
Entrepreneurial intentions amongst university students in Pakistan: a comparison between students of Islamic and conventional business studies

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Abstract: Objective of this research is to examine intentions of entrepreneurship amongst students of Islamic and non-Islamic business studies in Pakistan. Data of 344 respondents from HEC recognised universities in the province of Punjab has been collected and analysed using Cramer's V test to analyse various associations. Results suggest that students pursuing non-Islamic business studies and Islamic studies are more inclined to initiate their businesses after studies as compared to students who have studied Islamic business as a subject or have pursued Islamic business studies as a whole. Students of Islamic business studies have very low inclination towards starting their own business. This research puts forward a new area of research to find dynamics of differences in entrepreneurial intentions between Islamic and non-Islamic graduates.

Keywords: entrepreneurship; entrepreneurial intentions; non-Islamic business students; Islamic business students; Pakistan.

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1 Introduction

Entrepreneurship can be regarded as a mechanism to raise potential of value addition, creation of job opportunities, raising productivity levels, diversification of markets and improvement of social welfare (Guerrero et al., 2008; Basheer and Sulphey, 2017; Sulphey and Alkahtani, 2017). Keeping in view its manifold importance, entrepreneurship is gaining the importance of national priority around the world and especially in developing countries (Gird and Bagraim, 2008; Ramadani et al., 2014; Karimi et al., 2017; Sulphey and Alkahtani, 2017). United Nations in its sustainable development goals has also recognised the importance of entrepreneurship and has appraised it under the ambit of education and economic growth (United Nations General Assembly, 2015).

Entrepreneurial behaviour is regarded as planned behaviour (Krueger, 2003). Studies suggest that such behaviour can be predicted by examining various intentions (Krueger et al., 2000; Lüthje and Franke, 2003). It is important because entrepreneurial intentions are stepping stone for initiating a new business (Karimi et al., 2016).

Recently, the focus has been shifted toward making educational institutions more liable with firm commitment towards improving economic and social conditions of the society (Iizuka and De Moraes, 2014; Lima et al., 2014). This has raised the importance of innovative and entrepreneurial curriculum. To this end availability of entrepreneurs is a collective responsibility of existing academics, practitioners and entrepreneurs

who need to develop the mechanism, which ensures development of entrepreneurial intentions.

Since the beginning of 21st century developments in Shariah compliant business activities have taken new heights. Islam is a religion, which urges its followers to be entrepreneurs. Trading is the profession that is dear to and suggested by the last Messenger of Allah (Al-Tabarani, 1994). Prophet (SAWWM) has urged its followers that “Nine out of ten parts of sustenance are from trading” (Al-Tabarani, 1994). Keeping in view the importance of earlier entrepreneurial intentions and importance of doing business in Islam, it is important to examine how far contemporary Islamic business is inculcating the intentions of becoming an entrepreneur in students.

Education from higher education institutions can play pivotal role in the development of entrepreneurial traits in students. However, organisations of proper programs for development of such traits require identification and analysis of student behaviour beforehand. This is the reason that identifying range of factors according to the needs of various educational programs is of utmost important as it can also affect future entrepreneurship behaviour (Krueger et al., 2000; Schwartz, 2006). A number of studies have been conducted to examine entrepreneurial intentions amongst students that include Wang and Wong (2004), Perim (2012), Pihie et al. (2013), Silva and Teixeira (2013), Lima et al. (2015) and Loarne-Lemaire et al. (2017). However, these do not evaluate Islamic factor that may be of crucial importance in any Islamic country.

Entrepreneurial intentions are a complex phenomenon that has been explored from many aspects. Although it has been researched from many aspects, yet there exists a lot of room in exploring this phenomenon in students of various disciplines separately. Current studies indicate that entrepreneurial intentions amongst students also have influences from families, ethnic background and communities (Ratten et al., 2017; Dana et al., 2019; Evansluong and Ramírez-Pasillas, 2019). Simultaneously, an analysis of factors is also required that may lead to similarity or differences in the intentions of students coming from various disciplines. Given the fact that entrepreneurial intentions are extremely important from Islamic and economic perspective this research shall focus on the intentions of graduating students from Islamic and conventional business education disciplines. The purpose of this research will be to determine whether there exists any difference between entrepreneurial intentions of the students who are pursuing conventional business studies and any kind of Islamic studies.

