

## Entrepreneurial intentions and perceived advantages by Eastern students



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### ABSTRACT

This study clarifies the student's perspective in the disputed territory, to inculcate the influence of personality traits, moral obligation, entrepreneurial education, entrepreneurial intentions, and these relationships mediated by perceived advantage. A framework for the judgment of entrepreneurial mindset in the context of disputed territory and special administrative zones is presented. The data was collected from Eastern students at four universities. The current survey was conducted using purposive sampling, and the sample size was 344 students from four different universities. The study used CFA (Confirmatory Factor Analysis) and SEM (Structural Equation Modeling) for data analysis by using Smart PLS 3.2.9 and SPSS 26. The findings revealed the direct and indirect influence of personality traits entrepreneurial education and moral obligation on the intentions mediated by perceived advantage. Diversely, moral obligations do affect entrepreneurial intention in the presence of perceived advantage. The counterintuitive situation arises in the case of and helpful situation, where moral obligations are not playing role in the case of the disputed territory. The study contributes to enhancing the understanding of the entrepreneurial intention of university students in disputed territories. It brings into light the research agenda of entrepreneurship in disputed territories and special administrative areas. Specifically, the perceived advantage proved unique and verifiable intervening in the role between entrepreneurial education, personality traits, and the moral obligation with entrepreneurial intentions. This research supplies the basis for compatible academic and economic policy formulation. This study supplies a knowledge base for startups in special and disputed territories. It enhances innovation by making students fit their needs.

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### 1. Introduction

Entrepreneurship is an utmost career preference. Individuals are looking forward to self-actualization and creativity. It is progressing in research and practice as a tool for economic growth (Elliott, et al., 2020), which is varying in nature and nurture across the globe. Entrepreneurs develop new for humanity, and countries struggle to deliver a standard of living and employment (Prince et al., 2016). In this

situation, it is important to encourage the intentions of the individuals for venture formation. The latest examples of Asian economies like China, South Korea, and Malaysia are appearing with low-cost innovations and imitating principles. Outstandingly, Li et al. (2020) underlined that China emerged as one of the world's largest and innovative economies most. Then, individuals having abilities should form the business, as intentions are major indicators (Ajzen, 1991). Henceforward, Agolla et al. (2019) supported that individual behavior and attitude influence the intentions to undertake a venture. Usually, after completion of a certain level of educational qualification, university students peruse career choices. Students create ventures and join organizations for the sake of achievement. This adds

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responsibility on university graduates to be more competent and adaptive (Erikson, 2002).

Hereby the perceived competence enables the students to find their fit. However, fewer are successful and do not have the skills, knowledge, and ability to start their own business. Entrepreneurship education is a vital factor to nurture personality traits and entrepreneurial intentions (Sherkat and Chenari, 2022). The role of personality and education, according to Ip et al. (2018), is evident in special administrative zones. On the other hand, the perception of advantage affects entrepreneurial intentions (Solesvik et al., 2014), and taking it further, the moral obligation was identified and used by Fishbein (1967) as the predictor of intentions. Proven effectiveness by Beugré (2016), to the extent students, are morally obliged to pursue ideas they succeed. In the case of specialized territories of Hong Kong and Taiwan, the innovation and entrepreneurial growth are quite clear. In the territory of Bosnia, Palalić et al. (2017) underlined that students have shown a higher interest in entrepreneurship and new venture formulation.

In this study, we build on available literature and a design to investigate the intentions in special territories.

The state of Jammu and Kashmir (J&K) is distinct to study, as it is a disputed territory with special administrative status. At present, public policy is not responding fruitfully. The research-based information availability is inadequate. We study university students who are full of energy and an essential part of every nation. There is a gap to conduct a study on the university students of J&K within the context of the disputed territory. According to our knowledge, this is the pioneering study in the context of J&K, a disputed territory. We conclude by drawing implications for the growth of entrepreneurship in disputed territory. It will be beneficial in improving living standards and retort opportunities, human desires, affordable labor, and free markets with enterprises. Moreover, guide the graduates to exercise their intents in an entrepreneurial way and be a productive part of society.

Beyond this introduction, this paper is structured by a theoretical framework, followed by a research design section. Results and analysis present the main findings followed by a discussion section. The paper ends with a conclusion and references.

## 2. Theoretical framework

Earlier mentioned studies focused on countries and special administrative territories. The present study tries to find the effect of personality traits, perceived advantage, moral obligation, and entrepreneurial education, on entrepreneurial intentions in a disputed territory.

Intentions are the vigor elements of entrepreneurship research. Going further, studied various aspects of Psychology, Economics, and Management. Today, the two main models that

dominate are the theory of planned behavior (TPB), which uses perceived behavioral control, subjective norms, and attitude to explain intentions (Ajzen, 1991). Shapero and Sokol (1982) used perceived desirability, perceived feasibility, and propensity to act. Both models were empirically tested by Krueger Jr et al. (2000) and Tkachev and Kolvereid (1999), giving adequate results and support.

