



RESEARCH PAPER

Individual's Creativity and Entrepreneurial Intention: A
Moderating Role of Family and University

Nazan Habib¹ * Sania Haq Khoso² Arbab Muhammad Shujjauddin³

1. Lecturer, Department of Management Sciences, BUIITEMS, Balochistan, Pakistan
2. Lecturer, Department of Management Sciences, BUIITEMS, Balochistan, Pakistan
3. Lecturer, Department of Management Sciences, BUIITEMS, Balochistan, Pakistan

DOI

[http://doi.org/10.47205/plhr.2022\(6-I\)18](http://doi.org/10.47205/plhr.2022(6-I)18)

PAPER INFO

ABSTRACT

Received:

October 23, 2021

Accepted:

February 05, 2022

Online:

February 06, 2022

Keywords:

Creativity,
Entrepreneurial
Intention,
Family Creativity
Individual
Creativity

***Corresponding
Author**

nazan.habib@buit
ms.edu.pk

Entrepreneurship is widely recognized for its contributions to economic growth, innovation, and employment. This study explores the relationship between individual creativity and entrepreneurial intention, as well as the impact of family support and university creativity on entrepreneurial aspirations. The findings reveal a positive association between individual creativity and entrepreneurial intention, supporting the notion that higher levels of creativity increase the likelihood of having entrepreneurial aspirations. Similarly, a positive relationship between creativity within the family and entrepreneurial intention was observed. However, no significant relationship between creativity in the university and entrepreneurial intention was found. These results emphasize the importance of individual creativity and a supportive family environment in shaping entrepreneurial aspirations. Further research is needed to explore additional factors that influence entrepreneurial intention and validate these findings.

Introduction

Entrepreneurship is now a well-known phenomenon in the world. This field is progressing because of the growth it provides to the economy and has the attention of many researchers (Shi et al., 2020). Throughout the world, entrepreneurship has been recognized for boosting the economy, bringing innovation, and increasing employment (Laguía et al., 2019a). Individuals, or, let's say, entrepreneurs, are generally considered creative because they can come up with ideas that have the potential to change the world or are valuable for businesses. Creativity is not a prerequisite for entrepreneurial Intention, but with creativity, an individual has many chances to have higher entrepreneurial intention (Laguía et al., 2019a). Creativity positively affects entrepreneurial Intention (Shi et al., 2020). Entrepreneurship refers to an individual's ability to change an idea into a startup (Laguía et al., 2019a). Creativity is the transformation of existing ideas into new, novel, and valuable ideas (Zampetakis & Moustakis, 2006a).

This introduction section covers the link between entrepreneurial Intention and Individual creativity. An individual's creativity has a positive impact on an individual's entrepreneurial intention (Zampetakis & Moustakis, 2006a). Individuals' self-creativity is a predator of entrepreneurial intention and passion (Biraglia &

Kadile, 2017). There is a significant relationship between creativity and entrepreneurial intention. It means that the more an individual assesses himself/herself as creative, the more likely he/she will have an entrepreneurial intention (Biraglia & Kadile, 2017). This research further investigates the link between an Individual's Creativity and Entrepreneurial Intention.

This section focuses on the family's relationship between entrepreneurial intention and creativity. Well supportive and creative family environment increases the entrepreneurial intention of an individual (Zampetakis & Moustakis, 2006a).

Many kinds of research have concluded that university creativity does not affect the entrepreneurial intention of an individual or has not had a positive effect on entrepreneurial intention (Zampetakis & Moustakis, 2006a).

Literature Review

Creativity

Creativity is an individual's ability to discover an idea, think it over, and create something innovative out of it (Anjum et al., 2020). Creativity is a crucial aspect for an entrepreneur. Through creativity, a person can generate new ideas by linking the dots (Shi et al., 2020). Creativity can be defined in more than 100 definitions (Shi et al., 2020). Features of a creative lifestyle are flexibility, unqualified attitude, and behave our. Another purpose of creative thinking is out-of-the-box thinking. Creativity can be helpful both for short-term and long-term goals (Biraglia & Kadile, 2017).

Individuals with high creativity mostly go toward careers associated with entrepreneurship (Biraglia & Kadile, 2017). A new venture is established with minds closely related to creativity (Biraglia & Kadile, 2017). Creative minds are recognized when a mind hits a challenging situation (Biraglia & Kadile, 2017).

