



Identification of Entrepreneurship Intentions and Attitudes of University Students Towards Online Platforms for Financial Independence

Dr. Misbah Malik¹, Ms. Fariha Jabeen², Ms. Bisma Sajjad Sheikh³

¹Assistant Professor, Institute of Education and Research, University of the Punjab, Lahore, Pakistan, Email: misbah.ier@pu.edu.pk

²M Phil Scholar, University of Management and Technology, Lahore, Pakistan, Email: 2017.2302fariha@gmail.com

³M Phil Scholar, Institute of Education and Research, University of the Punjab, Lahore, Pakistan, Email: bismaopal19@gmail.com

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Corresponding Author:

Dr. Misbah Malik, Assistant Professor, Institute of Education and Research, University of the Punjab, Lahore, Pakistan, Email: misbah.ier@pu.edu.pk

ABSTRACT

Online platforms are increasingly being used by young entrepreneurs for the last few years because of affordable access to the business world. University students are a tech-savvy, innovative group of individuals thus, they hold great potential to use these sites as business launching tools. The purpose of the current study was to identify the intentions and attitudes of university students towards online platforms for earning to achieve financial independence. A survey method was employed to select students from various universities, for getting information on their entrepreneurial intentions and attitudes toward online businesses. A questionnaire developed by following the Social Media Attitude Scale by Otrar and Arghin (2015) showing specific metric that get student responses regarding their attitudes on five options 1. don't know 2. know and want to learn 3. Learning 4. Trying and 5. earning through online platform i.e. YouTube, Facebook, Instagram, Tiktok, ebay, Amazon, Twitch, fiver and up-wok etc. The Entrepreneurship Intentions Scale: developed by Sampene et al. (2023) was used to assess students' intentions to participate in entrepreneurial activities. A pilot study was conducted to ensure the reliability of the instrument that showed the reliability index Cronbach Alpha .81. data was analyses by applying descriptive and inferential statistics. The research revealed that majority of the students were aware of the online platform for earning whereas some don't know about these platforms. A large number of students are willing and many are trying to learn to earn through these platforms. However only few students are earning through these online platforms. Regarding entrepreneurship intentions results revealed that most of the students have high intentions to become entrepreneur. Moreover, there are primary trends to understand the functionality and effectiveness of online platforms as a means of earning. On the basis of these findings it is suggested to embed entrepreneurship education in the courses of regular programs and enhance industry academia linkage to increase students understanding about the market demand to get new business ideas for online earning. Ultimately, this will encourage more university students to engage in entrepreneurial activities and achieve financial independence.

Introduction and Background

The global economy relies heavily on entrepreneurship as a driver of growth, innovation, and employment opportunities (Ramya et al., 2025). University students are among the key sources of entrepreneurial activity among various demographic groups, due to their high educational levels, access to technological tools, and innovative ideas that drive them to venture into business. Later on, the development of online platforms has expanded the opportunities available to individuals, allowing them to not only access entrepreneurial resources but also achieve financial independence, with start-up costs being relatively low.

Entrepreneurial intention refers to an individual's willingness and drive to venture into business due to various psychological and socioeconomic reasons. Research on entrepreneurial intentions among university students is important because it helps illuminate factors that constrain individuals from becoming entrepreneurs, especially in the context of online selling. Self-efficacy, motivation, and risk-taking behavior are psychological attributes that determine the intention to become an entrepreneur (Bandura, 1997). Socioeconomic factors such as family background and education, among other things, also significantly influence the entrepreneurial attitudes and behaviors of students (Nungsari et al., 2023).

With the advent of online sites, a new area of business has allowed working capital to enter new fields and markets with minimal business obstacles. The platforms enable students to conduct business with minimal capital investment, providing access to a global customer base and thereby offering them a previously unattained threshold of opportunity towards financial independence. The COVID-19 pandemic has also fueled the shift towards digital-based entrepreneurship since physical distancing needs have triggered the need to embrace digitalization to manage their businesses. University students, who are digital natives and can greatly benefit from using technology as a source of entrepreneurship, have been especially drawn to this trend (Ulhoi, 2021).