The TPB by Ajzen (1991) can be better utilized for researchers and practitioners, being the main reason to be chosen by our research. The behavior encompasses a set of elements likewise, attitude, subjective norms, perceived behavioral control, and intentions. The background factors are contributing to triggering the intentions and individual behavior. The theory of TPB can be impractical in the disputed territory where subjective norms and perceptions of behavior formulation vary from the rest of the world. Hereby, background factors to use in the research are personality, education, and moral obligation. As per Yang (2013), education is known to enhance the perceived behavioral control of individuals. According to Ali et al. (2013), personality is a known and widely used significant proven variable in entrepreneurship research. Herewith, Chalikh and Dunham (2020), moral obligations are also a key driver for setting a career. Then, the TPB in the territorial setting increased the application of this study. Moreover, it is the only study from the perspective of J&K in the North of the Subcontinent.

By using the TPB study, acclimate the dependent variable the entrepreneurial intention from the intention component. Then, the perceived advantage was extracted from perceived behavioral control, and the moral obligation was taken from the subjective norms. The personality traits were taken from the background factors of attitude, subjective norms, and perceived behavioral control (Fishbein and Ajzen, 2011). The personality traits were discussed in several prior studies (Mustafa et al., 2016). The explanatory personality trait model has several limitations. Despite the statistically shown nexus between entrepreneurship and predictive value remained limited in prior studies. Entrepreneurship education is the provision of educated individuals who can recognize opportunities and insights and professionally act on them. It also includes skills, marshaling resources, opportunities recognition, and instructions (Jones and English, 2004). According to Bakotic and Kruzic (2010), education is an environmentally supportive factor that can influence entrepreneurial attitude and leads toward the entrepreneurial intention. Younger people tend to have different perceptions of the desirability factors associated with a career. To harness beliefs relevant to the population sample of the students, hypotheses based on literature were formulated, rooted in the TPB (Ajzen, 1991).

Summing up believed that actions are trailed by conscious judgments to act in certain ways. The use of TPB in the context of a disputed territory will also contribute to entrepreneurship theory and research. Nevertheless, this study focused on a disputed and

special administrative zone. Such a framework (Fig. 1) is barely investigated in this context by using structural equation modeling.

## 2.1. Hypothesis formulation

### 2.1.1. Entrepreneurial intention

The intentions are the outcome of attitudes, subjective norms, perceived behavioral control, and background factors endowed with behavioral factors, as mentioned in the TBP (Ajzen, 1991). From the viewpoint of entrepreneurship, entrepreneurial intentions are defined as the 'self-conviction' of an individual to start a new venture or plan to initiate in the future (Krueger Jr and Carsrud, 1993). In professional life, the intention is the major pillar of every action such as value attainment (George and Jones, 1996). Furthermore, intentions correlated with the entrepreneurial competency conspicuously Big Five profile and commercial experiences (Obschonka et al., 2010). The quality environment nourishes better outcome pathways for prospective

entrepreneurs. Intentions are influenced by the broader ecosystem comprising endogenous and exogenous factors (Esfandiar et al., 2019; Beliaeva et al., 2019). The graduates score with higher intentions endowed with a higher level of exposure and perception (Palalić et al., 2017). Intention and behavior hold contrariwise impacts, which are linked to skills and resources (Ajzen, 2015). Risk-taking propensity and the locus of control have associations with intentions of Narcissism (Mathieu and St-Jean, 2013).

Traditional economic thought is superseded by entrepreneurial thought. Altered conventional economic thought, of having resources and then a compelling action of 'power and will' in life an individual (Ali et al., 2013). However, gaps are clear in the research. With an entrepreneurial mindset, an individual who becomes a boss is being self-sufficient. The scales and items to measure entrepreneurial intentions based on Ali et al. (2012) combined with Nguyen et al. (2019), five items were enlisted to tie together the respondent's views.