Over the period, the world has recognised that entrepreneurship is better than employment. There are various views supporting this argument in the context of Pakistan, for instance, educated people are expected to run business successfully (Kennedy and Drennan, 2001); it will help in organisational development (Franke and Lüthje, 2004; Kolvereid, 1996); it will help in dealing with the issue of employment (Saboor et al., 2016); it will help in dealing with moral issues, e.g., suicide, robbery, etc. (Kamran et al., 2014). This poses huge responsibility on the part of universities and educational institutions in Pakistan to design educational programs in such a way that students are inclined to entrepreneurship rather than becoming an employee. This will urge new generation to join the market with innovation to create successful small and medium scale organisations that will not only make young business entrepreneurs but will also create new job opportunities.

Having viewed the existence of phenomenon, we set the objective of this research as under.

To compare and analyse entrepreneurial intentions of the students who are pursuing partly or completely Islamic business or other studies and to find out if there exists any difference between such students and the students of conventional studies.

This main research objective shall be answered by answering the following sub-objectives:

- To analyse the entrepreneurial intentions of the students who study a few subjects of Islamic business education and finding out if there exists any difference between such students and the students of conventional studies.
- To analyse the entrepreneurial intentions of the students who are pursuing a complete graduation in Islamic business studies and finding out if there exists any difference between such students and the students of conventional studies.
- To analyse the entrepreneurial intentions of the students who are pursuing Islamic education in general and finding out if there exists any difference between such students and the students of conventional studies.

2 Literature review

For the purpose of our research, we take two perspectives of literature on entrepreneurial intentions, i.e., global and Pakistan.

2.1 Global perspective

According to the theory of planned behaviour entrepreneurial intentions are a product of subjective norms, self-efficacy and entrepreneurial attitudes (Ajzen, 1991). So far, many studies have been conducted in various economic and social settings based on factors identified by the theory (e.g., Harland et al., 1999; Karimi et al., 2016). Social norms are the influence of people on the decisions of an individual (Ajzen, 2001). These include family, friends and colleagues (Chang et al., 2009). It is because inputs from closely surrounding people affect thinking. Social efficacy is another important factor that leaves profound impact on entrepreneurial intentions through changing perceptions (Cooper, 1993; Fernández-Pérez et al., 2014; Matthews and Moser, 1995). Over the period of time, it has been proved that emotional support plays a key role in the process of making ‘yes’ or ‘no’ (Liñán and Santos, 2007). This issue has specifically been identified in the students because they are dependent on their families (Chang et al., 2009).

Although the researchers have identified positive correlations between social norms and entrepreneurial intentions (Carr and Sequeira, 2007; Engle et al., 2010; Karimi et al., 2016; Kolvereid and Isaksen, 2006; Usaci, 2015) but these are considered to be of weakest nature (Fini et al., 2012). Even some works find little or no effect in Western settings because of higher individualism and independence (Schlaegel and Koenig, 2014). While explaining these weak relationships researchers indicate that social norms also affect self-efficacy and entrepreneurial attitudes, which in some cases evaporate direct affects (Scherer et al., 1991; Cooper, 1993; Matthews and Moser, 1996; Liñán and Chen, 2009; Liñán et al., 2011).

Entrepreneurial attitudes have also been identified to have strong positive correlations with entrepreneurial behaviour (Engle et al., 2010; Iakovleva et al., 2011; Moriano et al.,

2014; Yurtkorua et al., 2014; Usaci, 2015; Zhang et al., 2014). Liñán and Chen (2009) establish strong relationship between entrepreneurial intentions and entrepreneurial attitudes. On the study of students, Kickul et al. (2009) identify that students with a higher degree are more inclined to start a business at early stages of their career. This has been complemented with findings that higher degree encourages students to employ time and resources (Schwarz et al., 2009; Barba-Sánchez and Atienza-Sahuquillo, 2018).

