the risk taking propensity has a significant impact on entrepreneurial intent results states that the value of B is .493, the value of R^2 -square is .243 and the value of adjusted R^2 is .241 because of these significant values the H1 hypothesis is accepted and these results are consistent with the study of (Haddoud et al. 2022). According to H2, the risk taking propensity has a significant impact on entrepreneurial intent with moderating effect of universities results states that the value of B is .312 for risk taking propensity and .319 for universities, the value of R^2 -square is .312 which has been increased due to the moderating effect and the value of adjusted R^2 is .263 which is also increased due to moderating effect because of these significant values change the H2 hypothesis is accepted these results are consistent with the study of (Hassan et al. 2020). According to H3, the entrepreneurial attitude has a significant impact on entrepreneurial intent results states that the value of B is .436, the value of R^2 -square is .190 and the value of adjusted R^2 is .188 because of these significant values the H3 hypothesis is accepted these results are consistent with the study of (Hassan et al. 2020). According to H4, the entrepreneurial attitude has a significant impact on entrepreneurial intent with moderating effect of universities results states that the value of B is .245 for entrepreneurial attitude and .370 for universities, the value of R^2 -square is .290 which has been increased due to the moderating effect and the value of adjusted R^2 is .287 which is also increased due to moderating effect because of these significant values change the H4 hypothesis is accepted these results are consistent with the study of (Kwong et al. 2022).

CONCLUSION

This study conclude that risk taking propensity and entrepreneurial attitude has a positive significant impact on the entrepreneurial intent, however the impact of universities as a moderating role in this study has been found in greater strength as compared to the other factors such as entrepreneurial attitude and risk taking propensity. According to this, universities has a positive role in order to develop the entrepreneurial culture which

creating jobs for the society and reducing unemployment and contributing toward the economic growth and prosperity of the county. The impact of all independent variables has been significantly enhanced in the presence of entrepreneurship education with the active role of universities. From the above, it is proposed that educational institutions should focus on entrepreneurship education in order to promote entrepreneurial culture. This study, like any other study, has some limitations. The limitation of this study is small sample size and only from region of Punjab, Pakistan. A few universities are approached to collect data due to budget constraints. Due to the small sample size, large sample sizes may produce different results. In addition, data was collected only from students who had no experience in entrepreneurship and almost not involved in business. In addition, the effects of gender have not been investigated in this study. Gender differences can lead to different results. This study also suggests some future research directions. First, you can do future research by collecting data from a large sample size. Future studies may use a wider variety of samples to investigate this mixed gender study. Qualitative research can provide more detailed information. Several variables were tested in this study. Different sets of variable combinations may be used in future research. In this study, one moderator, one independent variable, and one dependent variable were used. Future studies will allow us to explore other moderators and mediators to better understand the phenomena of independent and dependent variables used in this study.

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