



RESEARCH ARTICLE

BUSINESS INCUBATION CENTRE SUPPORT, ENTREPRENEURIAL MINDSET, CREATIVITY, AND ENTREPRENEURIAL SELF-EFFICACY AS PREDICTORS OF ENTREPRENEURIAL INTENTION: A SOCIAL COGNITIVE CAREER THEORY PERSPECTIVE

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Abstract

Entrepreneurial behaviour of higher education students has attracted significant scholarly attention because of its role in promoting innovation, employment generation and economic development. Although many studies have already identified various determinants of entrepreneurial intention across different contextual settings, limited research has examined the combined influence of business incubation centre support, entrepreneurial mindset, creativity and entrepreneurial self efficacy on entrepreneurial intention. The present study tries to examine the combined effect of these factors on the entrepreneurial intention of higher education students. The study employs an integrated structural model based on Social Cognitive Career Theory (SCCT). A quantitative research design was adopted. The primary data were collected from students of selected higher educational institutions using a structured questionnaire. After data screening 246 valid responses were considered for the analysis. The data were analysed using SPSS Statistics and Structural Equation Modelling was performed using AMOS to assess the measurement and structural models and test the hypothesised relationships among the constructs. The results revealed that business incubation centre support has a significant positive effect on entrepreneurial self efficacy. The business incubation centre support, entrepreneurial self efficacy, entrepreneurial mindset and creativity each exert significant positive influences on entrepreneurial intention.

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Introduction:-

Entrepreneurship has attracted considerable attention from researchers recently in recent decades because of its role in fostering innovation, economic development and social development (Wadhwani et al., 2020). Developing countries increasingly view entrepreneurship as a strategic means of improving economic well-being, creating

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employment opportunities and strengthening individuals' entrepreneurial competencies. (Varlander et al., 2020; Yi, 2020). Beyond its economic contributions, entrepreneurship also promotes social development by encouraging innovation, addressing societal challenges and creating opportunities for inclusive growth (Li et al., 2020a; Neneh, 2020). It is a fact that India has emerged as one of the most vibrant entrepreneurial ecosystems. Over the last decade, the country has witnessed considerable growth in startup activity. India has positioned itself as the third largest startup ecosystem globally. This change has been driven by a number of proactive government level initiatives aimed at fostering innovation.

The flagship programmes envisaged by the Government of India such as startup India, startup India seed fund scheme, credit guarantee schemes for startups and the sector specific initiatives such as Atal innovation mission and the MeitY start up have created a suitable entrepreneurial environment by facilitating access to finance, mentoring, incubation and market opportunities. These entrepreneurial ecosystem initiatives have simulated innovation, generated employment and contributed to India's economic progress (Department for Promotion of Industry and Internal Trade, 2025). On the basis of these efforts, the Government of India has expanded institutional support for entrepreneurs. Recently, the Union Government approved Startup India Fund of Funds 2.0 with a corpus of ₹10,000 crore to mobilise long-term venture capital for startups across the country. This scheme aims to strengthen the venture capital ecosystem by accelerating the next phase of country's startup journey by providing greater access to capital (Government of India, 2025). Over 1,40,803 startups had created up to June 2024 and that collectively generated more than 15.5 lakh direct employment opportunities (Government of India, Ministry of Skill Development and Entrepreneurship, 2024).

The Economic survey 2025-26 highlights a significant transformation in India's innovation landscape. The World Intellectual Property Organization ranked India 12th globally for its entrepreneurship policies and implementation. Since the launch of the Startup India initiative in 2016, the number of DPIIT recognized startups has increased from approximately 500 to more than 2,00,000 by 2025. Various flagship financial instruments such as fund of funds for startups, the startup India seed fund scheme and the credit guarantee scheme for startups, have strengthened the entrepreneurial ecosystem by enabling entrepreneurs to innovate, take calculated risks and scale their ventures with greater confidence (Government of India, Ministry of Finance, 2026).

Most of the previous studies have focused on entrepreneurial education, personality traits or institutional support individually, only limited attention has been given to the combined effect business incubation centre support, entrepreneurial mindset and creativity within a single framework. In previous research work, the role of business incubation centre support has primarily been investigated in terms of venture performance and startup development. Comparatively very limited studies were conducted to examine the influence on students entrepreneurial intention. Though entrepreneurial self efficacy has been widely recognized as an important determinant of entrepreneurial behavior limited number of research explored the mediating role of self efficacy between business incubation support and entrepreneurial intention. Moreover, evidence from higher education institutions, particularly in the context of Kerala remains limited. It is therefore the present study proposes an integrated structural model to examine the direct and indirect effect of business incubation centre support, entrepreneurial mindset and creativity on entrepreneurial intention of higher education students.

Research Objectives:-

- 1.To analyze the effects of business incubation centre support, entrepreneurial mindset, creativity and entrepreneurial self-efficacy on entrepreneurial intention among higher education students.
- 2.To examine the relationship between Business incubation centre support, Entrepreneurial self-efficacy and Entrepreneurial intention among higher education students.