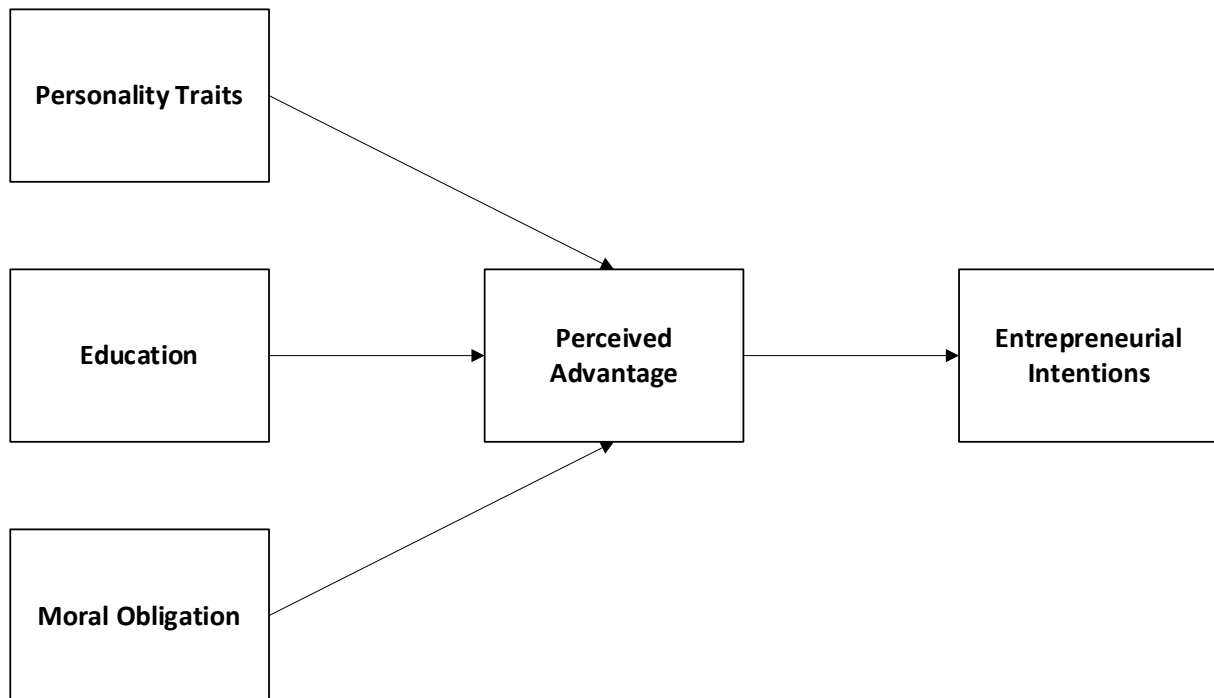


Fig. 1: Theoretical framework

### 2.1.2. Personality

Cognitive factors also contribute to entrepreneurial intentions (Wood and Bandura, 1989). Entrepreneurial personality is the most progressed thought of Ajzen (1991), in our underpinning TPB inculcated that personality holds a strong impact on intentions. Nevertheless, the five-factor personality model was revealed as a good point to start research on personality. As Karabey (2012), alertness drives the instinct to exploit at the right place and time. Accumulated to Zeffane (2013), the need for achievement, the ability to learn, adaptability, and independence. Personality

explained as "the combination of characteristics or qualities that form an individual's distinctive character." While comparing the Big Five personality profile, there are similarities and differences across cultures. Later, Zhao and Jung (2017) articulated that traits play a vital role in enhancing the efficacy and perception of an individual's intents and actions. It is a fundamental tie to route the individual mobilization for a career path (Wang et al., 2019). It influences new venture creation and growth. Later research conducted by Keinänen and Kairisto-Mertanen (2019) on innovation, and risk-taking, it is found that these elements are essential for ventures. The creative mindset and the locus of control

bounded with entrepreneurial intent serve as bases. As proved by Zhou et al. (2019), personality outcomes are key for startups. To ease the exploration of the truth about personality traits for prospective entrepreneurs in literature, diverse model configurations yield different outcomes. The extensively used construct of personality traits formed of alertness, innovativeness, risk-taking, networking, and adaptability. Similarly, Neneh (2019) stressed that entrepreneurial alertness and networking are significant contributors to entrepreneurial initiatives. Similar cognitive and personal factor role was evident in the research (Karimi, 2020). Across all cultures, similarities were discovered in entrepreneurial personality. Then, we present our first hypothesis as follows:

H1: Students rate higher themselves in terms of personality traits and are more likely to have entrepreneurial intentions.

### 2.1.3. Entrepreneurship education

The TPB of Ajzen (1991), as the prime theory for research on intentions, advocates the role of entrepreneurship education to trigger individual intentions. The criteria for performing the art of business on individuals need training (Ferasso and Saldanha, 2011). Set up a curriculum for the business students including the task and activities for healthy participation. The nurturing opportunities and courses offered by academia significantly affect the intentions. The organizations have planned wide-ranged initiatives to promote entrepreneurship education (Gorman et al., 1997). Investigating the prospects for an educational order less as a science and more as a theoretical venture (Steyaert and Katz, 2004), when an organization takes fewer steps results in the discouragement of entrepreneurship motivation (Oosterbeek et al., 2010). Learning from multidimensional backgrounds leads individuals to experiences (Tokar et al., 2012). The achievement of goals through planned behavior and expertise, coaching is one of the utmost ways to perceived competence. Basic planning involves goal setting, expectations, and strategy that would lead to goals (Staufenbiel et al., 2015). To motivate innovation enterprise training equips with information, abilities, and inspiration, varieties of enterprise training is offered at all dimensions of tutoring from core to territory schools offered. More universities are offering entrepreneurship courses to meet academic legitimacy, due it would increase the perceived feasibility and desirability of graduates.

To discover the essence of a concept the definition best point to start is “education for attitudes and skills” (Welsh et al., 2016). Although the need of the hour to identify the method for teaching and learning (Jones, 2018), the lifeline of a nation is a combination of industry and academia. It is valid to have the link of an entrepreneurial undertaking with academia. This provides the ground to transfer the required skill box and

intellect for future entrepreneurs (Shahab et al., 2019). Learning can be an internal or external process (Kleine et al., 2019), as outcomes have proven to be the consequences of actions, and functional competency (Berge et al., 2019). There will be a greater chance to form an entrepreneurial venture, particularly for students in academia.