Every individual is born with a mind that is either a left-brain thinker or a right-brain thinker. It does not mean that an individual has a right or left brain. It means that one side of the brain dominates your thinking process. The theory says that if you are a left-brain thinker, you promise analytics, mathematics, calculations, etc.; if you are a right-brain thinker, you are primarily good at creativity and arts (Healthline-mental well-being). Creativity is an ability to recognize problems and find solutions through out-of-the-box thinking or intrinsic feeling (Laguía et al., 2019a).

Individuals' Creativity and Entrepreneurial Intention:

Creativeness is frequently used to describe entrepreneurs and is regarded as one of their key traits.(Gielnik et al., 2014). Another aspect of the entrepreneurial stereotype is creativity (Gupta et al., 2014). Entrepreneurship and innovative business practices have a long history of being characterized as acts of creativity.(Amabile et al., 1996) and the two are often used synonymously. The connection can be seen in the idea that novelty and newness play a crucial role in entrepreneurship (Davidsson, 2002). Entrepreneurs must come up with concepts for novel products or services that can be introduced to a market, and once they have done so, they must determine how to carry out this process successfully. Because creative ideas are distinguished by novelty and effectiveness(Amabile et al., 1996) we expect that students' creative dispositions should affect their eagerness to engage in entrepreneurship(Laguía et al.,

2019b) The few empirical studies on this subject to date have supported the idea that students are more likely to want to start their own businesses if they feel more creative (Laguía et al., 2019b) (Zampetakis & Moustakis, 2006b) found that discovered that college students' self-perceived creativity was correlated with their entrepreneurial intentions.

Entrepreneurial intention (EI) is defined as a "state of mind that leads to action and predicates attention toward entrepreneurial behaviors such as starting a new business and becoming an entrepreneur" (Laguía et al., 2019a).

An entrepreneur sees a gap in a particular situation or market and finds a solution for that problem (Zampetakis & Moustakis, 2006a). Vital elements for entrepreneurs are looking for opportunity and intention (Zampetakis & Moustakis, 2006a). We have to find that whether creativity increases entrepreneurial intention or vice versa.

There have been few empirical studies that show that if an individual believes that he is creative, their entrepreneurial intentions could be higher (Laguía et al., 2019a). Entrepreneurial intention is a substantial area in entrepreneurship research (Rodrigues et al., 2019). Many researchers admit that intention is of utmost importance in starting a new business and that an individual's decision is solely voluntary (Rodrigues et al., 2019). With the discussion, we have generated the following hypotheses H1:

H1: Individuals' Creativity positively relates to Entrepreneurial Intention.

People who consider themselves creative generally have a positive attitude (Shi et al., 2020). A survey was conducted at a university in Taiwan that showed that individuals who have higher creativity possess higher entrepreneurial intentions (Shi et al., 2020). It means that individuals' creativity is directly proportional to entrepreneurial intention. Another survey was constructed in different Spanish universities taking into account 1178 scholars and researchers, which stated that entrepreneurial purpose is not only influenced by individuals' creativity but also by entrepreneurial experience, positive attitude and perceptual utility (Shi et al., 2020).

An individual can be both male and female; no significant studies show that a male is more creative than a female or vice versa (Ahmed et al., 2010). Even people who want to make much money tend to score higher in creativity and entrepreneurial intention than those who want to earn enough income to support the family (Citation) (Naveed Ahmed, n.d.). Entrepreneurs come up with innovative ideas because they make a road map in their minds and connect the nodes (Naveed Ahmed, n.d.). Students who have gone through courses related to entrepreneurship tend to score higher in creativity and innovativeness than students of business (Naveed Ahmed, n.d.).

An individual who is good at identifying opportunities for several businesses is an important trait for a successful entrepreneur (Zampetakis & Moustakis, 2006a). Intrinsic abilities also encourage an individual to generate creative ideas (Zampetakis & Moustakis, 2006a).

