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FACTORS AFFECTING ENTREPRENEURIAL BEHAVIOR OF STUDENTS IN HIGHER

Amir Saif¹*, Fawad Hussain¹

¹ Department of Business, National collage of Business Administration & Economics (NCBA&E Multan, Pakistan)

Article Info

*Corresponding Author Tel: +92 333-4170030 Email Id: amirsaif9001@gmail.com

Abstract

The chief aim of research is to analyze the most influential dynamics on entrepreneurial behavior. The proposed entrepreneurial behavior model has been used to examine the role of attitude, subjective norms and perceived behavior control affected by entrepreneurial intention. The entrepreneurial behavior of students of Punjab was studied to infer the results. The SPSS and SMART-PLS were used to scrutinize the data expending quantitative research technique. This study discovers that previous experience of entrepreneurship in practice, both directly and indirectly through intentions in business, is significantly associated to the attitudes and perceived behavioral control vis-à-vis Furthermore entrepreneurial behavior. the parents associated with entrepreneurship are substantially interconnected to the student's auspicious approach, subjective norms and perceived behavioral control with regards to entrepreneurship. The research on the internal and external factors that impact entrepreneurial behavior of Pakistani students using other approaches and future research should study these topics with a large sample size. Future research should also address the impact of entrepreneurship education on entrepreneurial leadership development among students.

Keywords

Education, Entrepreneurship behavior, Attitude, Entrepreneurial intention

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1. Introduction

Entrepreneurship plays a vibrant role for new venture creation; existing venture expansion, social,

high-tech and economic growth of the country (Lumpkin & Dress, 1996). At present, the prominence of entrepreneurship goes much further. Encouragement of entrepreneurship has become a key issue for contemporary policy makers. Given the very important position of entrepreneurship as an engine of socio-economic development, there is an attention from policy makers and academician in economic growth through entrepreneurship, as well as entrepreneurship edification (Gorman *et al.* 1997). Consequently, Higher Education Institutes cogitate entrepreneurship as a key course in their outline of studies (Kolvereid & Moen 1997).

Entrepreneurship has been acknowledged as the "engine" that drives an economy to craft new businesses, new jobs and well-being (Gorman et al., 1997). It assists the economy by stimulating the growth in innovation and competition. Innovation includes the creation of new businesses, new products / services, or new operation processes of a firm (Thurik & Wennekers, 2004). In addition some researchers argued that entrepreneurship is an important source of innovative activities and job opportunities and thus has a vital impact on economic development. Thus, entrepreneurs play an important role in transforming inventions and ideas into economic accomplishments (Baumol, 2002). Pakistan is dependent on higher levels of entrepreneurship in order to achieve economic growth and modernization (Oosterbeek, Praag & Ijsselstein, 2010). The entrepreneurship is not only an important motivating force of economic prosperity for countries (Iakovleva and Kolvereid, 1997) but also as one of the most appropriate strategies to meet the snowballing needs of globalization. (Keat et al., 2011)

1.1Entrepreneurship Practices in Pakistan

spite such In of global appreciation, entrepreneurship rests constrained in Pakistan. This happens due to inadequate devotion of policy makers and government headed for entrepreneurship in the past, and lower level of growth in key indicators for starting new business of Pakistan's, limited economy to absorb shocks. Such attitudes towards entrepreneurship in the past have affected the entrepreneurial attitude and intentions of people in Pakistan which is just 23% as per Global Entrepreneurship Monitor (GEM) report on Pakistan. While the report has ranked Pakistan at the lowest on student's intention to become an entrepreneur by starting their own business after completing the study. (Robert et al, 2020)

Researchers have comprehensively studied its social and economic connotation. In emerging countries; it is part and parcel to inspire youth to perform entrepreneurial activities (Awogbenle and Iwuamadi, 2010) by providing self-employment to diminish redundancy and poverty. With regard to Pakistan, a mainstream of students indicate an imminent recognition for entrepreneurship as a profession, and preferred the entrepreneurial option for earning more money. In other words, students are engaged in the promotion of entrepreneurial activities through innovation, which is considered to be one of the primary traits of entrepreneurs (Ali et al., 2011). Regrettably, Pakistani students have only moderate intention to become entrepreneurs (Tanveer et al., 2013). To cherish the entrepreneurs, developing individuals 'entrepreneurial intentions is a rudimentary prerequisite for every society.

