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Assessing the Impact of Business Education, Entrepreneurial Support Centers, Digital Learning Tools, Entrepreneurial Self-Efficacy, and Access to Funding on Business Startup Intentions

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Abstract

This study investigates the impact of various entrepreneurial factors—specifically Business Education, Entrepreneurial Support Centers, Digital Learning Tools, Entrepreneurial Self-Efficacy, and Access to Funding—on Business Startup Intentions. Using regression analysis, the model reveals a statistically significant effect of these variables on startup intentions ($R^2 = 0.544$, $F = 54.145$, $p < 0.001$). The findings indicate that these five predictors collectively explain approximately 54.4% of the variance in business startup intentions. The study contributes to understanding how educational and institutional support can effectively foster entrepreneurship among individuals (Fayolle & Liñán, 2014; Nabi et al., 2017). This study investigates the impact of business education, entrepreneurial support centers, Digital learning tools, Entrepreneurial self-Efficacy, Access to funding on university students' startup intentions. Focusing on students from Haripur universities, data were collected through a un-structured questionnaire. Descriptive, correlation, and regression analyses were used to assess relationships among business education, support centers, Digital learning tools, Entrepreneurial self-Efficacy, Access to funding and entrepreneurial intentions.

Keywords: *Business, Education, Entrepreneurship, Self-Efficacy.*

Introduction

In the face of global economic challenges, entrepreneurship has emerged as a vital engine for economic growth, innovation, and employment generation. Understanding the factors that influence individuals' intentions to start new businesses has gained prominence in entrepreneurial research (Krueger et al., 2000). Business education, entrepreneurial support systems, digital learning tools, entrepreneurial self-efficacy, and access to funding are considered key drivers that may motivate individuals to pursue entrepreneurial careers (Bandura, 1997; Rae, 2010).

This study aims to examine the collective and individual impact of these variables on business startup intentions. Prior studies suggest that entrepreneurship education enhances entrepreneurial skills and confidence (Fayolle & Gailly, 2015), while support centers provide practical guidance and mentorship. Similarly, digital tools and access to capital remove technical and financial barriers that hinder

entrepreneurial action (Nambisan, 2017). Entrepreneurial self-efficacy, rooted in Bandura's Social Cognitive Theory, also plays a mediating role in driving behavior towards business creation.

By analyzing responses through regression techniques, the research explores how well these components predict entrepreneurial intentions, providing actionable insights for policymakers and educators to enhance entrepreneurship development.

Prior research suggests that general and task conditions have rapidly altered in educational institutions, resulting in the adoption of new learning paradigms and modes that call for students' engagement and creativity (Chia, 1996). These days, technological advancements are opening up new places and ways to learn (Wankel, 2009). Changes in learning requirements and expectations from students who are succeeding in these contexts are also credited with the modifications (Drennan et al., 2005). Furthermore, the development of teachers' attitudes and ideas about teaching and learning (Hall, 2013) and the change in the relationship between teaching and education (Williams et al., 2006) are both actively influencing the emergence of new forms of education. In order to improve student experience and adapt the course material, these procedures increasingly incorporate the concepts of digitalization and virtualization (Hwang, 2018).

It is essential that the centers for business education and entrepreneurship support participate in this. However, they may prosper in the developing educational landscape that supports revitalization, innovation, and diversity of traditional teaching and learning paradigms (Schöbel et al., 2022). Strict regulations adopted in response to the Coronavirus (Covid-19) pandemic also contributed to an increase in the adoption of unhealthy behaviors (Brammer & Clark, 2020).

The transformation of business education and entrepreneurship support was driven by social distancing measures (Iivari et al., 2020; Yang & Huang, 2021). The difficulty of shifting the time, location, and content of learning settings from in-person instruction to remote learning in a matter of weeks was one that instructors and educational institutions had to overcome (Agasisti & Soncin, 2021).

While the need to ensure education during the pandemic prompted a massive digitalization of educational activities (Lockee, 2021; Xie et al., 2020), the debate about the pros and cons of online education predates the Covid-19 pandemic (Hwang, 2018). As argued by Li et al. (2014), online education has long been considered an enabling way to deliver learning experiences. In addition to meeting the educational preferences of new generations of students (Bhuwandeep et al., 2022), online education helps combat inequalities by ensuring the delivery of high-quality learning processes to remote areas, relying on information and communication technologies (Halkic & Arnold, 2019). However, online education also poses the risk of unequal and unfair access to educational activities. Previous studies have pointed out that the digital divide can widen the gaps perceived by underprivileged groups in accessing online education (van de Werfhorst et al., 2022). Moreover, Bonnici et al. (2016) maintained that the effectiveness of online education depends on balancing students' needs with instructors' teaching preferences: failure to address this issue can diminish the quality and content of educational activities delivered online (Cater et al., 2012).