Creativity in Family and Entrepreneurial Intention:

Individuals with a family business and influence it tends to score higher entrepreneurial intention (Ahmed et al., 2010). If someone has entrepreneurship experience from their family significantly impacts their entrepreneurial intention

(Naveed Ahmed, n.d.). People who have family members in the business are proud of them and are indeed a helping hand for them financially and non-financially (Ahmed et al., 2010)

Gender, family, business experience, and level of education are the main characteristics in recognizing entrepreneurial intention (Turker & Sonmez Selcuk, 2009). Individuals applying to an entrepreneurial organization with prior work experience think innovatively in the decision-making of different elements of the firm or organization (Turker & Sonmez Selcuk, 2009). Funds (cash or other assets) are financial capital that an individual uses for business purposes (Sieger & Minola, 2017). Anyone can fund their own business or venture, but they need to increase their capital for that purpose. They need funds from elsewhere (Sieger & Minola, 2017). Researchers agree that funds from family are always pre-dominant in a start-up (Sieger & Minola, 2017). Through the given literature, we have generated the following hypothesis H2:

H2: Family support for creativity relates positively to Entrepreneurial Intention.

Individuals possessing financial freedom or funds generally have a higher entrepreneurial intention (Sieger & Minola, 2017). There are few empirical studies about finance from family and entrepreneurial intention, but researchers state that the link is positive or directly proportional (Sieger & Minola, 2017). Families with close ties are believed to have high chances of supporting start-ups each other (Sieger & Minola, 2017).

Every child grows, and particular characteristics are instilled in that child through parents and the environment. That child develops those characteristics as they grow. A child involved in creative activities will develop innovative attributes throughout the growth process. No one comes creative by birth. The human thought process is designed in ways that it learns different things in society (Suratno et al., 2021). Even though some initial studies say that economic education can even make difference in the process of building small businesses, especially the interactions related to entrepreneurial intention (Suratno et al., 2021), financial education is crucial nowadays because, in every organization, economic decisions are being made. A wrong step in this particular decision-making could ruin your capital. Every entrepreneur is tested in financial decision making and creatively dealing with this decision involves the role of family (Suratno et al., 2021).

Primary education for an individual from the family is essential and economic knowledge from the family increases individuals' creativity positively (Suratno et al., 2021).

Creativity in University and Entrepreneurial Intention

Entrepreneurship is also now taught as an entire major field. Students who take entrepreneurship as a major tend to score higher in creativity than those who have selected a non-entrepreneurship major (Naveed Ahmed, n.d.). Furthermore, students who have done courses related to entrepreneurship also tend to score higher than business students (Naveed Ahmed, n.d.). If students do not get enough entrepreneurial education from their particular institution, they will score

low in entrepreneurial intention (Naveed Ahmed, n.d.). If an individual gets enough entrepreneurial literacy, that individual can do wonders in entrepreneurship

and have inclined entrepreneurial intention (Naveed Ahmed, n.d.). With the above literature, we have generated the following hypothesis H3:

H3: University support for creativity relates positively to Entrepreneurial Intention

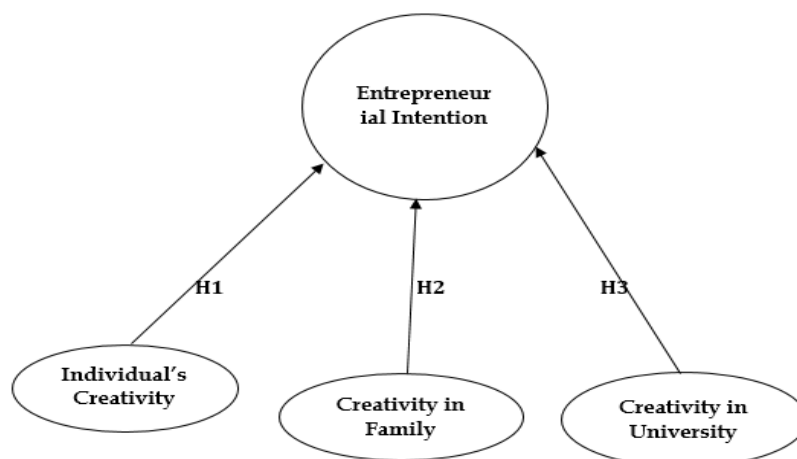
Courses related to entrepreneurship boost and give confidence to individuals to start new ventures (Naveed Ahmed, n.d.). Students who get the nerves together and develop the intention to be an entrepreneur tend to be creative in attitudes and behaviors compared to those with no intentions to become an entrepreneur (Ahmed et al., 2010)

University should encourage students toward self-employment, diverting them towards entrepreneurship and starting their own start-ups (Anjum et al., 2020). Universities are headquarters for transitions in students' minds from jobs to self-employment (Anjum et al., 2020). Background in entrepreneurial literacy has an impact on entrepreneurial intention but is an indirect one (Zhang et al., 2014). Students with positive attitudes have higher chances of becoming successful entrepreneurs (Zhang et al., 2014).

