



Exploring Factors Affecting Students' Entrepreneurial Interest : Personality Traits, Family Environment, and Income Expectations

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Abstract. *This study investigates the underlying factors that shape university students' inclination toward entrepreneurship, with particular attention to personality traits, familial support, and income expectations. While entrepreneurial success is often associated with traits such as self-confidence, risk tolerance, and a forward-looking mindset, encouragement from parents and the aspiration for better financial prospects also play a vital role in sparking entrepreneurial interest among students. The research involved 83 undergraduate students enrolled in the Management Study Program at the Faculty of Economics and Business, Universitas Jember, with data collection taking place between January and March 2024. A structured questionnaire was used to gather responses, which were then analyzed to examine the relationships between the three predictor variables and students' entrepreneurial interest. The findings indicate that personality traits do not significantly influence entrepreneurial interest. In contrast, both family support and income expectations demonstrate a meaningful and positive effect. These results highlight that a supportive social environment and financial motivation are key drivers in cultivating students' interest in pursuing entrepreneurial endeavors.*

Keywords: family environment, income expectations, personality, student entrepreneurial interests

1. INTRODUCTION

Entrepreneurship has emerged as a critical driver of economic development, innovation, and employment generation, especially in developing countries facing demographic pressures and limited job opportunities in the formal sector (Maheshwari et al., 2023). In Indonesia, the issue of youth unemployment remains a pressing challenge. According to the Central Statistics Agency (BPS), the country recorded an open unemployment rate of 5.32% in November 2023, with approximately 7.86 million individuals unemployed. The rapid increase in population, accompanied by a mismatch between labor supply and employment creation, necessitates alternative solutions, one of which is promoting entrepreneurship among the youth.

University students, particularly those in business and economics faculties, represent a vital demographic for entrepreneurial development. Cultivating an entrepreneurial mindset among students can contribute to job creation, economic self-reliance, and innovation diffusion (Virginia & Mitre-Aranda, María;del Brío-González, 2022). However, entrepreneurial interest is not uniformly distributed among students and is influenced by a constellation of psychological and contextual factors. Among the most frequently cited are personality traits, family background, and perceived financial rewards (Pham et al., 2024; Roxas, 2014; Sari & Bawono, 2024).

From a psychological perspective, personality traits such as self-confidence, perseverance, and risk tolerance are often associated with entrepreneurial behavior. Individuals with high levels of these traits are more likely to initiate ventures, persist through challenges, and adapt to changing business environments (Salmony, F U; Kanbach, 2022). However, empirical findings on the role of personality remain inconclusive, with some studies indicating no significant direct relationship with entrepreneurial intention, particularly among students lacking practical experience (Biswas & Verma, 2021; Suryadi et al., 2024).

The family environment serves as a primary socialization agent that can shape career aspirations and entrepreneurial tendencies. Parents who are entrepreneurs may directly influence their children by serving as role models, offering guidance, or even providing resources (Luc, 2020). Empirical studies have consistently shown that students from entrepreneurial families are more likely to develop business interests due to early exposure, encouragement, and tacit knowledge transfer (M & MG, 2021; Pradana et al., 2020).

Equally important is the role of income expectations in shaping entrepreneurial interest. The economic rationale of entrepreneurship suggests that individuals compare expected earnings from self-employment to those from wage employment (Hossain et al., 2020). Higher income expectations can incentivize students to choose entrepreneurial careers, especially when job market uncertainty is high (Virginia & Mitre-Aranda, María; del Brío-González, 2022; Yusuf & Efendi, 2019). In Indonesia, where formal employment can be limited and underpaid, the prospect of higher earnings through entrepreneurship is often seen as a promising alternative.

Despite the growing body of research on entrepreneurial intention, limited empirical evidence exists regarding how personality traits, family environment, and income expectations interact to influence entrepreneurial interest, particularly in the context of Indonesian public universities. Most studies either focus on one determinant or analyze students from entrepreneurial programs without considering contextual socio-cultural variables.