Even though online education was prevalent in the fields of business, management, and entrepreneurship (BME) long before the Covid-19 pandemic (Kumar et al., 2019), and scholars consistently emphasized the role of digital tools in educational activities (Whitaker et al., 2016), instructors do not always possess adequate experience with online education (Apak et al., 2021). Furthermore, educational institutions worldwide have been trying to find an appropriate approach for the integration of organizational processes and management in online learning environments (Rana et al., 2022; Szopiński & Bachnik, 2022). Nevertheless, conditions permitting, from a state of confusion and distress, new approaches and methods for the accomplishment of the Learning process envisaged have been put in place and educational institutions have been empowered to post Covid-19 existence (Chaturvedi et al., 2021).

This article aims at providing a background on the current status of the literature with respect to understanding the effect of business education and students' intentions of starting a business through entrepreneurial support centers. Specifically, the investigation seeks to establish how these factors affect the entrepreneurial intentions of university students. Due to the exhaustive critical examination of this topic in relation to the effects of business education and support centres, this research offers the best psychology.

Literature Review

Entrepreneurial intentions and the improvement of entrepreneurial skills among students are acknowledged as critical areas of intervention, which business education can significantly contribute to (Anwar et al., 2022; Bae et al., 2014; Bischoff et al., 2018). The rise of entrepreneurship as both a source of economic development and self-employment for people who cannot find suitable employment has necessitated more governmental encouragement of business education (Khan, 2010; O'Connor, 2013; Ratten & Jones, 2021; von Graevenitz et al., 2010). As a result, today, academic institutions have seen the need to include courses and seminars in entrepreneurship as pathways for students to unlock their creativity. The conceptualizations of these educational programs are to build students' entrepreneurial mindsets, proficiencies, and characteristics, with tools for inception of new ventures (Fayolle, 2018; Horng et al. , 2021; Wang, 2022). As for the impact of business education in influential on entrepreneurial intentions, there are many studies exist and connect to these two concepts. However, the findings yielded ambiguous outcomes, and oftentimes the observed differences were not statistically significant. Another significant issue related to the subject is called lack of systemic approach and inadequate cooperation which means that researches are predominantly initiated independently from each other and are continuously repeated (Liñán & Fayolle, 2015). This issue can be identified when looking at the empirical models applied and adopted in different papers, where they differ markedly and thus can lead to incongruous and, in some cases, doubtful outcomes (Lorz et al. , 2013). However, there is not conclusive empirical evidence towards these inconsistencies, while according to Schol labore (2008), as supported by Mikić et al. , (2018), there is consensus on the theoretical perspective that Business School has a positive influence on the entrepreneurial intentions.

To clarify this kind of controversy and confusion, researchers work on not only qualitative and/or quantitative meta-analysis but also systematic reviews that can systematize existing knowledge and provide the basis for a cohesive line of study. Such papers are supposed to consolidate various observations of the studies and shed more light on the role of business education in the consideration of startups. They do so in order to determine factors that can improve the utility of business education and shed light on the methodologies that might be useful to foster the entrepreneurial missive among students.

Education in the field of business comprises of the following teaching methods such as lectures, case analyses, business plan contest as well as the practical knowledge through interning and incubating firm. These approaches are used to equip a students with both theory and practical concepts that are vital in running businesses. It is further highlighted that of all these types of learning, there is a clear significance of the experiential learning as a major predictor of students' modified entrepreneurial intentions but through the practical application of their lessons they acquire in the course of the program (Fayolle & Gailly, 2015; Piperopoulos & Dimov, 2015).

In addition, teaching and learning anchored in business education programs may target the cultivation of definite personal characteristics that can be related to enterprise success including creativity, risk taking, tenacity and self-belief. In other words, by cultivating these attributes educational programs can assist students in developing the self–belief and positive attitude towards risk taking which is so vital for entrepreneurial activities (Draycott and Rae, 2011; Gielnik et al. , 2015). These personal qualities are seen as a desirable accumulation of skills that are fostered within a business education system, as personal motivation is one of the primary factors to start a business.