While in a parallel universe, a research article declared in their paper that university support does not significantly affect an individual's entrepreneurial intention (Zampetakis & Moustakis, 2006a). Individual creativity is greatly affected by the support from the university (Laguía et al., 2019a). This study from 2019 contradicts the above study done in 2006. We believe the results from 2019 are more accurate because the research done in 2019 is being done at the PhD level, and the 2006 one is done at the BS level. Surely one would go over 2019 because it has involved the theory of planned behavior (TPB), which is not everyone's cup of tea.

The university where we are conducting this survey supports students with higher entrepreneurial intentions. National Incubation Centers (NIC) are installed to nurture and guide students throughout their entrepreneurial journey. Final semester students are specially given full attention as they enter their professional life.

Conceptual Framework



Material and Methods

Sampling

A total of 100 different level students from Quetta, Pakistan took part in this study (59% male; 41% female) shown in table 1. Different age group of students took

part as shown in table 2. This sample consisted of 71% of undergraduate students, 26% graduates, 1% M.Phil students and 2% PhD students as shown in table 3. Questionnaires were distributed among undergraduates by distributing it to them in BUITEMS. For M.Phil. and PhD. Different lecturers and professors were contacted. The data was generated using SPSS 22 software.

Table 1
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	59	59.0	59.0	59.0
	Female	41	41.0	41.0	100.0
	Total	100	100.0	100.0	

Table 2
Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15 to 20	19	19.0	19.0	19.0
	21 to 25	76	76.0	76.0	95.0
	26 to 30	1	1.0	1.0	96.0
	Above 30	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

Table 3
Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undergraduate	71	71.0	71.0	71.0
	Graduate	26	26.0	26.0	97.0
	M.Phil.	1	1.0	1.0	98.0
	PhD	2	2.0	2.0	100.0
	Total	100	100.0	100.0	

Questionnaire Design

In the questionnaire, Entrepreneurial Intention (dependent variable) questions were drawn from the scale of (Fatoki Olawale Olufunso, 2010). The questions of the independent variables i.e. Individual Creativity, Creativity in Family and Creativity in University questions were scaled from (Zampetakis & Moustakis, 2006a).

The questionnaire consisted a total of 17 questions. 3 questions were demographic. 5 questions based on 5 scale were constructed for Entrepreneurial Intention, 3 questions for individual's creativity, 3 questions for creativity in family, and 3 questions for creativity in university. All questions for independent variables were constructed using 5 scale. Scaling 1 as strongly agree and 5 as strongly disagree.

Results and Discussions

For sample size we used G*power 3.1.9.4 software and our sample size was 74 but still we distributed 102 questionnaires. We have used multiple regression analysis for our research because we have one dependent variable and more than one independent variables.

The first assumption of multiple regression analysis is to check the reliability of the data and to check the reliability we have to check or find Cronbach's Alpha value. The data is reliable if your value of Cronbach's Alpha is 0.7 or above. Our Cronbach's Alpha value is 0.808, which is greater than 0.7. It means that our data is reliable. See table no. 4.

Table 4
Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.808	14

The second assumption is validity. For validity we have used face validity. Concerned questionnaire to our principal supervisor and after her approval for validity the questionnaires were distributed so the data is valid.

The final assumption for multiple regression analysis is normality of data. For normality of data, we have used skewness and kurtosis as shown in table no. 5.

Table 5
Descriptive Statistics

	Descriptive Statistics			
	Std. Deviation	Skewness	Kurtosis	
	Statistic	Statistic	Std. Error	Statistic
My professional goal is to become an entrepreneur.	1.23812	.603	.241	-.583
I want to be my own boss.	1.20651	1.461	.241	1.178
I will start my business in the next five years.	1.29377	.680	.241	-.635
I'll put every effort to start and run my own business.	1.12254	1.062	.241	.369
I have thought seriously to start my own business after completing my study.	2.43427	6.106	.241	50.425
I think, I am a very creative person.	1.05006	.880	.241	.571
I like to try novel thinks, despite failure probability.	1.05692	.457	.241	-.362
I can easily think a lot of different ideas.	.98473	.622	.241	-.003
My family members easily adapt to several circumstances.	1.07961	.579	.241	-.203
My family members always are thinking new ideas for making their life easier.	1.15365	.471	.241	-.657
I can freely talk to my family members for what concerns me.	1.15907	1.152	.241	.354
In my university you learn that there are more than one solution to a problem.	1.30097	.433	.241	-.863
In my university you learn to examine old problems with new ways.	1.18386	.438	.241	-.518

In my university the faculty encourage students to produce and employ new ideas.	1.26215	.231	.241	-.868
Valid N (listwise)				

The result for normality of data is not fully accurate but is acceptable for some outcomes.