Entrepreneurship, particularly among university students, is a key driver of innovation, employment creation, and economic growth (Maheshwari et al., 2023). The world of entrepreneurship has undergone a significant transformation over the past several years, driven by the emergence of digital technologies and online platforms, which provide students with new and accessible opportunities to achieve financial independence. This literature review examines the entrepreneurial intentions and the attitudes of college students toward online platforms as a means of achieving financial independence.

Entrepreneurial intention has been defined as the conscious desire to undertake entrepreneurial activities and commitment. It is well known to be a viable indicator of real entrepreneurship behavior and several psychological, social, and economic dimensions have a role in the formation of the specific behavior (Al Maskari, 2018). Theory of Planned Behavior (TPB) is one of the most utilized theoretical frameworks to examine the individuals' intentions and behaviors, particularly in relation to decision-making, health behaviors, entrepreneurship, environmental actions, and technology adoption. According to TPB, these three factors —attitudes towards the phenomena, subjective norms, and perceived behavioral influence behavioral intentions

Entrepreneurial Attitudes are the individual's appraisal of entrepreneurship behavior. Subjective norms refer to the social pressure to engage in entrepreneurial business. Perceived behavioral control refers to an individual's perception of their ability to undertake entrepreneurial business. For university students, all three elements are shaped by both internal and external variables, such as self-efficacy, risk tolerance, family background, and educational exposure. Recent works focused to investigate the application of TPB in an intention study regarding students' attitudes towards digital entrepreneurship. Positive attitudes towards digital entrepreneurship are key determinants that significantly impact students' entrepreneurial intentions (Xanthopoulou & Sahinidis, 2024). Additionally, the

research found that perceived control and attitude are causative. Instilled in them through entrepreneurship courses, they are likely to be more engaged in the virtual industry.

In addition to TPB, the intention to become an entrepreneur has been analyzed using the Shapero model—the model of Entrepreneurial Event (SEE) (Indarwati & Syahran, 2024). According to the model, three factors determine the likelihood of engagement in entrepreneurship: perceived desirability of entrepreneurship, perceived feasibility of becoming an entrepreneur, and willingness to act. TPB and SEE have also been included in the research because they can provide a more detailed description of the issue of entrepreneurial intentions in a digital landscape.

The interconnection between entrepreneurial intentions and personality traits is also discussed in the context of digital entrepreneurship. Take, for instance, a study by Bandura (1997), which highlights the role of self-efficacy, or one's attitude towards succeeding in entrepreneurial activities, as a key determinant of entrepreneurial intentions. Students who possess high self-efficacy are more likely to take risks and choose entrepreneurship, particularly in the digital space, where uncertainty and competition are high. This implies that education and mentorship can be effective in promoting self-efficacy and prove beneficial in improving the entrepreneurial intentions of students, making them more likely to enter the world of online entrepreneurship.

There is extensive research on the role that educational institutions can play in shaping entrepreneurial intentions. The key contribution that universities make in developing entrepreneurial intentions entails curriculum, mentorship, and access to resources. Research conducted by Alvarez-Risco et al. (2023) investigated the impact of educational support on students' entrepreneurial intentions. During the research, it was discovered that students who received mentorships, were taught entrepreneurship, and had access to digital tools were more likely to develop a positive attitude towards online entrepreneurship and were more willing to pursue entrepreneurial activities.

Online tools and platforms can be integrated into the teaching of entrepreneurship to students to promote the acquisition of both skilled and practical skills related to business building and development, as well as enhance their overall attitude towards utilizing online platforms in business development. A study by Lopes et al. (2025) supports this argument, recommending that universities invest in creating well-rounded entrepreneurial environments that incorporate elements such as digital entrepreneurial education, mentorship, and access to funding.

The online space has also democratized the steps towards becoming an entrepreneur, as it eliminates the high cost as a barrier to entry. The available applications can provide various options, including e-commerce, freelance work, online marketing, and financial services. Therefore, students at a university can easily start their businesses. Additionally, with the emergence of the gig economy, where platforms like Fiverr, Upwork, and Etsy generate significant interest, students are becoming increasingly concerned with online entrepreneurship as a means of achieving financial freedom.