Karimi et al. (2016) identify self-efficacy as the strongest factor that encourages students to have entrepreneurial intentions. García-Rodríguez et al. (2015) even regard self-efficacy and entrepreneurial attitudes as background factors of entrepreneurial intentions. Yurtkorua et al. (2014) have also discovered similar relationships of entrepreneurial attitudes with self-efficacy being superior.

Researches in entrepreneurial intentions amongst university students have also taken dimensions towards exploring competencies. The term competency has been regarded as the ability to harmonise knowledge and skills gained from different contexts (Boyatzis, 1982, 2009; McClelland, 1973, 1985; González and Wagenaar, 2003; Lins and Lutz, 2016). It has four foundations namely 'technical knowledge, methodological knowledge, participatory knowledge and self-knowledge' (Yániz, 2008). However, in reality competency is a contextual phenomenon it does not coincide with potential alone (Cherniss and Goleman, 2001; Theodoraki and Messegheem, 2017). The success relating to competency is not a straightforward phenomenon. There exist scenarios where competencies also fail due to some other factors (Bryant and Poustie, 2001; Klarus et al., 1999).

Amongst other factors, entrepreneurship also carries some emotional factors (Cardon et al., 2012). Over the period of time, it has been proved that personal background, values, skills, attitudes, motivations and personality traits also allure some individuals towards commencing new businesses (Collins et al., 2004; Rauch and Frese, 2006; Stewart and Roth, 2007; Ratten, 2016). Working in similar factors, Zampetakis et al. (2009) find that employees with better regulatory and monetary management abilities are more inclined to entrepreneurship and thus more proactively support their organisations.

Emotional intelligence is another factor very important in determination of entrepreneurial intentions. It is actually an ability of self-realisation to understand and recognise potential of one to synergise it into the procedures to yield extra-ordinary performance (McClelland, 1973; Boyatzis, 2009). For the purpose of our study, we have placed emotional intelligence as a factor that stems from personal learning and development from environment (Boyatzis and Saatcioglu, 2008; Torres Velásquez et al., 2018).

Emotional attitudes mean how much a person himself is inclined to initiate his own venture (Ajzen and Fishbein, 1980). Though some studies identify this phenomenon for instance, (Krueger, 2003) but they do not deal thoroughly with the aspect of relationship between emotional competence and entrepreneurial attitudes and their combined effect on entrepreneurial intentions.

Welpel et al. (2012) state that it is difficult to distinguish between emotional and rational perspective. However, emotions have a role to play in intelligence and attitude because relevant emotions increase the likelihood of students to initiate their careers as an entrepreneur (Souitaris et al., 2007; Pruthi and Wright, 2019). In other words, students with strong and relevant emotions are more probable to depict more inclination towards

setting up their businesses, productivity, creativity, risk taking and more likely to have positive entrepreneurial attitude.

Self-efficacy is the believe in one's ability to utilise motivation to achieve one's goals (Wood and Bandura, 1989). Researchers find that self-efficacy is more likely to exist in those individuals who are more confident and depict more control and challenging circumstances (Wong and Law, 2002). Individuals who do not portray destructive in challenging circumstances have more entrepreneurial capabilities (Hadizadeh et al., 2009). Fresh entrepreneurs with higher entrepreneurial capabilities depict more tolerance, more confidence and possess more problem solving skills (Grichnik et al., 2010; Mikolajczak, 2009) enabling them to work with satisfaction and gaining higher productivity levels (Goleman, 1998; Padilla-Meléndez et al., 2014; Fernández-Pérez et al., 2019).