This research seeks to address the existing gap in the literature by investigating how personality characteristics, familial context, and income expectations influence the entrepreneurial inclination of undergraduate management students at the Faculty of Economics and Business, Universitas Jember. Gaining insight into these determinants is essential for informing the design of educational strategies and policy initiatives aimed at

cultivating entrepreneurial mindsets among young people, thereby supporting broader goals of inclusive and sustainable economic advancement.

2. LITERATURE REVIEW

Interest in Entrepreneurship

Entrepreneurial interest refers to a person's intrinsic motivation and desire to engage in business creation, management, risk-bearing, and growth. It reflects an individual's readiness and willingness to work hard to fulfill life needs, face uncertainties, and learn from failures encountered in the business journey (Pradana et al., 2020). This interest is foundational to entrepreneurial intention and behavior, serving as a psychological precursor to action. Individuals with high entrepreneurial interest are generally more proactive in identifying opportunities, solving problems innovatively, and committing to long-term business goals.

Personality and Student Entrepreneurial Interest

Personality is widely acknowledged as a critical factor influencing entrepreneurial behavior. It encompasses a unique set of psychological traits, whether innate or acquired, that shapes an individual's cognitive and behavioral tendencies. Personality traits such as self-confidence, persistence, and risk tolerance are frequently associated with successful entrepreneurial outcomes (Salmony, F U; Kanbach, 2022). Personality is described as a self-identity structure encompassing behavioral tendencies that influence one's response to entrepreneurial challenges (Pham et al., 2024). These traits not only differentiate entrepreneurs from non-entrepreneurs but also facilitate leadership, resilience, and adaptability in uncertain environments. Empirical studies have supported this view, suggesting that students with entrepreneurial personality profiles are more likely to exhibit interest in launching businesses (Bazkiaei et al., 2021; Roxas, 2014; Sari & Bawono, 2024; Yusuf & Efendi, 2019).

H1: Personality has a significant positive effect on students' entrepreneurial interest.

Family Environment and Student Entrepreneurial Interest

The family environment plays a central role in shaping individual values, behaviors, and aspirations. As the primary social unit, the family provides the first platform for learning, observing, and internalizing life and career-related models. Entrepreneurial parents, in particular, serve as influential role models, exposing children to business

knowledge, encouraging self-employment, and often offering emotional or financial support (Luc, 2020; Pradana et al., 2020).

The presence of a supportive family environment enhances students' confidence and motivation to pursue entrepreneurship (Bauman & Lucy, 2021). Empirical evidence demonstrates that children raised in entrepreneurial families are more likely to develop entrepreneurial interest due to early exposure and reinforcement (M & MG, 2021; Suryadi et al., 2024).

H2: The family environment has a significant positive effect on students' entrepreneurial interest.

Income Expectations and Student Entrepreneurial Interest

Income expectations refer to an individual's perception or estimation of the financial rewards associated with entrepreneurial activities. The anticipation of higher income through self-employment often motivates individuals to consider entrepreneurship over traditional employment (Sari & Bawono, 2024). This economic rationale aligns with utility-maximizing behavior, wherein individuals assess opportunity costs and potential earnings before making career decisions.

Several studies confirm that the expectation of greater income from entrepreneurship significantly increases entrepreneurial interest, especially among youth navigating uncertain job markets (Hossain et al., 2020; Virginia & Mitre-Aranda, María;del Brío-González, 2022). Students who believe that entrepreneurship offers higher financial returns are more likely to develop entrepreneurial intentions (Aghniya & W., 2021; Yusuf & Efendi, 2019).

H3: Income expectations have a significant positive effect on students' entrepreneurial interest.