For arising an urge in college students related to entrepreneurship programs, the motivation factor is feasible. It plays an essential role in helping them to stay positive for starting a business, as there are aspects that enable changes in their mindset by moving towards hopefulness. Moreover, it is needed for introducing a quality management program that enables them to know the market competencies. Eventually, to check the impact on entrepreneurial intentions based on literature there is a need for constant evaluation and research. Entrepreneurship is a powerful emerging economic force, then not-skilled students, about experiences, will prefer to become job seekers instead of job creators. The professional training and practice, internship, and syllabus taught, as for legislation and financial markets were tested in our conceptual framework. Entrepreneurship education is equally important and demanded in progressing and developed nations. We present our second hypothesis:

H2: Students who attach importance to entrepreneurship education are more likely to have entrepreneurial intentions.

### 2.1.4. Moral obligation

The theory of moral obligation calls for “an exposition of exactly what sort of things asserted in a claim, an explanation of exactly how one would go confirming disconfirming claims and as far as the practical implication is concerned in which the making and establishing of obligation claims anchored” (Baier, 1966). Further elaborated a sense of responsibility to act including social norms while faced with moral challenges in course of undertaking a venture. It increases intentions to align the behavior with social norms (Fishbein and Ajzen, 1980). The social scientist tried to harness the concept as Etzioni (1988) did in the Theory of Social Learning (TSL). In addition, advocated that in a career related to decisions, one should consider morality while earning a livelihood. It is defined as an obligation arising out of consideration of right and wrong. The moral commitment is still valid in the history of making. Ethical inclinations are critical factors included in behavioral decision-making models (Reckers et al., 1994). Individuals have variable moral and immoral decisions. Moral obligation is the key driver for career decisions for an individual (Jordan et al., 2015). Similarly, as Davis et al. (2018), systematic thinking involves a border set of values and care factors. Hereafter, individuals with a higher level of empathy and self-concept tend to prove stronger exercising intents. It was influencing the actions at the collective level, as well

as daily moral convictions' effect on core obligations. Therefore, hopefulness plays a role in the formulation of solid moral values in society and the life of individuals (Cohen-Chen and Van Zomeren, 2018). Over this, Wibisono et al. (2019) found that religiosity is a positive moral formulation factor that contributes to the individual and collective level at the same level.

Hereby, Li et al. (2019) reported variations in the moral obligation intensity concerning the social class. When it comes to gender, Ochoa et al. (2019) identified that men have a higher level of moral conviction if compare to women. Social psychology drives moral efficiency and identity. It includes positive and negative events to complete a moral move or judgment. People engage in livelihood-earning ways as per their values obligations and choices (Igwe et al., 2018). Nonfinancial factors proved true in course of making living (Lowore, 2020). Based on these facts, the individual's career and livelihood intentions are influenced. Then, the fourth hypothesis now presented as follows:

H4: Student with a higher level of moral obligation has a significant and positive impact on entrepreneurial intentions.

### 2.1.5. Perceived advantage

The concept of perceived advantage was pioneered by Bandura and Walters (1977) in supporting TSL. The TSL is defined as "beliefs about positive outcomes associated with a behavior in response to a perceived real threat." Those who perform better have higher perception levels, while others who own low scores do not result in the best outcomes (Langford and Reeves, 1998). Regarding agile behavior, Bonner et al. (2010) found that the output is advantageous. Beliefs also have a lot more to do with the perception of performance and gaining an advantage (Stirin et al., 2012).

Furthermore, the perceived advantage refers to being more creative and efficient (Simmons et al., 2014). Advantageous performance increases positive output for the organization. The influence of perceived benefits of competence in life depends on how an individual performed an assigned job. On the other hand, physical coordination reflects the outcome of the advantage (Strauss and Staufenbiel, 2015), then, fulfillment of goals becomes easy. Beliefs and perceptions have been portrayed in attribution theory and self-efficacy theory to demonstrate the impact of psychological effects (Ganzach et al., 2016).

The connection between skills and success has proven to be true, foremost to perceive entrepreneurial opportunities and second to investigate the distinctions (Ferrerias-Garcia et al., 2019). When the performance is positive, it leads to the possibility of achieving expectations, but when it turns negative, the performance may change and so with the perception. Therefore, to become professional, these skills increase the perceived

advantage (Hsu et al., 2019). Furthermore, the effects of psychological needs are examined for being advantageous. In addition, pre- and post-rivalry play key roles in efficacy convictions.

Then, outcomes clarified by the higher affectability advantaged to the encounter challenges. The advantage or disadvantage perception changes the performance in the case of competition. One of the types of perceived advantage in which an individual perceives the capacity to fulfill a task is related to technology. To control the activities of their lives, the student's belief is his strength that helps him to set his goals and achieve them in a definite manner. It relates to the specific tasks assigned to individuals while self-esteem differs, and an individual is required to be capable and creative in an organization. Students who can perform better than the existing ones are based on creativity. The last hypothesis is presented as follows:

H5: Perceived advantage plays a mediating role between personality traits, entrepreneurial education, moral obligation, and entrepreneurial intention

## 3. Research design

### 3.1. Population of the study

This current survey was conducted in four universities of J&K. The Business Departments was selected from each university and randomly chosen through the roll number of students from each course.