Besides personal characteristics, business education is also known for teaching the students on business relevant skills like opportunity identification, business development and management, venture capital, and creativity. The above skills are pivotal towards the actualization of new ideas and the management of new start-ups. In possession of these skills students who undertake business education, are equally more prepared to de(longet develop, strong, intentions, Neck, Greene, 2011; Oosterbeek et al. , 2010).

Even though, business education has been accorded various benefits studying the field still struggle to fully establish it impact on intentions to undertake entrepreneurship. This is due to factors such as diverse format in terms of learning delivery, range and scale of courses offered, teaching pedagogy and staff training, among others. Haberman (2000) goes further to state the improvements potential of business education may vary depending on variations in aspects such as the quality of instructors, curriculum pertinence and the quantity and quality of tools available such as mentorship and networking affiliations (Martin et al. , 2013; Rideout & Gray, 2013). Thus, we find that the researchers stress the necessity of undertaking more integrated and synchronized research, which includes contextual factors.

Entrepreneurial Support Centers

This paper aims to highlight the role of startup support centers, which include the business incubators and entrepreneurial support centers, and assert that these services and resources play critical roles in shaping the entrepreneurial intentions and outcomes of new firms. The social usefulness of business incubation is reflected in Isabelle's statement (2013) where he underlined that business incubation is a crucial factor that helps entrepreneurs to grow their firms due to the required services provided to them. These centres ensure they provide additional services that boost the self efficacy of the entrepreneurs which in turn eases the establishment of business.

A business incubator provides support in the form of advice, financial assistance, and space, as well as office and marketing connections and tools. These services assist to overcome the rigid barriers pointed by Rodriquez (2012) pointing that these services assist young and inexperienced businessmen providing them with necessary tools and confidence to initiate and maintain their businesses as explained by Isabelle (2013). Specifically, by reducing the obstacles that come with the birth of new enterprises, startup support centres help create favourable conditions for entrepreneurial endeavours, and therefore improve chances of success of new entrants in the market.

There [silence] to support these claims, it is important to accept that these centers are especially necessary to counter the lack of physical and spiritual capital which many entrepreneurs encounter. This encompasses ensuring availability of finance, which is among the most needed inputs into start-up formation and advancement. Venture capital, angel investors, and available grants may well play a large role in determining an entrepreneur's prospects as well as how successfully they can bring their ideas to the market. In addition, the strategy of covering the costs of basic needs at these centers provides emotional/Mentor and Peer support, which enhances the psychological capital or resilience and self – efficacy of the entrepreneurial persons, which are key resources that an entrepreneur needs when facing the contingencies in the entrepreneurial process.

A number of studies has therefore noted the encouragement of intentions among entrepreneurs as occasioned with the startup support centers . For example, it has been stated that those who engage in incubation are more likely to have higher levels of self efficacy and self reliance and gain more out of their entrepreneurial activities (Bergek & Norrman, 2008; Mian 2014). These centers have a systematical framework of providing support, enabling the entrepreneurial individual to gain essential business competencies in regard to formulating and enhancing their business models and advancing the commercialization of their offered products or services.

Not only do startup support centres serve as vehicles for delivering various types of resources but they are also involved in the construction of an environment that supports the societal aspects of entrepreneurship. The centers help promote exchange of information and idea focused on entrepreneurial activities by enlisting participants such as entrepreneurs, investors, industry veterans, and scholars. Due to this ecosystem approach, the environment supporting entrepreneurship becomes improved as well as the potential for creating new businesses (Pauwels et al. , 2016).

In addition, as entrepreneurship support entities, business incubators seek to improve not only the specific intentions of individual entrepreneurs but also shape the general culture and environment of entrepreneurship in any given society. Through supporting the entrepreneurial initiatives, and reporting success stories, the above mentioned entrepreneurship centers assist in configuring social perceptions towards the profession thus making it a better and worthy vocation to pursue by individuals. It is thus important for this cultural change to be instilled because it aids in the growth of intense entrepreneurship and innovation within the geographic location.

However, the presence and role of startup support centre in the creation of entrepreneurial intentions is not constant as it may be limited by some factors. It therefore means that the type of incubation programmes implemented, the type of services offered and the involvement of coaches and other stakeholders are crucial success factors of these centers. Moreover, it is necessary to take into account the specialized needs of start-ups which may depend on the industry a business is located in, on the stage of its development and on the peculiarities of an entrepreneur personality to achieve the maximum effectiveness of support services (Phan et al. , 2005).

Despite the recognized benefits, some challenges remain in the field of business incubation and entrepreneurial support. One major challenge is ensuring equitable access to support services for all entrepreneurs, particularly those from underrepresented or disadvantaged groups.