Okafor's (2025) research revealed that the financial independence of those students who used online platforms to conduct entrepreneurial activities was higher. The article listed e-commerce websites and freelance networks as environments that provided students with opportunities to exercise their expertise and earn a profit. As noted in the paper, emerging online avenues have also curbed perceived difficulties of being an entrepreneur, which include prohibitive costs of starting up and accessing the market.

Furthermore, research conducted by Xanthopoulou and Sahinidis (2024) suggests that online platforms can be utilized to market hallmark entrepreneurial ventures to students, encouraging them to pursue entrepreneurial business ventures, express their interests, and

harness their strengths. Online platforms are very flexible and easy to scale, as those who use them often require financial freedom, which is essential for entrepreneurship activities.

The opportunities are great, but learners also face challenges with their entrepreneurial practices online. These barriers include access to funding, a lack of mentorship, and the digital divide. Research by Lopes et al. (2025) identified these barriers moreover he argued that collaboration between universities and policymakers is needed to address them, thus offering a successful online entrepreneurship experience to students. Access to finance was listed as a significant bottleneck, especially for most students who lack the resources to start and operate their online businesses.

The digital world has assumed a different aspect of reality. Online platforms, that are key players in digital entrepreneurship, enable students to achieve financial autonomy with minimal opportunity costs. However, there are also such problems as resource, mentorship, and lack of digital skills that continue to be significant problems despite limited accessibility barriers. The purpose of this research was to identify the attitude and behaviors of university students towards online platforms for earning. Such insights can be used to design specific education plans and assistance programs that would encourage an entrepreneurial spirit, at least in the digital economy. Ultimately, the study will play a crucial role in promoting the concept of student entrepreneurship, which can be innovative and empowering to the economy.

Objectives of the Study

The study was conducted to attain the following objectives:

- To identify the entrepreneurship intentions and attitudes of university students towards online platforms for financial independence
- To find out the differences in entrepreneurship intentions and attitudes of university students towards online platforms for financial independence on the basis of their demographics.

Research Design

The current research employed a quantitative, cross-sectional survey design to analyze the entrepreneurial intentions and attitudes of university students toward online platforms for financial independence. The cross-sectional strategy was considered suitable because it allowed for the collection of data from participants who participated in the study at a single point in time, enabling the analysis of their intentions, attitudes, and perceptions towards entrepreneurship.

Participants

The sample of the study consisted of students from universities in Punjab, Pakistan, who were enrolled in their final year and belonged to either the public or private university sectors. We have chosen these students since they are at a final stage in their educational career when entrepreneurial ideas are likely to catch up with them as they prepare to join the workforce. The participants were selected using a multi-stage sampling technique. In the initial step, both public and private universities were selected randomly. The second stage comprised the selection of academic departments, a deliberate process designed to create a large sample base comprising students with diverse backgrounds in terms of disciplines. Lastly, specific students from the selected departments were randomly selected to participate, and they exhibited a wide range of attitudes and intentions towards online entrepreneurship. Such a methodology has broadened the scope of the study, examining the factors that determine entrepreneurial intentions across various fields. A sample size of 372 university students was selected through this process, who provided valid information on how psychological and socioeconomic attitudes contribute to their entrepreneurial activities.

Instrumentation

A structured questionnaire was the primary tool used to evaluate different factors that affect entrepreneurial intentions and attitudes among respondents. The questionnaire included psychological scales (self-efficacy, risk-taking, and motivation), socioeconomic scales (family background and access to resources), social factors and measures of the students' negative and positive attitudes toward utilizing the platform entrepreneurship. Namely, the authors used two validation scales in the study:

Entrepreneurship Intentions Scale

This scale, developed by Sampene et al. (2023), is used to assess students' intentions to participate in entrepreneurial activities. In prior studies, it has been extensively applied to measuring entrepreneurial intention in various situations (Liñan & Chen, 2022). The scale consists of questions concerning students' motivation, their assessment of the feasibility of starting a business, and their intention to start a business after graduation. In the past, the reliability of this scale has been established through previous studies, which claim that the internal consistency is high, with Cronbach's alpha values ranging from 0.81 to 0.90.