### 3.2. Participants and sampling

This current study used a random sampling method. Students referred to those having intermediate, graduation, and post-graduation degrees. Data were collected during classes of each course with the permission of the Dean of the faculty of arts and from concerned lecturers/professors. The sample was determined by using following the formula given by Cochran (1953).

$$n = \left( \frac{t^2 pq}{d^2} \right) \div \left( 1 + \left( \left( \frac{t^2 pq}{d^2} \right) \div N \right) - 1 \right) \quad (1)$$

Referring to Eq. 1 (Sample size formula), the sample size of the study was 384 university students. Four hundred questionnaires were distributed in total, and 344 were suitably filled. The remaining questionnaires were omitted on missing values and unengaged responses (Response rate=86%). The criterion for missing values was that over 25% of missing values respondents omitted.

### 3.3. Demographics results

Statistics shown in Table 1 revealed that most respondents were from Muzaffarabad (32.3%) and

Kotli University (26.5%). There were 274 (79.7%) and 70 (20.3%) males and females who took part in the survey, respectively. Most respondents have 18-25 age, representing 313 (91.0%) respondents. The 230 (66.9%) respondents were with graduate education level.

**Table 1:** Demographics characteristics

Demographics	N	%
<b>Gender</b>		
Males	274	79.7
Females	70	20.3
<b>Age</b>		
18-25	313	91.0
26-33	31	9.0
<b>Education level</b>		
College	48	14.0
Graduate	230	66.9
Post-Graduate	66	19.2
<b>University</b>		
University 01	62	18.0
University 02	111	32.3
University 03	91	26.5
University 04	80	23.3

### 3.4. Instrument scale

This study used self-administrated questionnaires to collect data from university students. Firstly, this study reviewed related survey items from the literature for each construct of the

framework. Five items of perceived advantage questionnaires were adopted (Liñán and Chen, 2009) from five items on personality (Ali et al., 2013) and five items on entrepreneurship education (Lorz and Volery, 2011). Moreover, four indicators were adopted from Sabucedo et al. (2018) and seven statements were adopted as of Liñán and Chen (2009) with modifications. All indicators of the construct were measured on a five-point Likert scale, ranging from 1-5 means “Strongly Disagree” to “Strongly Agree.” Pilot testing was conducted by using 35 respondents from Muzaffarabad University to assess the questionnaire’s structure and modification of the indicators. The summary of the questionnaire’s items is shown in Table 2, and after approval, the questionnaire was applied to the sample.

### 3.5. The statistical tool and analysis

The IBM Statistical Package for Social Sciences (SPSS 26) was used for data screening and cleaning. After dealt outliers and missing values, the Smart PLS was used for assessing construct reliability, validity, and model fitness. Furthermore, Structural Equation Modeling was used for hypothesis testing.

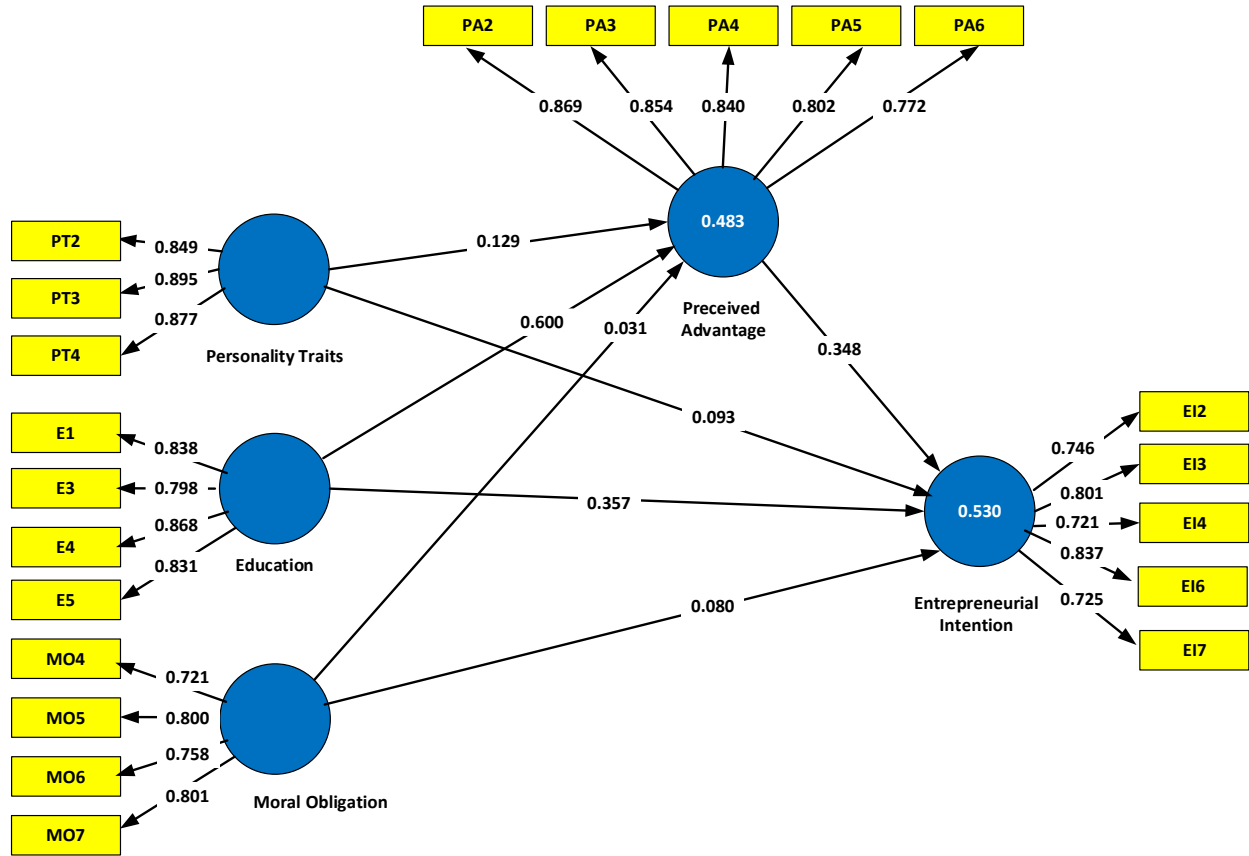
**Table 2:** Summary of items (Scale: 1-5)