2. Research Question:

Given below are the research objectives of this study:

1. What is the relationship between students subjective norms and students entrepreneurship intention?

2. What is the relationship between students attitude and students entrepreneurship intention?

3. What is the relationship between perceived behavior control and students entrepreneurship behavior?

4. What is the relationship between students entrepreneurship intention and students entrepreneurship behavior?

5. Does student's entrepreneurship intention mediates between subjective norms, personal attitude perceived behavior control and Students entrepreneurship behavior?

6. Does education moderate between entrepreneurship intention and students entrepreneurship behavior?

3. Significance of Study

research is essential from This numerous perspectives. Firstly, it will benefit the students to develop their business oriented attitude. Secondly, it will help the life style of people in Punjab and mitigate the unemployment. Thirdly, it is an effort to crack the core problem of students while starting their own business. Fourthly, it will able to answer the behavioral dynamics which incapacitate them to develop their entrepreneurship behavior and are also imperative for policy implementation on future development of entrepreneurial program for the students. Last but not the least; the public will

understand their roles in enhancing the students about their behavior and providing social support. Engle et al. (2010) found subjective norms to be significantly related to intentions in 12 countries. According to (Kautonen & Tornikoski, 2010), society with high uncertainty avoidance, there is a fear of losing and competition; people merely adopt entrepreneurial career and startup activities. States that there is negative relationship between societal uncertainty avoidance and individual risk taking (Subjective norms refer to the perceived social pressure to perform or not to perform the behavior in question Social variables are termed subjective norm. This factor refers to the societal stress from the surroundings on the person to demonstrate or not to demonstrate the behavior; e.g. parents who came across depressing experiences with their own business, could force their kids not to become an entrepreneur. Subjective norm is the most important factor of TPB. It is defined as a person's perception that others, such as friends and family members, believe that he or she should or should not perform the behavior Found that subjective norms were significantly related to intentions in only two out of the six countries in their study. Subjective norm is a norm which departed from the inner element or the human conscience. Subjective norm is a norm which departed from the inner element or the human conscience. In entrepreneurship, individual views derived from the belief and support of family, friends or people that are considered important for such individuals.

Otuya *et al.* (2013) proposed that subjective norms contribute the least to entrepreneurial intentions.

Relationship of Subjective Norms with the intention of Entrepreneurship past research has shown results that there is a correlation between subjective norms with the intention of entrepreneurship. Subjective norm is the belief the individual to comply with the direction or suggestion of people around to Relationship of Perceived Behavioral Control with the intention of Entrepreneurship Behavior control is specified in the form of self-efficacy is a condition where people believe that a behavior is easy or difficult to do. It is believed that one of the difficult easy a thing to do can be a barrier or challenge to entrepreneurship participate in entrepreneurial activity These implications of behavior can involve costs and benefits, behavioral beliefs or outcome expectations Wedayanti & Giantari, 2016

Subjective Norm is the view of an individual who influenced one on another is important. According to (Wedayanti & Giantari, 2016), subjective norms are the views that are considered important by individuals who advise the individual to perform or not perform certain behaviors and motivation accompanied by a willingness to do or not do something that was considered important. Subjective norms are the views considered important by individuals who advise the individual to perform or not perform certain behaviors and motivation accompanied by a willingness to do or not do something that is considered important (Wedayanti and Giantari, 2016).

3.1 Perceived behavioral control

Perceived behavioral control refers to the judgment of the extent to which one is skilled enough to perform a specific behavior. It is influenced by a

number of factors, of which some follow. Firstly, control beliefs regarding the existence of factors that may enable or hinder behavior performance regulate perceived behavioral control (Ajzen & Cote, 2008). In addition, the extent to which somebody is in control of the situation can clearly be shown by intentions and perceived behavioral control If people in the society value and approve the entrepreneurial behavior, it is probable that an individual will feel that they have the ability to perform the behavior. Especially in the context of Pakistan, entrepreneurship researchers have seldom utilized TPB, even though research suggests that it is an excellent predictor of entrepreneurial intention. TPB is regarded as the most powerful (and is the most popular) framework for predicting human behavior (Ajzen& Cote, 2008). Entrepreneurial self-efficacy, creativity and preservance control, towards entrepreneurship business after graduation depend upon the student's opinion to engage in selfemployed works. This construct is affected by the perception of access to necessary skills, resources and opportunities to perform the behavior. If a person feels to have these situational factors, he or she may develop the intension to perform the subscription behavior. In contrast, if an individual does not have control over the circumstances, he or she may not have any or less intension to perform the particular behavior. Perceived behavioral control is linked with the concept of self-efficacy which focuses on the perception of a person towards simplicity or complexity of a behavior. It refers to control your belief towards some factors related to your issues which may ease you or not (Yean,

Johari, & Sukery, 2015) Students depends upon the perceived behavioral control in a way that it's a requirement of students to control their perceived behavior either through what they have learned in entrepreneurial education or through their intuitions.