Social Media Attitude Scale

As suggested by Otrar and Arghin (2015), this scale was used to determine students' attitudes towards using online platforms for entrepreneurship. It was a specific metric that captured attitudes towards the perceived usefulness and ease of using sources such as YouTube, Instagram, and Fiverr for business purposes. Past research that has utilized this has concluded that it possesses good construct validity and internal consistency, with a Cronbach's alpha of 0.88, indicating high reliability of the scale (Otrar & Arghin, 2015).

Instrument Validation

Expert panel reviews were conducted to ensure validity of the instrument, and the questionnaire was also pre-tested on a small sample of the students to determine the reliability of the instrument. Cronbach also reported the stability of the scales, as alpha is a commonly used measure of internal consistency. Relying on the reliability indices of both scales applied in this research (Entrepreneurship Intentions Scale and Social Media Attitude Scale), it was determined that results were acceptable given that the values of Cronbach alpha in both scales were higher than 0.80, which means that they were good in their internal consistency (George & Mallery, 2024). The tools incorporated in the present study were adopted from earlier research that is reliable and sound, thereby ensuring the quality of the data gathered and the validity of the findings of this study.

Data Collection

This research study was conducted using a well-structured questionnaire administered to university students in their senior semesters in public and private universities in Punjab, Pakistan. The selection of participants was conducted in a multi-stage process, ensuring representation from various academic disciplines. The administration of the questionnaire was carried out personally through visits to departments, where the subjects were informed about the purpose of the study and their consent was obtained. The participants provided anonymous responses, ensuring confidentiality. The data collection took one month, after which the responses were coded and analyzed using statistical methods to determine the factors that governed entrepreneurial intentions and attitudes towards online platforms.

Data Analysis

Descriptive and inferential statistical tests were applied for the analysis of data, collected through the questionnaire. The demographic characteristics of the participants and their responses were summarized using descriptive statistics, including frequencies and mean scores. Inferential statistics were employed to identify the difference in entrepreneurial attitude and intentions of students on the basis of demographics using t-tests and one-way ANOVA. Table 1

Attitude of Students towards Using Social Media Platforms

Social Media Platform	Options					
	Do not know	Know and want to Learn	Learning	Trying	Earning	
1. YouTube	99	185	59	19	5	
2. TikTok	131	163	41	23	8	
3. Instagram	96	180	49	27	9	
4. Facebook	146	133	54	23	8	
5. Twitch	217	84	39	15	7	
6. Fiverr or Upwork	183	104	38	27	10	
7. LinkedIn	179	102	47	26	6	
8. Etsy	216	82	39	16	7	
9. Amazons	158	129	38	22	12	
10. Shopify	175	118	39	16	11	
11. eBay	207	104	26	19	6	
12. witter (X)	158	143	32	19	9	
13. Social Media Marketing	163	124	39	28	6	
14. Search Engine Optimization	198	93	32	27	9	
15. Pinterest	170	128	31	21	13	
16. Blogging/Vlog	156	126	37	15	17	

This frequency table presents the distribution of participants' familiarity and engagement levels across 16 different social media platforms. The table uses a 5-point scale ranging from "Do not know" to "Earning. "YouTube (n=99 do not know, n=185 want to learn), Instagram (n=96 do not know, n=180 want to learn), and TikTok (n=131 do not know, n=163 want to learn) show the highest engagement potential of students towards the use of online platforms. Twitch (n = 217) and Etsy (n = 216) had the highest number of students unfamiliar with these platforms for online earning. Most platforms showed substantial numbers in the "Know and want to Learn" category, indicating high motivation for skill development. Very few students earned from these platforms, with most showing single-digit numbers in the "Earning" category.