With the increased role of culture and religion in international growth (Dana, 2009), understanding Islamic perspective of business has also gained importance to develop business relations with Muslim societies (Ramadani et al., 2015). Islam very much highlights the importance of business activities in the development of societies (Ramadani et al., 2017). Business activity in Islamic context has so much importance that Muslims who engage in business activities are considered as performing their religious duties (Ramadani et al., 2017). A business activity is in fact a combination of social, ethical and environmental factors in Islamic perspective (Hamid and Sa'ari, 2011). Modern day research has proved that Islamic version of all business activities including marketing, finance, management and human resource management is very much possible (Raza, 1999; Yaakub, 2011; Ramadani et al., 2014). As religious belief is an important phenomenon, therefore initiating a study that accounts for emotional competencies particularly highlighting religious aspects shall be fruitful to account for the effect of Islamic education amongst the entrepreneurial intentions of university students.

2.2 Pakistani perspective

Hussain and Norashidah (2015) endeavour to find the role of entrepreneurship education on entrepreneurial intentions of students and observe that the theory of planned behaviour plays vital role. Regarding the factors leading to development of entrepreneurial intentions, they observe that entrepreneurship knowledge and art of social networking are important. Aslam and Hasnu (2016) make an interesting finding that almost all MBA students have intention to launch their businesses but in fact their perception about government policies and economic environment restricts them from doing so.

Shah and Soomro (2017) conduct their research under the theory of planned behaviour and observe that attitude, behaviour and subjective norms play vital role in the inculcation of entrepreneurial intentions in students. Ahmed et al. (2017) examine and compare entrepreneurial intentions between the students who participated in entrepreneurship education and the students who are pursuing MBA programs. The authors find that MBA students have better entrepreneurial intentions between the two; however, there exist no difference in subjective norms, attitude and perceived control.

Anjum et al. (2018) in their work examine the factors that need to be included in the entrepreneurship education to inculcate entrepreneurial intentions. The factors include designing training programs, enhancement of creativity and introduction of subjects about practical reality. Li et al. (2018) in their study on comparing entrepreneurial intentions of students from China and Pakistan find that proactive attitude plays a

dominant role with self-efficacy playing mediating role. Soomro and Honglin (2018) in their work also find self-efficacy as the primary factor leading to entrepreneurial intentions, however they also find perception of economic opportunities as another significant factor.

Ali et al. (2019) in their work on entrepreneurial intentions in the students of health and physical education report three factors that inculcate such intentions namely perceived feasibility, perceived desirability and self-efficacy. Dana et al. (2019) compare entrepreneurial intentions between the students of ethnic communities and find that factors such as community, ethnic capital and interdependence between family members plays an important role in developing entrepreneurial intentions. Samo and Huda (2019) observe entrepreneurial intentions in young researchers and opine that academia and government have important role to play to utilise young researchers for establishment of enterprises.

2.3 Research gap

Having reviewed the literature, it transpires that very few study have addressed the aspect of entrepreneurship in Islamic context also to the best of our knowledge entrepreneurial intentions in students pursuing any kind of Islamic education and their comparison with students focusing non-Islamic studies or more suitably the conventional business studies are almost negligible. The study of entrepreneurial intention in students pursuing Islamic education or Islamic business education is also a response to the calls of Dana (2009), Hamid and Sa'ari (2011) and Ramadani et al. (2014, 2015, 2017) regarding the fact that Islamic perspective of business entrepreneurship is an important aspect for research to explore its dimensions.

Based on the literature review and research objectives, we establish the following hypotheses for the purpose of our research.

2.4 Null hypothesis

- H0 There does not exist any relation between entrepreneurial intentions and university students pursuing conventional business studies, Islamic education, students pursuing studies having only one subject of Islamic business education, students pursuing studies having more than one subject of Islamic business education or students pursuing specialised graduation in any field of Islamic business studies.

2.4.1 Alternative hypotheses

- H1 There exist positive relationship between entrepreneurial intentions and university students pursuing conventional business studies.
- H2 There exist positive relationship between entrepreneurial intentions and university students pursuing studies with one subject of Islamic business studies.
- H3 There exist positive relationship between entrepreneurial intentions and university students pursuing studies with more than one subject of Islamic business studies.
- H4 There exist positive relationship between entrepreneurial intentions and university students pursuing studies graduation in any field of Islamic business studies.