3.2 Attitude

According (Pulka, Aminu & Rikwentishe 2015), the attitude is a tendency to react effectively in response to the risks that lie ahead in a business. Behavior a readiness to react to certain objects in the environment as an appreciation of the object .The individual reaction attitude to an object in the environment, in this study of these objects is the entrepreneurship intention. Attitudes indicator towards entrepreneurship intentions can be seen from the interest of the individual with a business opportunity, a positive view of the failure of the business, and business interests at risk. Relationship Attitude (Attitude) with the intention of Entrepreneurship Theory of Planned Behavior explains that there are three factors that influence a person's intention to perform a behavior, one of which is an attitude. The attitude is a tendency to react effectively in response to the risks that would be faced in a business. The findings) also show that entrepreneurship education impacts positively towards the attitude of students to engage in entrepreneurship ventures if their knowledge and skills developed. are Attitudes towards entrepreneurship and entrepreneurship education can be measured in terms of cognitive, affective and behavioral components. They argue that the cognitive component relates to thoughts, beliefs and knowledge which students/recipients of

education have entrepreneurship about entrepreneurship and entrepreneurship education which shape their attitudes and behaviors. On the other hand, the affective component relates to the recipients' feelings and emotions about entrepreneurship and entrepreneurship education. Finally, the behavioral component relates to those actions, responses and willingness of the recipient (student) to accept and/or respond to something different.

3.3 Entrepreneurial behavior

Entrepreneurial behavior can be persuaded by significant people such as close friends, parents, family members, co-workers, spouse and professionals. People are expected to have entrepreneurship intentions if they have any relationships with other entrepreneurs. (Tariq *el at* 2020)

3.4 Entrepreneurial intentions

Indeed, the TPB has been shown to be a very useful theory for predicting the intentions and behavior of individuals Khuong & An, 2016) in the different contexts of both developed and developing countries In the Pakistani context, TPB has largely been ignored by the domain researchers However, there is a strong need to test a good model for investigating entrepreneurial intention within the public sector universities of Pakistan because on average students only have a moderate intention to become entrepreneurs (Tanveer *et al.*, 2013). To address this need, on the basis TPB, the present research examined factors associated with the entrepreneurial intentions of university students in Pakistan.

Rasli et al. (2013), the intention of entrepreneurship is a mind that encourages individuals to create businesses. The country's economy can grow well when the numbers of entrepreneurs have at least 2 percent of the total population. Based on McClelland, an expert in entrepreneurship revealed a new country will prosper if at least 2% of the population becomes entrepreneurs. The number of entrepreneurs in Pakistan is still lagging behind, especially toward Malaysia, Singapore and Thailand. Clara G at el (2020) found in his study that entrepreneurial has been widely study in recent decades; it has been linked to other research area such as social psychology. Remark contributions have combined other field to explore how to predict entrepreneurial intention.

3.5 Education

Entrepreneurship education has historical background and it is emerging rapidly. Entrepreneurship education is a process in which individuals or groups of individuals spot out innovative ideas for upcoming opportunity and transform them into execution, whether in a social, cultural or economic context (Kuratko, 2004).

Entrepreneurial education is key to raise knowledge and skills which builds up attitude and self-efficacy towards starting a new venture. Education is main source of knowing about the entrepreneurship and most of the times teacher plays critical and central role in developing this mindset. Some authors argue on entrepreneurial intentions of students (Gupta V, 2009, Guerrero M, 2008, Kuckertz A, 2010 &LiñánFaCY, 2009).

Entrepreneurship education is a significant constituent for entrepreneurial attitude and intention upcoming entrepreneur (Souitaris, 2007). for According to another author, it is evident that entrepreneurial training and entrepreneurship have affirmative influence for courses entrepreneurship as a career choice (Dyer, 1994).