Table 2

Entrepreneurial Intentions Scale - Descriptive Statistics

S No.	Entrepreneurial Intentions	M	SD
1	Being an entrepreneur is my top priority in life.	3.18	1.802
2	I would like to set up my own business if I have the opportunity and resources.	4.16	1.803
3	I would like to contribute to society through my entrepreneurial efforts.	3.90	1.716
4	Owning a business will enhance my family's esteem.	4.17	1.705
5	If I tried to start a business, I would have a high chance of success.	4.03	1.657
6	My family would agree with my decision to start a business on my own.	4.13	1.684

7	My peers would agree with my decision to start a business on my own.	3.85	1.718
8	I am familiar with the necessary practical details to start a company.	3.31	1.697
9	I know how to develop an entrepreneurial project.	3.16	1.653
10	Starting a company and keeping it working would be easy for me.	3.45	1.631
11	I intend to become an entrepreneur.	3.68	1.639
12	I am likely to work very hard to become an entrepreneur.	3.73	1.631
13	If I were to start my own business, I would be more successful than most of my fellow students.	3.87	1.684
14	I plan to start my own business within the first 5 years after finishing my studies.	4.01	1.791

The means and standard deviations were calculated for 14 items measuring students' entrepreneurial intentions regarding the use of online platforms for earning. The scale was Likert-type with responses ranging from low to high agreement. "Owning a business will enhance my family esteem" ($M = 4.17$, $SD = 1.71$) and "I would like to set up my own business if I have the opportunity and resources" ($M = 4.16$, $SD = 1.80$) received the highest mean scores. "I know how to develop an entrepreneurial project" ($M = 3.16$, $SD = 1.65$) and "Being an entrepreneur is the most important priority in my life" ($M = 3.18$, $SD = 1.80$) received the lowest mean scores.

Standard deviations range from 1.63 to 1.80, indicating relatively consistent item variability. Most items cluster around the midpoint to slightly above (3.16-4.17), suggesting moderate to moderately high entrepreneurial intentions among students towards using online platforms for earnings. Based on the above results, entrepreneurial intentions appear stronger for general desire and family-related motivations, while practical knowledge and prioritization show lower scores, indicating potential areas for educational intervention.

Table 3

Independent Sample t-test for Differences in University Students' Intentions toward using Online Platforms on the Gender Basis

	Gender	n	M	SD	df.	t-value	Sig.
Intentions	Male	124	3.929	1.15225	363	2.213	.119
	Female	241	3.664	1.04805	228.758		

An independent samples t-test was conducted to examine gender differences in university students' intentions regarding the use of online platforms. Male students ($n = 124$, $M = 3.93$, $SD = 1.15$) and female students ($n = 241$, $M = 3.66$, $SD = 1.05$) did not differ significantly in their intentions, $t(363) = 2.213$, $p = .119$.

Table 4

ANOVA results of University Students' Intentions regarding their Age

Age	n	M	SD	df.	F	Sig.
1	118	3.8989	1.12235	5	2.704	.020

Intentions

2	209	3.6552	1.03443	360
3	14	4.1633	1.15258	365
4	12	3.0536	1.32204	
5	6	3.6190	1.52574	
6	7	4.4082	.77779	
Total	366	3.7473	1.09489	

A one-way analysis of variance was conducted to examine differences in the intentions of university students ($n = 366$) regarding online platform usage across age groups. The ANOVA results indicated a statistically significant difference in intentions across age groups, $F(5, 360) = 2.704, p < .05$. Based on these results; it is concluded that students with high age showed high intentions towards using online platforms for financial independence. Meanwhile, middle-aged students also showed high intentions towards using online platforms for earning.

Table 5

Independent Sample t-test for Differences in University Students' Intentions toward using Online Platforms on a University Basis

	University	n	M	SD	df.	t-value	Sig.
Intentions	Public	100	3.3193	.884	352	-4.601	.000
	Private	254	3.8945	1.119	227.904		

An independent samples t-test was conducted to compare university students' intentions regarding the use of online platforms between public and private universities. Students from private universities ($n = 254, M = 3.89, SD = 1.12$) reported significantly higher intentions compared to students from public universities ($n = 100, M = 3.32, SD = 0.88$), $t(352) = -4.601, p < .05$.