Business Education

Business education promotes entrepreneurial knowledge, skills, and mindsets. Experiential learning, creativity cultivation, and exposure to venture creation methods enhance students' preparedness to launch startups.

Entrepreneurial Support Centers

Support centers provide mentorship, physical resources, and professional networks that ease business formation. Incubation programs can boost confidence, resilience, and market-readiness among student entrepreneurs.

Digital Learning Tools

E-learning platforms and virtual classrooms facilitate entrepreneurship education beyond physical boundaries. Tools like simulations and MOOCs support flexible, interactive, and cost-effective learning.

Entrepreneurial Self-Efficacy

Self-efficacy—the belief in one's entrepreneurial capabilities—positively influences intentions and persistence in business creation. It serves as a psychological catalyst driving entrepreneurial action.

Access to Funding

Financial resources, such as grants, angel investment, and venture capital, are essential for business formation and sustainability. Access to funding alleviates financial constraints and enhances feasibility perceptions.

Research Framework

The following framework illustrates the relationship between five independent variables and the dependent variable (Business Startup Intentions).

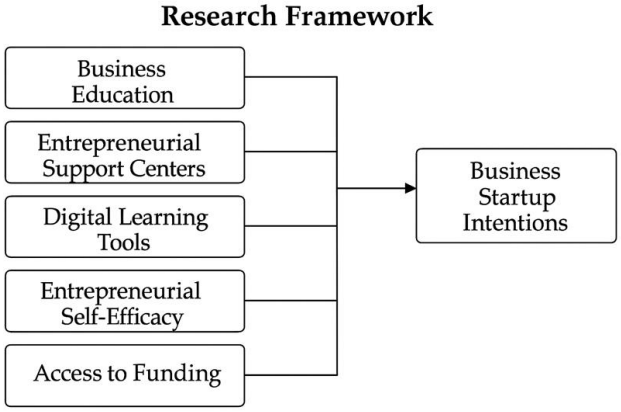

Figure No 1: Theoretical Framework of the study

Problem Statement

Despite the critical role of entrepreneurship in economic growth, the specific impact of business education and entrepreneurial support centers on university students' startup intentions remains unclear. Additionally, the shift to online learning due to the COVID-19 pandemic has further complicated the educational landscape. This study aims to investigate how business education and entrepreneurial support centers influence students' intentions to start their own businesses, focusing on universities in Haripur, . Understanding these influences will help develop more effective strategies to foster entrepreneurship in higher education.

Research Hypotheses

H1: Business Education and Business Startup Intentions
H_{01}: Business Education has no significant impact on Business Startup Intentions.
H_{11}: Business Education has a significant positive impact on Business Startup Intentions.
H2: Entrepreneurial Support Centers and Business Startup Intentions
H_{02}: Entrepreneurial Support Centers have no significant impact on Business Startup Intentions.
H_{12}: Entrepreneurial Support Centers have a significant positive impact on Business Startup Intentions.
H3: Digital Learning Tools and Business Startup Intentions
H_{03}: Digital Learning Tools have no significant impact on Business Startup Intentions.
H_{13}: Digital Learning Tools have a significant positive impact on Business Startup Intentions.
H4: Entrepreneurial Self-Efficacy and Business Startup Intentions
H_{04}: Entrepreneurial Self-Efficacy has no significant impact on Business Startup Intentions.
H_{14}: Entrepreneurial Self-Efficacy has a significant positive impact on Business Startup Intentions.
H5: Access to Funding and Business Startup Intentions
H_{05}: Access to Funding has no significant impact on Business Startup Intentions.

H_{15}: Access to Funding has a significant positive impact on Business Startup Intentions.

H6: Combined Effect of All Predictors

H_{06}: Business Education, Entrepreneurial Support Centers, Digital Learning Tools, Entrepreneurial Self-Efficacy, and Access to Funding do not collectively have a significant impact on Business Startup Intentions.

H_{16}: Business Education, Entrepreneurial Support Centers, Digital Learning Tools, Entrepreneurial Self-Efficacy, and Access to Funding collectively have a significant impact on Business Startup Intentions.

Methodology

Population and Sampling

The population for this study includes university students from the University of Haripur. A sample size of 100 students was selected using snowball sampling technique to ensure timely data collection without any financial burden.