3.6 Entrepreneurship Education

According to Gerba, D.T. (2012) entrepreneurship education is a conscious effort by individuals to increase knowledge about entrepreneurship. Educational entrepreneurship education is not marketing or sales that educate someone to be a merchant, but has a wider meaning than just being a seller (Nurseto, 2010). Entrepreneurship education is taught how to look at the opportunities and risks facing the business world. According to Kurniawan, R. (2013), entrepreneurship education is a discipline that studies on values, skills, and behavior in the face of life's challenges to pursue opportunities with a wide range of risks that may be encountered.

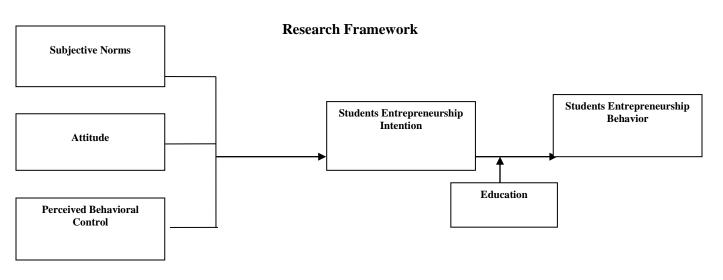
Moderator.

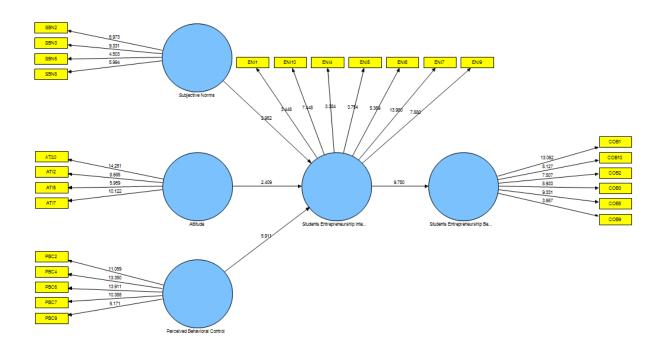
Ar. S, *et. al* (2020) found his study that entrepreneur education positively influence entrepreneur knowledge, entrepreneur mind set and student entrepreneur preparation. Entrepreneur educations in all level of education play three prominent roles in enhancing the mindset of entrepreneurship it create an entrepreneur culture, entrepreneur education allow to learn more, last is specialized course for individual.

4. Methodology

The units of analysis in this study are student from universities and colleges in Punjab. This research has chosen student as their respondent the reason because:

- 1) Business student are incapable of doing their own business.
- 2) Even after completing their studies they unable to start their business.
- Our research objective will be fulfilled by these students the reason because they have weak subjective norms and attitude towards starting their own business.

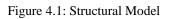


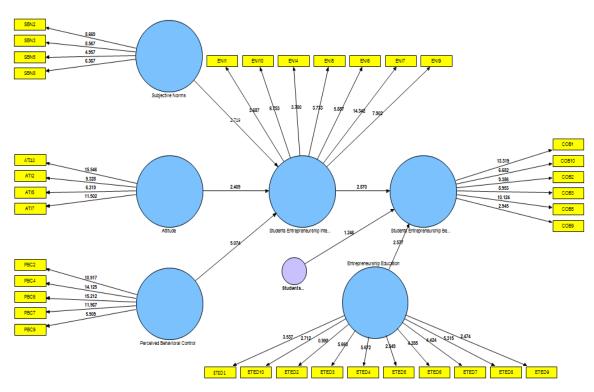


	Attitude	Education	Perceived Behavior al Control	Students Entrepreneurshi p Behavior	Students Entrepreneurship Intention	Subjective Norms
Attitude	1					
Education	0.39243	1				
Perceived Behavioral Control	0.64127	0.527058	1			
Students Entrepreneurship Behavior	0.59881	0.600375	0.699281	1		
Students Entrepreneurship Intention	0.5907	0.619342	0.696271	0.6595	1	
Subjective Norms	0.41588	0.41503	0.43203	0.35531	0.539292	1