- H5 There exist positive relationship between entrepreneurial intentions and university students pursuing studies in Islamic education.

3 Methodology

This is a quantitative research where we have gathered data using closed ended questionnaires. Five hundred questionnaires were distributed among university students out of which 344 responded. The response rate is therefore 68.8%. For the purpose of our research, we have used the same questionnaire as was used by Awan and Ahmad (2017) with some additional information the results of which have been summarised in Table 1. The data has been collected from undergraduates and postgraduate students of various colleges and universities of the province of Punjab of Islamic Republic of Pakistan. The Province of Punjab is important because it is the residence of 54% population and accounts for 56% GDP of Pakistan. In addition, it has the most number of colleges and universities as compared with other provinces. The respondents were selected on the basis of convenience sampling. Sampling adequacy has been tested using KMO and Bartlett's method along with calculation of communalities and explanation of total variance with varimax rotation method. We have also calculated Cronbach's alpha in order to determine internal consistency of the data. Finally, we have employed Cramer's V test in order to check association between various constructs to test our research hypotheses. It is a test for the analysis of intercorrelations between variables having order of above 2×2 (Bergsma, 2013). A conventional measure of association is chi-square, however, it suffers when the order of variables is more than 2×2 or is not square, i.e., 2×3 or else (Bartlett, 1937; Liebetrau, 1983). The results of the test range from '0' for no association and '1' for complete association, with values above 0.6 are considered satisfactory (Bergsma, 2013). Cramer's V test has the following function:

$$\chi^2 = \sum_{i,j} \frac{\left(n_{i,j} - \frac{n_i n_j}{n} \right)^2}{\frac{n_i n_j}{n}}$$

$$\text{Cramer's } V = \sqrt{\frac{\chi^2 / n}{\min(k-1, r-1)}}$$

where

- n_i total number of observation of variable i
- n_j total number of observations of variable j
- $n_{i,j}$ total number of observations of variable i, j
- χ^2 chi-square
- k number of columns
- r number of rows.

Table 1 Descriptive statistics of the sample

Gender	57% male		43% female	
Age group	Below 25 68%		Above 25 32%	
Level of education	Undergraduates 37%		Postgraduates 63%	
Family education	High school 35%	College 20%	Bachelors 27%	Masters 18%
Family occupation	Business 58%		Emp. 42%	
Father education	Illiterate 15%	Sc 27%	College 30%	Bachelor 8% Master 20%
Father occupation	Business 39%		Emp. 61%	
Mother education	Illiterate 15%	Sc 32%	College 22%	Bachelor 9% Masters 22%
Mother occupation	63% housewife		21% emp.	16% business
Business persons in family	Business 68%		Emp. 32%	
Family business history	1–10 Y 12%	11–20 Y 56%	21 to 30 Y 10%	Above 30 Y 22%
Personal occupational history	Business 5%		Emp. 27%	No exp. 68%
Personal experience	1 Y 16%		Over 1 Y 16%	No exp. 68%
Business graduates in family	41% yes		59% no	
Work motivation from family	32% yes		68% no	
Personal motivation for business during studies	44% yes		56% no	
Personal motivation for business after studies	49% yes		51% no	
Type of studies	Business 23%	1 Islamic sub B 18%	More than 1 sub. 9%	Islamic business graduates 26% Islamic studies 24%

Note: Family means parents and siblings.

Table 2 Descriptive statistics of questionnaire

<i>Entrepreneurial intentions</i>	<i>N</i>	<i>Mean</i>	<i>Std.</i>
I am ready to do anything to be an entrepreneur	344	3.917	1.233
My professional goal is to be an entrepreneur	344	4.124	0.987
I will do every effort to start and run my own business	344	4.578	0.710
I am determined to make a business venture in the future	344	4.132	0.885
<i>Attitude towards becoming an entrepreneur</i>			
Being an entrepreneur implies more advantages than disadvantages	344	3.765	1.231
A career as an entrepreneur is totally attractive to me	344	4.437	0.745
If I had the resources and opportunities, I would like to start a business	344	3.789	1.314
Amongst various options, I would rather be an entrepreneur	344	3.914	1.091
Being an entrepreneur would give me great satisfaction	344	4.156	0.774

Note: Extraction method: principal component method.