3. METHODS

This investigation employed a quantitative design, utilizing a structured survey to explore the influence of personality attributes, familial dynamics, and income expectations on the entrepreneurial inclination of undergraduate students. The dataset was derived from 82 respondents enrolled in the fifth semester of the Management Study Program at the Faculty of Economics and Business, Universitas Jember, during the period of January to March 2024. Participants were selected through purposive criteria, specifically targeting individuals who had undertaken formal instruction in entrepreneurship.

The instrument comprised exclusively closed-response items, structured along a five-point Likert continuum ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), capturing the degree of respondent alignment with statements related to four core dimensions: personality, family environment, income expectations, and entrepreneurial intent.

To interrogate the relationships among these variables, a multiple linear regression model was employed. Prior to conducting inferential analysis, the distribution of data was examined using the Kolmogorov-Smirnov procedure to ensure the assumption of normality was satisfied. Inferential evaluations included t-tests to estimate the influence of individual predictors, F-tests to assess the collective strength of the model, and R^2 to gauge the extent of variance in entrepreneurial interest explained by the independent constructs. This analytic configuration was selected to reveal the nuanced interplay of psychosocial and economic factors contributing to entrepreneurial aspirations within the student demographic under study.

4. RESULTS AND DISCUSSION

Respondent Characteristics

An understanding of the respondents' demographic characteristics is fundamental to contextualizing the variables associated with entrepreneurial interest. This study engaged 83 undergraduate students enrolled in the Management Study Program at the Faculty of Economics and Business, Universitas Jember. Their composition across key demographic dimensions—such as gender, age, parental occupation, and entrepreneurial experience—serves as a foundational lens through which the observed patterns of entrepreneurial inclination can be interpreted.

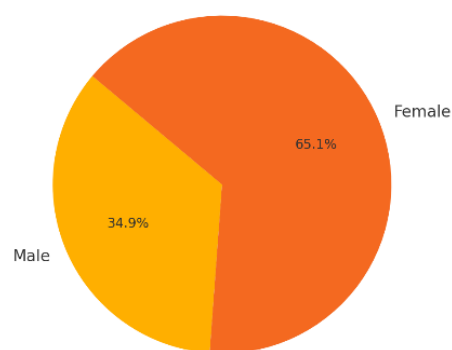


Figure 1. Gender Distribution

In terms of gender, the majority of respondents were female (65%), while male respondents comprised 35%. This indicates that women represented a larger proportion of students in the sample, which may influence patterns of entrepreneurial intention and motivation, particularly considering the rise of female entrepreneurship in recent years.

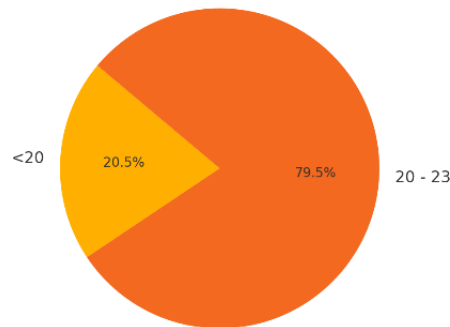


Figure 2. Age Distribution

Regarding age, most participants (80%) were within the 20–23 years age group, with only 20% aged below 20. This age range suggests that the majority of respondents are approaching the end of their undergraduate studies and may be actively considering their career paths, including the possibility of entrepreneurship.

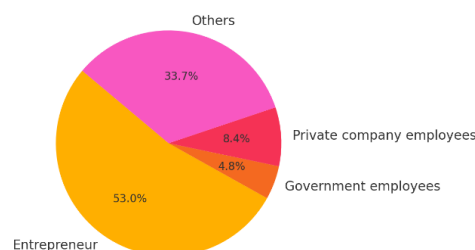


Figure 3. Parental Occupations

The respondents' parental occupations also varied. A significant portion (53%) reported that their parents are entrepreneurs, followed by 34% whose parents were categorized under 'others', such as informal labor or household roles. Additionally, 8% had parents employed in private companies, and only 5% in government positions. The predominance of entrepreneurial parents is notable, as exposure to family-run businesses may foster a favorable attitude toward self-employment and influence students' entrepreneurial decisions.