Latent Variable Correlations

12. Hypothesis Testing





Hypothesis	Relationships	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)	Acceptance / Rejection
H1	Attitude → Students Entrepreneurship Intention	0.182966	0.194269	0.07594	0.05594	2.409349	Accepted
H2	Perceived Behavioral Control -> Students Entrepreneurship Intention	0.464812	0.467892	0.078633	0.048633	5.911117	Accepted
НЗ	Students Entrepreneurship Intention -> Students Entrepreneurship Behavior	0.661646	0.68174	0.067864	0.037864	9.749638	Accepted
H4	Subjective Norms -> Students Entrepreneurship Intention	0.262901	0.264542	0.089069	0.049069	2.951651	Accepted
H5 (Moderator)	Students Entrepreneurship Intention * Entrepreneurship Education -> Students Entrepreneurship Behavior	- 0.452166	- 0.412398	0.362821	0.362821	1.24625	Rejected

5. Discussion

The main purpose of this study was to investigate which variables most influence entrepreneurial behavior of students in a specific context by testing the predictions associated with the TPB. Results indicate that TPB psychometric properties are satisfactory and the application of the model is partially supporting in this sample; both perceived attitudes and perceived behavior control have significant positive impacts on entrepreneurial intentions, while the impact of subjective norms is negative and of small magnitude. In sum, findings suggest that students, who have stronger positive attitudes towards entrepreneurship, as well as those with higher perceived control over their actions, will likely have stronger entrepreneurial intentions. The weak negative impact of subjective norms suggests that a more intense social pressure will lower the willingness of subjects in our sample to follow an entrepreneurial path (although this negative impact is quite low).

H₁ Attitude has the significant effect on StudentsEntrepreneurship Intention.

Attitude has the significant effect with the student's entrepreneurship intention because the t-value is greater than 1.95. So it is accepted level and P-value is miner differ from accepted value less than 0.05. So its value also is accepted due to T-value accepted. Tariq el at (2020) found that his research the significant relationship between above variable.

H₂: Perceived Behavioral Control positive Effect Students Entrepreneurship Intention Perceived Behavioral Control has the positive relationship with the student entrepreneurship intention because the both value T-value and Pvalue is on accepted level. So its relation is positive. According to Robert *et al*, (2020) investigate that relationship of behavior and intention of entrepreneurship has the positive relationship.

H₃: Students Entrepreneurship Intention Significant Students Entrepreneurship Behavior

The student's entrepreneurship intention is significant with student's entrepreneurship behavior because its P-value is 0.037 this value is less than 0.05. Similarly T-value is 9.749 it's greater than 1.96. So it overall relation is the significant.

H₄: Subjective Norms Significant Relationship with Students Entrepreneurship Intention

Subjective norms is significant relationship with students entrepreneurship intention due to the P-value is 0.049 is less than the 0.05 of accepted level and P-value is 2.95 the greater than the 1.96 accepted level. Than show that significant level between variable. Tariq el at 2020 find in his work significant relationship of both variables.

 H_{s} : The Entrepreneurship Education as moderator no significant Effect on Students Entrepreneurship Intention and Students Entrepreneurship Behavior

Entrepreneurship education is moderator between entrepreneurship intention and entrepreneurship behavior. Its relation is not significant. Because Pvalue is greater than 0.05 and T-value is less than 1.96. So its relation is not significant.

6. Conclusion

The present study makes three main contributions:

(a) It finds partial support for the TPB in explaining entrepreneurial behavior of students of Southern Punjab. (b) It further questions the role of subjective norms in explaining behavior under specific settings; and (c) It offers several suggestions to improve entrepreneurial education in order to promote entrepreneurial intentions and entrepreneurial behavior. The guidelines proposed based upon the results are essential to practice entrepreneurship education. The enhancement of entrepreneurial intentions and behaviors of business students requires fostering their attitudes toward an entrepreneurial path and amassing their professed behavior control. This is in line with the suggestions of Ajzen related with the use of TPB to implement interventions to change behaviors based upon different predictors. The main inference and key theoretical message that emerged from this study relates to a better understanding of the variables that the most dominant entrepreneurial intentions of business students, which can be capitalized on through education and altered into entrepreneurial activities. The remarkability of the business field substantiates greater investment in educational policies to sponsor entrepreneurial behaviors. Moreover, undergraduate programs should be revised frequently as the curriculum is constantly changing in response to progress the entrepreneurial behavior. Future research (e.g., longitudinal studies, triangulation of data, analyzing the link between intentions and behavior in students, analyzing the influence of situational