Table 2 Descriptive statistics of questionnaire (continued)

<i>Perceived behavioural control</i>			
To start a business and keep it working would be easier for me	344	4.186	0.977
I am able to control the creation process of a new business	344	3.756	1.221
I am prepared to do anything to be an entrepreneur	344	4.234	0.617
I know all about the necessary practical details needed to start a business	344	4.157	1.007
If I wanted to, I could easily start and run a business	344	4.111	0.951
If tried to start a business, I would have high chance of being successful	344	3.978	1.131
<i>Subjective norms</i>			
My friends would approve my decision to start a business	344	4.578	0.567
My immediate family members would approve my decision to start a business	344	4.674	0.691
My colleagues would approve the decision to start a business	344	4.459	0.677

Note: Extraction method: principal component method.

Table 3 Communalities

<i>Entrepreneurial intentions</i>	<i>Initial</i>	<i>Extraction</i>
I am ready to do anything to be an entrepreneur	.741	.775
My professional goal is to be an entrepreneur	.845	.873
I will do every effort to start and run my own business	.736	.769
I am determined to make a business venture in the future	.791	.823
<i>Attitude towards becoming an entrepreneur</i>		
Being an entrepreneur implies more advantages than disadvantages	.737	.749
A career as an entrepreneur is totally attractive to me	.625	.631
If I had the resources and opportunities, I would like to start a business	.847	.861
Amongst various options, I would rather be an entrepreneur	.549	.611
Being an entrepreneur would give me great satisfaction	.633	.677
<i>Perceived behavioural control</i>		
To start a business and keep it working would be easier for me	.549	.595
I am able to control the creation process of a new business	.813	.847
I am prepared to do anything to be an entrepreneur	.779	.810
I know all about the necessary practical details needed to start a business	.657	.691
If I wanted to, I could easily start and run a business	.687	.712
If tried to start a business, I would have high chance of being successful	.815	.836
<i>Subjective norms</i>		
My friends would approve my decision to start a business	.912	.944
My immediate family members would approve my decision to start a business	.856	.878
My colleagues would approve the decision to start a business	.891	.925

Table 4 KMO and Bartlett's test

Kaiser-Meyer-Olkin measure of sampling adequacy	0.715
Bartlett's test of sphericity	Approx. chi-square
	5,124.981
	Sig.
	.000

Table 5 Total variance explained

Factor	Initial eigenvalues		Extraction sum of squared loadings		Rotation sum of squared loadings	
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
<i>Entrepreneurial intentions</i>						
1	9.617	72.641%	72.641%	8.918	69.818%	69.818%
2	3.432	12.542%	85.183%	3.943	11.361%	81.178%
<i>Attitude towards becoming an entrepreneur</i>						
1	6.185	52.138%	52.138%	5.937	49.361%	49.361%
2	2.317	13.144%	65.282%	1.756	9.837%	59.198%
<i>Perceived behavioural control</i>						
1	7.378	57.698%	57.698%	6.121	54.691%	54.691%
<i>Subjective norms</i>						
1	6.111	61.385%	61.385%	5.768	58.174%	58.174%
				3.777	32.198%	32.198%

Note: Extraction method: principal component method.