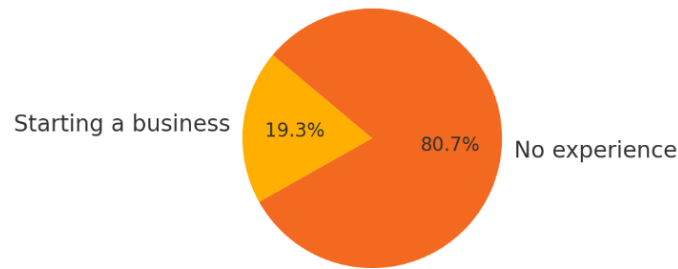


Figure 4. Entrepreneurial Experience

With respect to prior entrepreneurial experience, only 19% of respondents had previously engaged in starting a business, while the remaining 81% had no such experience. This finding underscores the generally low level of practical entrepreneurship exposure among students, despite academic knowledge acquired through coursework.

These demographic insights provide a foundational understanding of the participants and highlight contextual variables—such as parental background and gender—that may mediate the relationship between internal dispositions and entrepreneurial interest.

Evaluation of the Measurement Model

The instrument's validity was verified using item-total correlations, while reliability was evaluated using Cronbach's alpha and composite reliability. Table 1 below summarizes the range of correlation values and reliability coefficients for each variable.

Table 1. Validity and Reliability Test Results

Construct	r-value Range	Sig. (p) Range	Cronbach's Alpha	Validity	Reliability
Personality (X1)	0.682– 0.860	0.001– 0.030	0.891	Valid	Reliable
Family Environment (X2)	0.766– 0.889	0.001– 0.010	0.991	Valid	Reliable
Income Expectations (X3)	0.860– 0.907	0.000– 0.001	0.896	Valid	Reliable
Entrepreneurial Interest (Y)	0.639– 0.952	0.000– 0.047	0.933	Valid	Reliable

Each item across the four constructs—personality, family environment, income expectations, and entrepreneurial interest—produced a correlation coefficient exceeding the r-table benchmark of 0.632, with all p-values below the 0.05 significance threshold. This confirms that all items were valid for use in further analysis. On reliability, all constructs demonstrated strong internal consistency, with alpha values as follows: personality (0.891), family environment (0.991), income expectations (0.896), and

entrepreneurial interest (0.933). These values surpass the conventional minimum threshold of 0.70, affirming the reliability of each scale.

Data Normality Test

To confirm that the dataset met the assumptions required for parametric analysis, a normality test was performed using the Kolmogorov-Smirnov method with a significance threshold set at 0.05. The result produced an Asymptotic Significance (2-tailed) value of 0.200, which exceeds the established alpha level. This outcome confirms that the data distribution does not significantly deviate from normality. Therefore, the dataset is considered appropriate for regression analysis, meeting one of the fundamental assumptions for linear modeling.

Regression Analysis

To examine the proposed relationships among variables, a multiple linear regression model was applied, positioning personality (X1), family environment (X2), and income expectations (X3) as predictors, with entrepreneurial interest (Y) serving as the outcome variable. The results of the regression analysis are detailed in Table 2.

Table 2. Multiple Linear Regression Results

Variable	Coefficient (B)	t-value	Sig.
Constant	7.482	2.874	0.005
Personality (X1)	0.036	0.445	0.657
Family Environment (X2)	0.137	2.086	0.040*
Income Expectations (X3)	0.984	6.811	0.000***

The corresponding regression equation is expressed as:

$$Y = 7.482 + 0.036X_1 + 0.137X_2 + 0.984X_3 + e$$

The regression equation offers insight into the relative influence of each predictor on students' entrepreneurial interest. The constant term, valued at 7.482, represents the expected baseline level of entrepreneurial inclination in the absence of variation in the three independent variables: personality, family environment, and income expectations. The personality construct (X₁) yields a coefficient of 0.036 with a p-value of 0.657, indicating a negligible and statistically non-significant effect within the model.