factors, cultural values, human capital, and other demographic factors in intentions) could address some of the limitations of the present study and increase confidence in the generalization of findings. Following Liñán, the questionnaire may be revised so that different variables are introduced to differentiate elements of the sample. In addition, the strong correlations between some variables suggest the need of scale refinement in future research as a way to verify the prominence of this model. This study tried to test the proposed entrepreneurial behavior model by examining the effects of attitude, subjective norms and perceived behavior control as affected by entrepreneurial intention, on entrepreneurial behavior of students of Punjab. This study explores that person's previous experience of entrepreneurship in practice, both directly and indirectly through their intentions in business, is significantly associated to their attitudes and perceived behavioral control behavior. regarding entrepreneurial Further specially, having an own business parents are significantly linked to the student's favorable attitude, subjective norms and perceived behavioral control with regards to entrepreneurship. This agrees with the conclusion of Krueger (1993) and proposes that student with own business parents expand exposure to and understood understanding of entrepreneurship from premature age, which in response have an impact on their attitude and insight of subjective norms toward entrepreneurship. Previous experience of starting a business is significantly associated with an optimistic attitude towards entrepreneurship. This

means that students who have a direct practice of emerging their own employment have a more constructive attitude towards an entrepreneurship and confidence in their own abilities to gain that behavior. The result on the subject of subjective norms proposes that students who are more selfassured in their skill based on practice are less inclined by perceived social norms about entrepreneurial career. Our findings verify the results of preceding researches in terms of the significant association between entrepreneurial intentions and its background and thus provide further support to the application of Ajzen's theory of planned behavior to predict and understand entrepreneurial behavior. While the findings for differences by gender among students shows, the results suggest that female students have the less favorable attitude toward entrepreneurship.

This research has numerous limitations that arise from having a small sample size of 300 students. In spite of these limitations, our research adds up to the literature on the antecedents of entrepreneurial behavior and the variables that have an impact on attitude, social norm, and perceived behavioral control of the students. The implication for entrepreneurial education is encouraging, since the results propose that taking a course in entrepreneurship enhances student's confidence regarding their skills to become entrepreneurs. This has implications for teachers look to increase a better understanding of their student's attitude and perception of social norms as well behavioral control and provide suitable guidance.

The results of this study imply that there are higher probabilities to increase the entrepreneurial behavior of students who managed to form more perceptions about entrepreneurship positive throughout their lives. However, subjective norms or the family, friends, and environment have a strong impact on the formation of those perceptions in the minds of students. These results also indicate that subjective norms have a strong influence on student's intentions towards entrepreneurship as well as on the belief that they can create and manage to establish new companies or businesses. The students in Punjab who have high self-confidence and support from their environment have a higher tendency to establish new businesses. They see it as an opportunity for their future. While the study found positive and significant relationships among the variables that are consistent with the literature (there was no directly positive and significant relationship between subjective norms and entrepreneurial intention. Previous studies which found indirect relationship between SN and EI through both PA and PBC support these results.

Based on the results of the research and discussion, it can be concluded as follows;

1. Attitude has a positive and significant influence on entrepreneurship behavior.

2. Subjective Norm has positive and significant influence on entrepreneurship behavior.

3. Control the behavior has a positive and significant influence on entrepreneurship behavior.

4. Intention has a positive and significant effect on entrepreneurship behavior.

5. Entrepreneurship education has a positive and significant influence on the intention of entrepreneurship and entrepreneurship behavior.

6.1 Suggestions for Further Research

Firstly, the academics should continue exploring into the other factors i-e factors injunctive norms, descriptive norms, behavioral beliefs, descriptive beliefs, injunctive beliefs, control beliefs, moral norms, gender, empathic concern and behavior.

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Secondly, the scholars should research on the internal and external factors that influence entrepreneurial behavior of Pakistani nation using other methods and future research should study these topics with a large sample size.

Thirdly, research should address the impact of entrepreneurship education on entrepreneurial leadership development among students.