Code	Item	Reference
<b>Perceived advantage</b>		
PA1	Being an entrepreneur implies more advantages than disadvantages for me	
PA2	A career as an entrepreneur is attractive to me	
PA3	If I had the opportunity and resources, I'd like to start a firm	(Liñán and Chen, 2009)
PA4	Being an entrepreneur would entail great satisfaction for me	
PA5	Among diverse options, I would rather be an entrepreneur	
PA6	To enjoy collecting and redeeming points	(Mimouni-Chaabane and Volle, 2010)
<b>Personality</b>		
PR1	Alertness	
PR2	Innovative	
PR3	Risk-taking	
PR4	Networking	(Ali et al., 2013)
PR5	Adaptability	
PR6	Openness	
<b>Entrepreneurship education</b>		
EE1	Do you consider entrepreneurial education important?	
EE2	Do you consider the universities involvement in entrepreneurial education in your country?	
EE3	How do you appreciate the development level of entrepreneurial education at the university level in your country?	(Lorz et al., 2011)
EE4	How do you consider the universities involvement in the entrepreneurial education in your country?	
EE5	How do you appreciate the development level of entrepreneurial education at the university level in your country?	
<b>Moral obligation</b>		
M01	Moral self-image	
M02	Moral identity	
M03	Moral disengagement	
M04	Religiosity	(Sabucedo et al., 2018)
M05	Law Abiding	
M06	Promisor	
M07	Benevolence	
<b>Entrepreneurial intentions</b>		
EI1	I am willing to do anything to become an entrepreneur	
EI2	I will try my best to start and run my business	
EI3	I'm not confident about starting my own business	(Liñán and Chen, 2009)
EI4	I decided to set up a business probably in the future	
EI5	My career goal is to become an entrepreneur	
EI6	I want to be my own boss	(Ali et al., 2013)
EI7	Starting a firm and keeping it practical would be easy for me	(Ramos, 2014)

**4. Results and analyses**

Explained in below Table 3 is the construct loading of each indicator. A minimum threshold for outer loading indicators is >0.70 (exploratory research is >0.60) and the maximum cutoff point is 0.95 (recommended >0.80 to 0.90) (Hair et al., 2021; Hair et al., 2019). This present study followed a >0.70

cutoff point for each indicator because it explains more than 50% variance of the indicator in construct, all items were omitted <0.70 to get recommended results. Statistics illustrate that indicators of constructs in the conceptual framework have >0.70 thresholds (Fig. 2).



**Fig. 2:** Path diagram

**Table 3:** Outer loadings

Items	Loading values				
	Personality traits	Entrepreneurial education	Moral obligation	Perceived advantage	Entrepreneurial intentions
Personality trait2	0.849				
Personality trait3	0.895				
Personality trait4	0.877				
Entrepreneurial education1		0.838			
Entrepreneurial education3		0.798			
Entrepreneurial education4		0.868			
Entrepreneurial education5		0.831			
Moral obligation4			0.721		
Moral obligation5			0.800		
Moral obligation6			0.758		
Moral obligation7			0.801		
Perceived advantage2				0.869	
Perceived advantage3				0.854	
Perceived advantage4				0.840	
Perceived advantage5				0.802	
Perceived advantage6				0.772	
Entrepreneurial intention2					0.746
Entrepreneurial intention3					0.801
Entrepreneurial intention4					0.721
Entrepreneurial intention6					0.837
Entrepreneurial intention7					0.725

Table 4 displays the value of entrepreneurial education ( $\alpha=0.855$ , CR=0.901, AVE=0.696), the entrepreneurial intention ( $\alpha=0.825$ , CR=0.877, AVE=0.589), the perceived advantage ( $\alpha=0.885$ , CR=0.916, AVE=0.686), personality traits ( $\alpha=0.845$ ,

CR=0.907, AVE=0.764) and the moral obligation ( $\alpha=0.783$ , CR=0.854, AVE=0.594). The threshold of internal consistency is >0.70 (Nunnally, 1978); composite reliability is >0.70, and the average variance extracted is >0.50 (Hair, 2006). Statistics

show no internal consistency, composite reliability, and convergent validity meet threshold criteria. Therefore, investigate the discriminant validity.