By contrast, the family environment variable (X₂) demonstrates a positive and statistically meaningful association, with a coefficient of 0.137 and a p-value of 0.040. This

suggests that students who perceive stronger familial support are more likely to express entrepreneurial interest, emphasizing the social dimension of entrepreneurial development.

Most notably, income expectations (X_3) emerge as the most influential factor, reflected in a coefficient of 0.984 and a highly significant p-value ($p < 0.001$). This finding reinforces the pivotal role of financial aspiration as a motivational driver, positioning anticipated income gains as a central determinant of entrepreneurial intent among the student population.

Coefficient of Determination (R^2)

To evaluate how well the independent variables accounted for the variation in students' entrepreneurial interest, the coefficient of determination (R^2) was calculated. The model yielded an R-value of 0.736, with an R^2 of 0.541, and an adjusted R^2 of 0.524. These figures indicate that approximately 54.1% of the variance in entrepreneurial interest can be attributed to personality traits, family environment, and income expectations. The remaining 45.9% is likely influenced by other unmeasured factors, such as entrepreneurial education, self-efficacy, or social and peer support, which fall outside the scope of this study.

The relationship between Personality and Students' Entrepreneurial Interest

The findings of this study reveal that personality traits do not exhibit a statistically significant influence on students' interest in entrepreneurship, as evidenced by a p-value of 0.657. This aligns with the results reported by Suryadi et al. (2024) and Biswas and Verma (2021), both of whom found that specific personality dimensions, when analyzed independently, did not significantly contribute to students' entrepreneurial inclination.

These results suggest that personality alone is insufficient to drive entrepreneurial interest among students. More immediate and context-dependent factors—such as access to startup capital, external encouragement, and intrinsic motivation—may hold greater sway. A closer look at the respondent profile further supports this interpretation: 49 out of 83 students (approximately 59%) reported having no prior entrepreneurial experience. This lack of exposure indicates a gap in practical readiness and a possible hesitancy to take the initial step toward launching a business venture.

The absence of direct experience can often translate into lower entrepreneurial confidence, which may suppress students' willingness to engage in risk-laden activities like entrepreneurship. While initial success may fuel enthusiasm, early failure—particularly in

the absence of resilience—can diminish interest altogether. This tendency reflects a broader issue: many students remain oriented toward conventional employment paths, perceiving them as more stable and less risky than entrepreneurial endeavors. Such perceptions further contribute to the relatively low levels of entrepreneurial interest observed among students, underscoring the need for interventions that not only develop entrepreneurial competencies but also reshape risk perception and foster experiential learning.

The relationship between Family Environment and Students' Entrepreneurial Interest

The research findings indicate that the family environment significantly influences students' entrepreneurial interest. The significance value of the family environment variable is 0.040, which is below the 0.05 threshold, confirming its statistical relevance. The regression coefficient of 0.137 suggests that any improvement in the family environment corresponds to an increase in students' entrepreneurial interest. These findings are consistent with previous studies that have demonstrated a similar effect of family influence on entrepreneurial inclination (Bauman & Lucy, 2021; Luc, 2020; M & MG, 2021; Pradana et al., 2020; Suryadi et al., 2024).

This evidence supports the second hypothesis (H2), affirming that parental involvement plays a critical role in fostering students' entrepreneurial aspirations. Entrepreneurial parents often serve as role models, transmitting business values and behaviors to their children, either directly through engagement or indirectly through exposure. A strong family environment helps to build confidence and motivation in students to pursue entrepreneurship. Based on interview data, many students reported receiving encouragement and practical guidance from their parents, not only in the form of financial support but also through knowledge sharing and mentoring. Such support strengthens the desire to become entrepreneurs and highlights the importance of familial influence in shaping entrepreneurial interest.