Table 6

ANOVA results of University Students' Intentions regarding their Academic Discipline

	Discipline	n	M	SD	Df.	F	Sig.
Intentions	1	202	3.6308	1.06087	5	2.690	.021
	2	96	3.8051	1.13784	352		
	3	37	3.7857	1.00551	357		
	4	10	4.6714	1.28183			
	Total	357	3.7464	1.09032			

The one-way ANOVA was applied to see the mean differences in intentions' score of participants ($N = 357$) regarding online platform usage across academic disciplines. The results revealed a statistically significant difference in intentions across academic disciplines, $F(5, 352) = 2.690, p < .05$. based on above results it was concluded that students with Business academic discipline showed high intentions towards usage of online platforms for earning.

Discussion

This paper evaluates the entrepreneurial mindset of university students, with a focus on the potential of online-based entrepreneurship to achieve financial autonomy. It corresponds to the previous studies on the psychological aspects, such as self-efficacy, motivation, and risk-taking, that impact entrepreneurial ventures (Bandura, 1997). Students with higher levels of self-efficacy and motivation showed a stronger intention to practice online entrepreneurship, a finding also reported in studies by Xanthopoulou and Sahinidis (2024).

There were no significant gender differences in entrepreneurial intentions, contrary to what other studies have found, which suggests that online platforms can help eliminate gender barriers (Garcez, 2023). The influence of age was also observed, where the higher the age, the more significant their intentions, which could be determined by a greater degree of confidence (Onwubuya & Odogwu, 2023).

Digital literacy was the primary factor that encouraged entrepreneurial intentions, which is consistent with the study by Garcez et al. (2025). The platforms most commonly used by students include YouTube, TikTok, and Instagram. However, they did not admit many students with good earnings. A source of income with them, and therefore, a contradiction between what they intend to do and what they do. This implies that it should have more mentoring and action guidance. This research will be helpful in contrast to other past studies, as it will focus on the activity of usage. Particular online sites of students and academic disciplines effect on the construction of entrepreneurial intentions. It also provides information on the applicability of digital and financial literacy. On the other hand, literacy has been found to facilitate entrepreneurial intentions (Onwubuya & Odogwu, 2023).

In conclusion, entrepreneurial intentions are driven by an individual's psychology: digital literacy, socioeconomic factors, and digital factors. Universities can be informed by such research outcomes and policymakers on what can be done to improve programs that foster digital entrepreneurship. To be analysed in future studies, the long-term impact of digital technology is a possibility, as is the relationship between entrepreneurship education and whether these cultural differences are associated with the development of such intentions.

Research Ethics

Ethics guided this research to maintain the study's quality and safeguard the subjects. All participants provided informed consent, understood the purpose of the study, and were aware that their participation was voluntary. They also acknowledged their right to withdraw at any time without consequence (Weyant, 2022). The confidentiality of the respondents was ensured by anonymizing answers and securely keeping the information. The respondents were assured that their data would not be disclosed to third parties, and the research data were intended to be used solely within the academic context. The study was approved by the ethics committee of the respective university to ensure the ethical conduct of research (Scheytt & Pflüger, 2024).

Future Directions

The impact of entrepreneurial education on students' actual entrepreneurial behaviour can be examined through future research studies by focusing on the longitudinal effects of this education on online platforms. Moreover, it is possible to research how specific online platforms (e.g., e-commerce, freelance services) influence the success of students in entrepreneurship and their financial independence. The contribution of cultural and regional variations to the development of entrepreneurial intentions and attitudes is also worth exploring. The design of research can be further focused on evaluating digital entrepreneurship programs and mentorship as a means of breaking down barriers to entry within the business environment, especially among students from disadvantaged backgrounds.

Limitations of the study

The research has several limitations. First, the study collected data among students in a specific geographical area (Punjab, Pakistan), and the findings cannot be generalised to other regions or nations, primarily due to cultural and economic differences. Second, the study collected self-reported data, which could introduce biases in several ways, including social desirability bias or recollection bias. Third, the cross-sectional nature of the survey represents the information at a single point in time, making it challenging to draw a definitive conclusion about how entrepreneurial intentions influence actual behaviour. Finally, the population was restricted to university students in their final semester, whose point of view was not taken into consideration alongside students of lower years or even graduates, as they may have varied experiences related to the idea of being an entrepreneur.

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