Table 6
Model Summary

Model	R	R Square	Adjusted Square	Std. Error the Estim.	Change Statistics				
					R Squar Change	F Chang	df1	df2	Sig. F Change
1	.378 ^a	.143	.116	3.92254	.143	5.334	3	96	.002

a. Predictors: (Constant), uni, Ind, fff

b. Dependent Variable: eii

Table 7
Model Fit

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	246.199	3	82.066	5.334	.002 ^b
	Residual	1477.089	96	15.386		
	Total	1723.288	99			

a. Dependent Variable: eii

b. Predictors: (Constant), uni, Ind, fff

Table 8
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.816	1.381		2.764	0.007	
	Ind	0.406	0.21	0.192	1.933	0.056	0.901
	Fff	0.44	0.193	0.239	2.283	0.025	0.816
	Uni	0.109	0.167	0.067	0.654	0.515	0.846

a. Dependent Variable: eii

The following data tells us that there is positive relation between Entrepreneurial Intention and Individual Creativity so, we accept hypothesis H1. The significance is greater than 0.05 for Individual creativity. The data states that Entrepreneurial Intention is directly proportional to Individual Creativity. It means that increase in individual creativity increases entrepreneurial intention of an individual.

The relationship for Creativity in Family is also positive, although it is not fully greater than 0.05 but is acceptable. Hence, we also accept the hypothesis H2. Creativity in Family also have significant effect on Entrepreneurial Intention of an individual. This data states that Entrepreneurial Intention and Creativity in Family are directly proportional which means that increase in creativity in family increases entrepreneurial intention of an individual.

The last variable Creativity in University does not have significant effect on Entrepreneurial Intention of an individual. The value is 0.515 which is not significant at all. Hence, we reject the final hypothesis H3. As Entrepreneurial Intention and Creativity in University do not have significant relation so they are not directly proportional.

Conclusion

The result of survey shows that out of three variables only two variables were significant predictors of Entrepreneurial Intention. The first one was Individual Creativity. According to the survey if an individual is creative, thinks of novel ideas, despite failure, and can think of a lot of different ideas that are a lot of chances that the particular individual possesses high Entrepreneurial Intention. As we already mentioned above that people who are right-brain thinkers are creative, so this research also states that people who are right-brain thinkers have high chances to have significant Entrepreneurial Intention.

The second variable that is significant predictor of Entrepreneurial Intention is Creativity in Family. According to the survey if the family members easily adapt to several circumstances, always think of new ideas for making life easier have very significant chances that individual in that particular family possess high Entrepreneurial Intention. A supportive environment in family for creative thinking pushes an individual towards creativity which in returns pushes the individual to possess entrepreneurial intention.

The third and last variable is Creativity in Family. However, according to our result and analysis, entrepreneurial intention is not associated with this independent variable. This one was surprising for us because we thought that university could be the role player in significance for entrepreneurial intention but the result contradicted our pre-research assumption.

With this our research comes to the conclusion that Individual Creativity and Creativity in Family are high predictors of Entrepreneurial Intention and Creativity in University is not associated with Entrepreneurial Intention. Among the three independent variables, Individual Creativity is the most significant predictor of Entrepreneurial Intention.

Limitations:

Each and every study has limitations. The limitations could be opportunities for future researches.

Firstly, our research was based on students and not entrepreneurs. The results were drawn from business school students so, the results could be biased as other departments were not involved. Future researches should involve other departments too for more general findings.

Secondly, our research was based on intentions. It is not necessary that intentions follow behaviors. An individual who possesses high entrepreneurial intention might choose different path.

Thirdly, this research was limited to one country (Pakistan) only. Therefore, it is suggested in limitation for future researches to broaden the researches to many countries.