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Gender		
	Frequency	Percent
Male	96	63.2
Female	56	36.8
Total	152	100.0
Marital Status		L
	Frequency	Percent
Married	32	21.1
Unmarried	120	78.9
Total	152	100.0
Age		
	Frequency	Percent
Under 20	26	17.1
21-30 years	104	68.4
31-40 years	22	14.5
Total	152	100.0
Qualification		
	Frequency	Percent
Undergraduate	54	35.5
Graduate	54	35.5
Post Graduate	44	28.9
Total	152	100.0

Appendix:

Measurement Model

			Loading				
	Items	Actual Loadings	after	AVE	Composite	R	Cronbachs
			Deleting		Reliability	Square	Alpha
			Items				
		0.47(00	Item	0.50751	0.004060		0.601070
Attitude	ATI1	0.47609	Deleted	0.50751	0.804062		0.681279
	ATI10	0.653727	0.719743				
	ATI2	0.558428	0.638997				
	ATI3	0.324197	Item				
	1115	0.521197	Deleted				
	ATI4	0.478634	Item				
	A11 4	0.470034	Deleted				
	ATI5	0.553759	0.683997				
	ATI6	0.504888	Item				
	AIIO	0.304888	Deleted				
	ATI7	0.655609	0.740076				
	ATI8	0.460276	Item				
	Allo	0.400270	Deleted				
	ATI9	0.540862	Item				
	ATT9	0.340802	Deleted				
Students Entrepreneurship	COB1	0.669621	0.724384	0.42497	0.814698	0.4947	0.729391
Behavior	СОВТ	0.009021	0.724384	0.42497	0.814098	0.4947	0.729391
	COB10	0.64115	0.657672				
	COB2	0.644975	0.700338				
	COB3	0.57973	0.639376				
	COD4	0.24027	Item				
	COB4	0.34027	Deleted				
	COB5	0.655844	0.638463				
	CODC	0.100241	Item				
	COB6	0.199341	Deleted				
		0.47402	Item				
		0.47403	Deleted				
		0 207147	Item				
	COBS	COB8 0.397147	Deleted				
	COB9	0.574115	0.534444				

Students Entrepreneurship Intention	ENI1	0.54659	0.490959	0.36356	0.79712	0.57367	0.703438
	ENI10	0.595302	0.626353				
			Item				
	ENI2	0.48174	Deleted				
	ENI3	0.240101	Item				
	ENIS	0.349191	Deleted				
	ENI4	0.518005	0.521443				
	ENI5	0.536912	0.548446				
	ENI6	0.588891	0.606641				
	ENI7	0.718575	0.744299				
		0.45040	Item				
	ENI8	0.46849	Deleted				
	ENI9	0.588639	0.645653				
Education	ETED1	0.542621	0.515075	0.33799	0.752573		0.609972
			Item				
	ETED10	0.413944	Deleted				
	ETED2	0.213989	Item				
			Deleted				
	ETED3	0.523177	0.546565				
	ETED4	0.507869	0.552744				
			Item				
	ETED5	0.411295	Deleted				
	ETED6	0.573866	0.579415				
	ETED7	0.621811	0.661495				
	ETED8	0.566393	0.620536				
	ETEDO	0 471271	Item				
	ETED9	0.471371	Deleted				
Perceived Behavioral	PBC1	0.400002	Item	0.49245	0.007150		0.727077
Control	PBCI	0.400903	Deleted	0.49245	0.827158		0.737966
	DDC10	0.202055	Item				
	PBC10	0.392055	Deleted				
	PBC2	0.61673	0.680413				
		0.510540	Item				
	PBC3	0.510549	Deleted				
	PBC4	0.716787	0.773421				

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	PBC5	0.469427	Item			
	PBC2	0.468437	Deleted			
	PBC6	0.724586	0.729795			
	PBC7	0.659935	0.755035			
	PBC8	0.325763	Item			
	I DC0	0.525705	Deleted			
	PBC9	0.565861	0.54626			
Subjective Norms	SBN10	0.482774	Item	0.44416	0.760728	0.582397
Subjective Norms	SBINIO	0.402774	Deleted	0.44410	0.700728	0.382397
	SBN2	0.661296	0.67692			
	SBN3	0.521889	0.724735			
	SBN4	0.410793	Item			
	SDIN4	0.410795	Deleted			
	SBN5	0.5121	0.58919			
	SBN6	0.364842	Item			
	SBINO	0.304042	Deleted			
	SBN7	0.48172	Item			
	SDI(7	0.40172	Deleted			
	SBN8	0.602839	0.667899			
	SBN9	0.413809	Item			
	50117	0.713007	Deleted			
	SBN1	1 0.390993	Item			
			Deleted			