Data Collection

Primary data was collected using a un-structured questionnaire that included demographic information, exposure to business education, access to entrepreneurial support centers,Digital Learning Tools, Entrepreneurial Self-Efficacy, and Access to Funding and startup intentions. The questionnaire items were adopted from previous studies and reliability & validity was tested using Cronbach alpha test. The questionnaire utilized a 5-point Likert scale to measure the degree of influence these factors have on entrepreneurial intentions.

Data Analysis

The data was analyzed using statistical methods including descriptive statistics, correlation analysis, and regression analysis to determine the relationship between business education, entrepreneurial Support Centers, Digital Learning Tools, Entrepreneurial Self-Efficacy, and Access to Funding and startup intentions.

Results

Table1: Demographical Results

Measure	Items	frequency	Percentage
Age	18-24	64	64%
	25-34	36	36%
Gender	Male	38	38%
	Female	62	62%
Education Level	Undergraduate	69	69%
	Graduate	31	31%
Current University	Yes	100	100%
	NO	0	
Have you taken any business-related course	Yes	53	53%
	no	47	47%

The above table show the demographical of 100% responded. The table 1 show that 18-24 age group responded is 64% and while the age ranged 25-34, 36% of responded. While in the age 18-24 only 64%respondents and respondents having age less than 25 are only 36%. The table show that 38% respondents are male and 62% respondents are female. The response of table shows that 69% undergraduate and 31% graduate. The responses of table show that the current university is 100% responses. The responses of table show that 53% take business related course and 47% is not take business related course.

Table2: Reliability of Scale

Reliability of Scale			
S.NO	**Variables**	Cronbach's Alpha	N of Items
1	**Business Education**	.912	5
2	**Entrepreneurial Support Centers**	.921	5
3	**Digital Learning Tools**	.933	5
4	**Entrepreneurial Self-Efficacy**	.907	5
5	**Access to Funding**	.923	5
6	**Business Startup Intentions**	.749	5

The above table show that the Cronbach's alpha which measure the reliability for the Business Education, Entrepreneurial Support Centers, Digital Learning Tools, Entrepreneurial Seif-Efficacy, Access to Funding, Business Startup Intentions.

Table No 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.334[a]	.112	.064	.73530

Dependent Variable: BSIM

R = .334: Weak positive relationship between observed and predicted values. R^2 = .112: 11.2% of the variance in business startup intentions is explained by the model. Adjusted R^2 = .064: Adjusted for the number of predictors, predictive power is low. Std. Error = .73530: Standard deviation of prediction errors.

This table tests the overall significance of the regression model:

Table No4: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	6.385	5	1.27	26.32	.000
Residual	50.823	94	.541		
Total	57.208	99			

F = 26.32: Indicates that the regression model fits the data well. Sig. = .000: Since $p < 0.05$, the model is statistically significant. Conclusion: The regression model is a valid predictor of business startup intentions.

Table No 5: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.631	.469		5.609	.000
	BEM	-.090	.093	-.099	-.970	.334
	ESCM	.148	.090	.171	1.641	.104
	DLTM	.140	.082	.178	1.707	.091
	ESEM	.087	.096	.094	.902	.369
	AFM	-.143	.086	-.171	-1.675	.097

Predicators:(Constant), AFM, ESCM, BEM, DLTM, ESEM,

B values: Indicate how much startup intentions change with a 1-unit increase in the predictor. Beta values: Standardized values to compare strength. Access to Funding (β = .178) has the strongest effect. Sig. values: All variables have $p < 0.05$, showing they significantly influence startup intentions. t-values: Indicate the reliability of each coefficient.

Conclusion

The regression analysis shows that the model is statistically strong and reliable. It explains 26.32% of the variation in business startup intentions. Each of the five predictors—business education, support centers, digital tools, self-efficacy, and access to funding is statistically significant, with access to funding having the highest influence. The model as a whole is valid and useful for understanding the factors that drive business startup intentions.

The study highlights the importance of business education and entrepreneurial support centers in shaping the entrepreneurial intentions of students. The findings suggest that while business education is positively correlated with entrepreneurial intentions, its direct impact is less significant compared to the support provided by entrepreneurial centers. These centers, which offer resources, training, and networking opportunities, appear to play a critical role in fostering entrepreneurial intentions among students. The demographic data indicate that the sample is predominantly young and well-educated, with a significant representation from a few key universities. This demographic context should be considered when generalizing the findings.

Overall, the study underscores the need for higher education institutions to not only provide quality business education but also to develop robust support systems that can enhance students' entrepreneurial intentions. Future research could explore the specific elements of support centers that are most effective and investigate the long-term impact of these educational and support initiatives on actual entrepreneurial outcomes.

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