Table 5 clarifies the Fornell-Larcker criterion of the construct. Discriminant validity was used to assess the multi-collinearity issue between constructs. The AVE method was applied to

determine discriminant validity (Anderson and Gerbing, 1988). The square root of the AVE (Bold diagonal) value should be greater if compared to vertical and horizontally accessible values. Results approve no multicollinearity issue found among the constructs.

**Table 4: Construct reliability and validity**

Variable	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Entrepreneurial education	0.855	0.901	0.696
Entrepreneurial intention	0.825	0.877	0.589
Perceived advantage	0.885	0.916	0.686
Personality traits	0.845	0.907	0.764
Moral obligation	0.783	0.854	0.594

**Table 5: Discriminant validity**

	Education	Entrepreneurial intention	Perceived advantage	Personality traits	Moral obligation
Education	0.834				
Entrepreneurial intention	0.669	0.767			
Perceived advantage	0.687	0.653	0.828		
Personality traits	0.629	0.509	0.512	0.874	
Moral obligation	0.176	0.212	0.157	0.161	0.771

Discussed in below Table 6 are the beta coefficient values between exogenous and endogenous constructs. The survey shows as per Path diagram output Smart PLS (Fig. 2) a significant and positive impact of personality traits (Coefficient=0.093\*\*\*, p=0.00), entrepreneurial education (Coefficient=0.357\*\*\*, and p=0.00), moral obligation (Coefficient=0.087, p=0.00) and perceived

advantage (Coefficient=0.348\*\*\*, p=0.00) on entrepreneurial intention. Moreover, the analysis illustrates the significant impact of personality traits (Coefficient=0.129\*\*, p=0.015), entrepreneurial education (Coefficient=0.600\*\*\*, p=0.00), and an insignificant impact of moral obligation (Coefficient=0.031, p=0.403) on perceived advantage.

**Table 6: Path coefficient**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P Values
Personality traits->Entrepreneurial intention	0.093	0.09	0.056	1.677	0.000
Education->Entrepreneurial intention	0.357	0.358	0.065	5.509	0.000
Moral obligation->Entrepreneurial intention	0.08	0.083	0.04	1.981	0.048
Personality traits->Perceived advantage	0.129	0.126	0.053	2.434	0.015
Education->Perceived advantage	0.6	0.6	0.042	14.167	0.000
Moral obligation->Perceived advantage	0.031	0.039	0.037	0.836	0.403
Perceived advantage->Entrepreneurial intention	0.348	0.348	0.061	5.724	0.000

Table 7 below shows bootstrapping applied by the random sampling method to calculate the full path effect of exogenous on endogenous variables through intervening variables implied by Chin (2010) and Sanchez (2013). Analysis proves that

entrepreneurial education has a significant effect on entrepreneurial intention through intervening in the role of perceived advantage (coefficient=0.209, p=0.00).

**Table 7: Specific indirect effects**

	Beta value	P values
Education->Perceived advantage->Entrepreneurial intention	0.209	0.000
Personality traits->Perceived advantage->Entrepreneurial intention	0.045	0.020
Moral obligation->Perceived advantage->Entrepreneurial intention	0.011	0.427

Similarly, personality traits positively and significantly impact entrepreneurial intention by mediating the role of perceived advantage (coefficient=0.045, p=0.02). Contrarily, the moral obligation has an insignificant effect on intention along with perceived advantage (coefficient=0.011, p=0.427).

**5. Discussion**

The study's purpose is to connect the dots among moral obligation, personality, perceived advantage, education, and entrepreneurial intentions. The

findings are leading that personality and perceived advantages are equally influencing the entrepreneurial intentions of college students. The participants showed connections between personality traits and perceived advantage. The intentions of graduates are with moral obligation.

We discovered a significant impact of personality on entrepreneurial intention (p=0.000). This relationship can further enable academia and industry to reach the right mix for entrepreneurial creations. Likewise, Ali et al. (2013) found a significant influence of personality on intentions. These findings will enable the startup course design,



and policy formulation, respectively in academia and industry to consider the intrinsic factors of individuals. This study revealed that, in a disputed territory, personality traits significantly made the entrepreneurial intention of students. Because in the disputed territory, students have fewer job opportunities, their traits foster more to start their own business instead of looking for a job.