The relationship between Income Expectation and Students' Entrepreneurial Interest

The results of the study indicate that income expectations significantly influence students' entrepreneurial interest. The significance value of the income expectation variable is 0.000, which is below the 0.05 threshold, confirming its strong statistical effect. The regression coefficient of 0.984 shows that for every 1% increase in income expectation, there is a corresponding rise in students' interest in entrepreneurship. This finding supports

the third hypothesis (H3), indicating that higher income expectations are associated with greater entrepreneurial interest among students (Aghniya & W., 2021; Hossain et al., 2020; Sari & Bawono, 2024; Virginia & Mitre-Aranda, María;del Brío-González, 2022; Yusuf & Efendi, 2019).

These findings imply that students are more inclined to pursue entrepreneurship when they perceive it as a viable path to achieving better financial returns. Income expectations serve as a motivational driver, particularly in contexts where formal employment opportunities are limited or unstable (Virginia & Mitre-Aranda, María;del Brío-González, 2022). Several studies have confirmed that financial incentives are among the most influential factors guiding students' entrepreneurial choices, especially in emerging economies where economic uncertainty heightens the appeal of self-employment (Hossain et al., 2020; Liñán et al., 2020).

However, it is important to recognize that the actual realization of income potential depends on students' personal efforts, resource management skills, and long-term commitment to their ventures (Farrukh et al., 2018). Financial success in entrepreneurship is rarely immediate and often requires strategic planning, risk tolerance, and resilience in the face of early setbacks (Zhao & Seibert, 2006). Therefore, while income expectations may initially trigger entrepreneurial interest, sustained motivation is often linked to the individual's entrepreneurial self-efficacy and problem-solving abilities (Wilson et al., 2007).

Demographic factors also play a role in shaping entrepreneurial interest. In this study, the majority of respondents were 20 years or older, a group generally associated with higher levels of cognitive maturity, goal orientation, and career preparedness (Shinnar et al., 2012). Age-related differences in entrepreneurial interest have been observed in other studies as well, with older students typically demonstrating greater readiness to start a business due to more developed social networks and life experience (Nowiński et al., 2019).

Furthermore, gender emerged as an important variable, with female students representing the dominant share of respondents. Their stronger enthusiasm for entrepreneurship may be interpreted as part of a broader trend toward female economic empowerment in higher education settings (Brush et al., 2018). Interviews conducted in the study revealed that many female students expressed a clear desire for financial independence and autonomy, resisting the notion of economic dependency—a theme widely echoed in gender-focused entrepreneurship research (G.E.M., 2022; Valdez-Juárez et al., 2024). This aligns with findings that suggest women increasingly view

entrepreneurship not only as a path to income generation but also as a means of asserting control over their careers and personal lives (Langowitz & Minniti, 2007). Accordingly, the higher entrepreneurial interest observed among female respondents can be attributed to both economic motivation and the pursuit of self-directed professional identities.

5. CONCLUSION

In the context of increasing youth unemployment and the urgent need to promote entrepreneurship among university students in Indonesia, this study sought to examine the factors influencing students' entrepreneurial interest. The findings reveal that personality traits do not significantly affect students' inclination toward entrepreneurship, suggesting that individual psychological characteristics alone may be insufficient drivers of entrepreneurial intent. Conversely, the family environment and income expectations both exhibit significant positive effects, underscoring the importance of external support systems and financial motivations. These results highlight the crucial role of family influence and perceived economic benefits in shaping entrepreneurial aspirations. However, the study is limited by its sample size and scope, being confined to one institution. Future research should broaden the sample and consider additional variables such as entrepreneurship education, institutional support, and motivational factors to enrich the explanatory model. Practically, these insights suggest that universities and policymakers should design interventions that not only build entrepreneurial competencies but also engage families and clarify the financial potential of entrepreneurship to stimulate sustained student interest in business creation.

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