Table 6 Reliability statistics

<i>Entrepreneurial intentions</i>	<i>Cronbach's alpha</i>	<i>Cronbach's alpha std. items</i>	<i>N</i>
I am ready to do anything to be an entrepreneur	.745	.721	344
My professional goal is to be an entrepreneur	.774	.739	344
I will do every effort to start and run my own business	.854	.826	344
I am determined to make a business venture in the future	.756	.771	344
<i>Attitude towards becoming an entrepreneur</i>			
Being an entrepreneur implies more advantages than disadvantages	.789	.811	344
A career as an entrepreneur is totally attractive to me	.754	.769	344
If I had the resources and opportunities, I would like to start a business	.723	.756	344
Amongst various options, I would rather be an entrepreneur	.786	.724	344
Being an entrepreneur would give me great satisfaction	.845	.831	344
<i>Perceived behavioural control</i>			
To start a business and keep it working would be easier for me	.691	.731	344
I am able to control the creation process of a new business	.891	.925	344
I am prepared to do anything to be an entrepreneur	.725	.784	344
I know all about the necessary practical details needed to start a business	.825	.847	344
If I wanted to, I could easily start and run a business	.891	.913	344
If tried to start a business, I would have high chance of being successful	.831	.856	344
<i>Subjective norms</i>			
My friends would approve my decision to start a business	.937	.912	344
My immediate family members would approve my decision to start a business	.917	.902	344
My colleagues would approve the decision to start a business	.890	.907	344

4 Explanation

Demographic profile of our respondents has been given in Table 1 which states that 57% of our respondents were males and 43% were females. 68% of our respondents were below 25 years of age and 65% of our respondents informed that one of their family members has college level or above education. 58% of them expressed that their fathers have education of college level and above and 53% of them reported that their mothers have education of college level and above. 68% of the respondents reported that they have one person in their family doing business with 39% reported about the business of their fathers and 16% reported about the business of their mothers. About business

experience, 58% of the respondents reported to have a family member doing business with 56% of the respondents reported about family business experience of between 11 to 20 years and 22% reported above 30 years. This apparently means that new generation is more inclined to initiating business and a vast majority is carrying business history of their ancestors. About personal experience, 32% of the respondents reported to have some sort of experience during the period of their study with 16% each in employment and experience. 44% of the respondents were willing to initiate business during their studies whereas 49% were willing to initiate their own business after their studies. Lastly, in our sample, 50% of the students were following a completely Islamic type of education.

4.1 Analysis of association using Cramer's V test

Table 7 Cramer's V results of non-Islamic graduates

<i>Variables</i>	<i>Non-Islamic graduates (test values)</i>
Entrepreneurial intentions	.817 (.031)
Attitude towards becoming an entrepreneur	.854 (.021)
Perceived behavioural control	.717 (.019)
Subjective norms	.629 (.041)

Table 8 Cramer's V results of Islamic business as single subject

<i>Variables</i>	<i>Islamic business as single subject (test values)</i>
Entrepreneurial intentions	.826 (.037)
Attitude towards becoming an entrepreneur	.831 (.019)
Perceived behavioural control	.835 (.035)
Subjective norms	.655 (.039)

Table 9 Cramer's V results of Islamic business more than 1 subject

<i>Variables</i>	<i>Islamic business more than 1 subject (test values)</i>
Entrepreneurial intentions	.725 (.045)
Attitude towards becoming an entrepreneur	.793 (.036)
Perceived behavioural control	.513 (.656)
Subjective norms	0.677 (.038)

Table 10 Cramer's V results of Islamic business graduates

<i>Variables</i>	<i>Islamic business graduates (test values)</i>
Entrepreneurial intentions	.217 (.091)
Attitude towards becoming an entrepreneur	.013 (.041)
Perceived behavioural control	.517 (.078)
Subjective norms	.688 (.414)

Table 11 Cramer's V results of Islamic studies

<i>Model</i>	<i>Islamic studies (test values)</i>
Entrepreneurial intentions	.931 (.000)
Attitude towards becoming an entrepreneur	.957 (.003)
Perceived behavioural control	.921 (.000)
Subjective norms	.966 (.002)

Table 12 Acceptance/rejection of alternative hypotheses

<i>Hypotheses</i>	<i>Result</i>
H1 There exists positive relationship between entrepreneurial intentions and university students pursuing conventional business studies.	Failed to reject
H2 There exists positive relationship between entrepreneurial intentions and university students pursuing studies with one subject of Islamic business studies.	Failed to reject
H3 There exists positive relationship between entrepreneurial intentions and university students pursuing studies with more than one subject of Islamic business studies.	Failed to reject
H4 There exists positive relationship between entrepreneurial intentions and university students pursuing studies graduation in any field of Islamic business studies.	Reject
H5 There exists positive relationship between entrepreneurial intentions and university students pursuing studies in Islamic education.	Failed to reject