Academia needs to report students' personalities and professional skills and capabilities to turn them rightly for opportunities. Findings revealed the significant influence of education on intentions ( $p=0.000$ ), aligned as mentioned for the need for flexible and diverse course development by Nowiński et al. (2019) to nurture the entrepreneurial intentions of graduates. The course design must include entrepreneurship education in degree programs across all disciplines to meet the need of the hour in the disputed territory for academia proliferates in the trend of self-actualization in students.

Moral obligations remained valid when it comes to developing the intentions of individuals, as all human beings are intent on valid based on the moral obligations placed by religious and social norms. Hence, Sabucedo et al. (2018) mentioned the impact of moral obligation on the efficiency of individuals, and Davis et al. (2018), the thinking of mankind based on morality. Our study yields us significant result ( $p=0.048$ ) which resembles those individuals, at least to the level of intentions, who follow the moral obligations of society. Then, moral obligations positively influence trust building in the business world on graduates who hold moral grounds. In addition, academia will be at ease to train graduates with moral boundaries. Unrest and escape are common elements in disputed territories. Graduates use all possible moral or immoral ways, being a deeply religious society though their intentions are triggered by moral obligations.

Personality traits and perceived advantage yield significant results ( $p=0.015$ ). Evidence from the course of research by Neneh (2019) and Zhao and Jung (2017), perceived perceptions and performances depend on individuals' personality traits. This finding will enable the institutions to align education and moral grooming. As known, environmental factors, influence the personality traits in the disputed territory. In the absence of an institution, students rely on their own, mostly for advantage perception and opportunity sense.

Teaching stands essential to polish the individuals' existing skills and learning new ones. As in the study, the relationship between entrepreneurship education and perceived advantage is significant ( $p=0.000$ ). Entrepreneurship education influences the relationship between individuals' perceptions and intentions as affirmed by Jones (2018) and Shahab et al. (2019). In the disputed territory, a reformed educational policy will enhance the perception of students.

Students and academicians are the most sensitive part of every society so in the disputed territory. As

completely looking forward, they are encouraged by groups in universities and societies to influence the students' perceptions. The study discovered that it stands an insignificant relationship between moral obligation and perceived advantage ( $p=0.403$ ). As Ghulam et al. (2019), findings endorsed by proving the brain-drain at the accelerated rate in J&K. Graduates employ life-threatening ways like illegal border crossing and forging identity. They are more intent on leaving the territory and settling in Europe and the Middle East. Similarly, they do not consider the moral obligations to explore opportunities. This is a thought-provoking finding from our study on this disputed territory. It requires in the future studying the macro factors as well.

Therefore, when it comes to saving life and family as human beings taking risks, we found interesting results. Whether it is the cost of tangible or intangible, so their advantage perception is free from moral obligations to save themselves and their loved ones. Perceived advantage influences entrepreneurial intentions. Based on our findings, revealed a significant relationship between perceived advantage and entrepreneurial intentions ( $p=0.000$ ). Accorded to the findings of Ajzen (2015) and Nabi and Liñán (2013), more affirmations were added by a multi-dimensional analysis. The continuous behavioral formulation in higher educational institutions will make the situation better (Okolie et al., 2020). The subject of perceptions contributes to developing and exercising entrepreneurial intentions in the case of graduates in all territories. Opportunity perception and utilization are depending on intentions. To have successful career students in the disputed territory of J&K use every window of opportunity. Moreover, they intended to use each bit as advantageous in the situation.

## 6. Conclusion

This study revealed that entrepreneurial intentions could be successful by following the pathway of nurturing natural capabilities. Venture creation is in the gene of humankind but due to environmental and institutional factors, it fades or enhances. In the case, of our study in disputed territories, individuals are fighting the battle on two fronts. They must earn their livelihood and existence, simultaneously. To start own business seems more on practical issues than looking for a job in a disputed territory because institutions and governmental support do not allow access to the job. The findings on entrepreneurship education, personality traits, perceived advantage, and interestingly moral obligations foster the development of consolidated and situation-compatible education and public policy. While considering the competitive context perception of advantage with the performance, recognized inward and outside efficacy, and controlled outer efficacy identified. By keeping the real positions prompting an impression of being advantaged, both have

different impacts on performance along with competence. This study contributes by fostering the demand for startups' emergence in disputed and specialized territories, and it brings to light the need for academia to rethink the curricula.

## 7. Recommendations, limitations, and future research

Based on limitations, future research could go for a country-level appropriate sample. Over this, future studies could go for business environment impact on the intentions in the special administrative areas and disputed territories. Within the sample, the comparison will also be a good addition for easing the readers' understanding. A more in-depth analysis will lead to enhanced findings and implications since this study focuses on university graduates. Similarly, higher education-providing institutions can also be involved in future studies, by adding a focus on cross-comparisons of educational institutions. There are no comparisons within the group with respect to gender and discipline. For future research, the study confirms that there is a greater need to explore the intentions to become an entrepreneur for college students. These recommendations will not increase our level of understanding for the college student in J&K but also replicate the processes for emerging economies, as well as for government thrust on youth venture formulation.

## Compliance with ethical standards

## Conflict of interest

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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