References

- Ahmed, I., Nawaz, M. M., Ahmad, Z., Shaukat, M. Z., Usman, A., Rehman, W. U., & Ahmed, N. (2010). Determinants of students' entrepreneurial career intentions: Evidence from business graduates. *European Journal of Social Sciences*, 15(2), 14–22.
- Amabile, T. M., Conti, R., & Coon, H. (1996). Assessing The Work Environment For Creativity. *Academy of Management Journal*, 32.
- Anjum, T., Farrukh, M., Heidler, P., & Díaz Tautiva, J. A. (2020). Entrepreneurial Intention: Creativity, Entrepreneurship, and University Support. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 11. <https://doi.org/10.3390/joitmc7010011>
- Biraglia, A., & Kadile, V. (2017). The Role of Entrepreneurial Passion and Creativity in Developing Entrepreneurial Intentions: Insights from American Homebrewers. *Journal of Small Business Management*, 55(1), 170–188. <https://doi.org/10.1111/jsbm.12242>
- Fatoki Olawale Olufunso. (2010). Graduate Entrepreneurial Intention in South Africa: Motivations and Obstacles. *International Journal of Business and Management*, 5 (9), 12.
- Gielnik, M. M., Krämer, A.-C., Kappel, B., & Frese, M. (2014). Antecedents of business opportunity identification and innovation: Investigating the interplay of information processing and information acquisition. *Applied Psychology*, 63(2), 344–381.
- Gupta, V. K., Goktan, A. B., & Gunay, G. (2014). Gender differences in evaluation of new business opportunity: A stereotype threat perspective. *Journal of Business Venturing*, 29(2), 273–288.
- Laguía, A., Moriano, J. A., & Gorgievski, M. J. (2019a). A psychosocial study of self-perceived creativity and entrepreneurial intentions in a sample of university students. *Thinking Skills and Creativity*, 31, 44–57. <https://doi.org/10.1016/j.tsc.2018.11.004>
- Laguía, A., Moriano, J. A., & Gorgievski, M. J. (2019b). A psychosocial study of self-perceived creativity and entrepreneurial intentions in a sample of university students. *Thinking Skills and Creativity*, 31, 44–57. <https://doi.org/10.1016/j.tsc.2018.11.004>
- Naveed Ahmed, I. A. (n.d.). Determinants of Students' Entrepreneurial Career Intentions: Evidence from Business Graduates. *European Journal of Social Sciences* 15, (2), 9.
- Rodrigues, A. P., Jorge, F. E., Pires, C. A., & António, P. (2019). The contribution of emotional intelligence and spirituality in understanding creativity and entrepreneurial intention of higher education students. *Education + Training*, 61(7/8), 870–894. <https://doi.org/10.1108/ET-01-2018-0026>
- Shi, Y., Yuan, T., Bell, R., & Wang, J. (2020). Investigating the Relationship Between Creativity and Entrepreneurial Intention: The Moderating Role of Creativity in the Theory of Planned Behavior. *Frontiers in Psychology*, 11, 1209. <https://doi.org/10.3389/fpsyg.2020.01209>

- Sieger, P., & Minola, T. (2017). The Family's Financial Support as a "Poisoned Gift": A Family Embeddedness Perspective on Entrepreneurial Intentions: SIEGER AND MINOLA. *Journal of Small Business Management*, 55, 179-204. <https://doi.org/10.1111/jsbm.12273>
- Suratno, Narmaditya, B. S., & Wibowo, A. (2021). Family economic education, peer groups and students' entrepreneurial intention: The mediating role of economic literacy. *Heliyon*, 7(4), e06692. <https://doi.org/10.1016/j.heliyon.2021.e06692>
- Turker, D., & Sonmez Selcuk, S. (2009). Which factors affect entrepreneurial intention of university students? *Journal of European Industrial Training*, 33(2), 142-159. <https://doi.org/10.1108/03090590910939049>
- Zampetakis, L. A., & Moustakis, V. (2006a). Linking creativity with entrepreneurial intentions: A structural approach. *The International Entrepreneurship and Management Journal*, 2(3), 413-428. <https://doi.org/10.1007/s11365-006-0006-z>
- Zampetakis, L. A., & Moustakis, V. (2006b). Linking creativity with entrepreneurial intentions: A structural approach. *The International Entrepreneurship and Management Journal*, 2(3), 413-428. <https://doi.org/10.1007/s11365-006-0006-z>
- Zhang, Y., Duysters, G., & Cloudt, M. (2014). The role of entrepreneurship education as a predictor of university students' entrepreneurial intention. *International Entrepreneurship and Management Journal*, 10(3), 623-641. <https://doi.org/10.1007/s11365-012-0246-z>