5 Discussion

The results of sampling adequacy have been reported in Tables 1 to 5. The standard deviation value is less than half the value of mean. Communalities, total variance explained, KMO and Bartlett's test all show that our data is suitable enough for the purpose of our research to test hypotheses. We have tested our hypotheses using Cramer's V test, the results of which have been reported in Tables 7 to 11. Table 7 reports business intention of non-Islamic business graduates, i.e., students who have not studied any type of Islamic business related subject at all. The results depict very high and significant value of Cramer's test for all components of our construct, which shows that these kinds of students are very highly inclined to initiate their own businesses. These results conform with the result of Aslam and Hasnu (2016) and Ahmed et al. (2017) who find that MBA students had higher entrepreneurial intentions in their sample. Table 8 discusses similar results of the students who have studied only one subject related to Islamic business education and the results are not much different from the students who have not studied any subject at all. These results conform with the results of Ali et al. (2019) who studied entrepreneurial intentions in the students studying health and physical education and find significant entrepreneurial intentions. Table 9 reports the results of the students who have studied more than one subject of Islamic business during the course of their education. Table 9 also reports highly significant association however, the level of association to initiate business is lower as compared with students who have not taken any Islamic study or who have studied only one subject of Islamic business.

Table 10 is the most important table, which shows Islamic business attitudes amongst the students who have pursued education completely in Islamic business studies. The results show that Islamic business graduates have almost very low and insignificant intention to initiate their business at all. Lastly, Table 11 reports the test results of students pursuing education in Islamic studies purely and not in any kind of Islamic business studies. Tables 9 to 12 also address our gap as per the recommendations of Dana (2009), Hamid and Sa'ari (2011) and Ramadani et al. (2014, 2015, 2017) about the dynamics of Islamic entrepreneurship. Here, the students have also shown very high, in fact the highest intention to initiate their own businesses. On the basis of results, Table 12 for acceptance and rejection of hypotheses has been given hereunder.

6 Conclusions, limitations and future research direction

In this study, we primarily focus on the entrepreneurial intentions of students pursuing Islamic education or Islamic business education and compare the results with the students who are focusing conventional business studies. An analysis of table of hypotheses suggests that we have failed to reject all those hypotheses that can be regarded as entrepreneurial intentions of the students from conventional studies. This is because Islamic business education is a relatively new phenomenon that has been developed over the last few years. The results show very interesting findings that increasing the quantum of Islamic business contents reduces the inclination of students towards initiating their own business. This may be due to unemployment in a developing country like Pakistan young graduates find it as an opportunity to study a new type of education to find employment in a new segment of Islamic banking that is in the growing stages. This argument is supported with another finding of this research that the students who have nothing to do with the business at all and are primarily focusing on Islamic education have the highest inclination towards initiating their own businesses. This finding is unique and interesting that why Islamic business graduates not is not inclined to initiate their businesses in the scenario that Islam encourages its followers to have their own business (Al-Tabarani, 1994). The results of this study are novel because it addresses a novel area of entrepreneurial intentions amongst students pursuing Islamic business or theological education.

This study suffers from several limitations. For instance, the study is on a limited group of students from a single province of Pakistan without any comparison with other provinces or nationalities. Due to this reason, it suffers from cross-cultural limitation as well. Also as the literature on entrepreneurial intentions and findings of our research state that such intentions differ between students from different faculties of education whereas we have explored only Islamic and non-Islamic two broad categories. We have also not explored the perspectives of the students from the facilities already available to them from their respective educational institutions and society.

This research opens up an area of future research directions to look for the answers of the following questions:

- Why the students of Islamic business education are not inclined to initiate their own businesses?

- Why lacks in the curriculum of Islamic business education that does not motivate rather demotivates the entrepreneurial intentions of the students?
- The impact of growth of Islamic financial industry on the entrepreneurial intention of the students?

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