Literature Review and Hypothesis Development:-**Literature Review:-****Social Cognitive Career Theory (SCCT):-**

The study adopts Social Cognitive Career Theory (SSCT) as the theoretical framework. SCCT was developed by Lent, Brown and Hackett (1994). It is based on the broader principles of Bandura's Social cognitive theory. SCCT is a psychology theory that has been widely used to describe career related decision making behavior of individuals. SCCT theory emphasis the significance of various cognitive factors such as self efficacy, outcome expectations and goals in shaping interest of the individuals. Social cognitive career theory suggests that individual's decision to pursue a career is influenced by a variety of personal and social factors such as educational exposure, learning

experiences etc (Dyer, 1994). Ajzen (2001) defined attitude toward a behaviour as the result of an individual's evaluation of the possible outcomes of a target behaviour and the perceived likelihood of their occurrence. In social cognitive career theory outcome expectations are understood to include both anticipated and actual outcomes. The theory conceptualizes how environmental factors interact with internal cognitive and motivational processes in influencing specific decisions (Lent & Brown, 2019). SCCT suggests that environmental influences can shape task specific self efficacy, outcome expectations, career interests, intentions, career choices and subsequent performance (Lent & Brown, 2013). SCCT explains how individuals develop career interests and make related career-choice decisions, thereby providing a useful framework for understanding entrepreneurship from a career perspective (Meoli et al., 2020).

Entrepreneurial intention:-

Entrepreneurial intention reflects an individual's willingness to pursue entrepreneurship as a career by establishing new business ventures (Hsu et al., 2019). Theory of Planned Behaviour describes intention as the degree to which individuals are motivated and prepared to perform a particular behaviour (Ajzen, 1991). Bandura (2007) argued that intention is more than an expectation of future action and is a proactive commitment that motivates individuals to translate their goals into purposeful behaviour. Entrepreneurial action is preceded typically by deliberate planning. Entrepreneurial intention serves as the major antecedent of new venture creation and it provides valuable insights into entrepreneurial cognition and decision making. Entrepreneurial intention is defined as an individual's belief and conscious plan to establish a new business at some point in the future (Thompson, 2009).

Entrepreneurship intention develops through continuous interaction between personal characteristics and environmental influences making it a multidimensional construct shaped by individual and contextual factors (Sun et al., 2011). Entrepreneurial intention is a reliable predictor of actual entrepreneurial behaviour (Krueger et al., 2000). Among the individual factors associated with entrepreneurial intention, the entrepreneurial mindset has emerged as a significant determinant. Entrepreneurial mindset reflects an individual's commitment, way of thinking, and readiness to engage in entrepreneurial activities by identifying opportunities, embracing uncertainty and creating value (Kuratko et al., 2020). Individuals with a strong entrepreneurial mindset are more likely to perceive entrepreneurship as a desirable career option (Cui et al., 2019; Handayati et al., 2020), suggesting that cultivating an entrepreneurial mindset is significant for encouraging entrepreneurial aspirations and subsequent entrepreneurial behaviour of individuals.

Hypothesis Development:-

Business Incubation Centre Support:-

Business incubators play a significant role in supporting entrepreneurship development. They provide a variety of services to meet the needs of aspiring entrepreneurs. Business incubators create an environment that ensure the long term growth and resilience of entrepreneurs by providing access to mentoring, business advisory services, financial guidance etc.. (Kata, 2020). Entrepreneurial self efficacy has consistently emerged as one of the strongest predictors of an individuals intention to start a business (Ambad, 2022). Access to financial resources such as capital, information, infrastructure and institutional support strengthens entrepreneurial intention. These facilities contribute ultimately to entrepreneurship development (Mamun et al., 2017; Huang et al., 2021). Business incubators provide students from diverse academic backgrounds with a safe, collaborative and innovation oriented environment in which they can explore, refine and develop entrepreneurial ideas (Mele et al., 2024). Business incubation centres nurture the psychological and behavioural competencies that are essential for entrepreneurship. Business incubation centres strengthen students' entrepreneurial mindset, enhance entrepreneurial self efficacy and increase their self confidence to pursue entrepreneurship (Ghezal & Benchouat, 2025).

H1: Business incubation centre support has a positive and significant direct effect on entrepreneurial intention among students.

Entrepreneurial Self-Efficacy:-

Entrepreneurial self efficacy is deeply rooted in social cognitive theory and this theory explains human behavior as the result of the reciprocal interaction among personal, behavioural and environmental factors (Bandura, 1985). Self efficacy influences not only how people think and feel but also the goals they set and the effort they invest (Nowiński et al., 2019). Entrepreneurial self efficacy refers to an individuals' belief in their ability to successfully perform entrepreneurial tasks and establish new ventures. Moreover, entrepreneurial self efficacy is the most influential psychological determinants of entrepreneurial intention (Schmutzler et al., 2019). In a research work, Kumar and Shukla (2019) found that creativity positively influences entrepreneurial self-efficacy among university students in India. Similarly, Aboobaker (2023) emphasized the importance of technological self efficacy in

strengthening entrepreneurial intentions. In another notable research work, Ariella et al. (2023) demonstrated that entrepreneurial self efficacy partially mediates the relationships between entrepreneurship education, entrepreneurial mindset, creativity and entrepreneurial intention. Entrepreneurial self efficacy shapes individuals' readiness and commitment to engage in entrepreneurial activities by strengthening their intention to start a business and preparing them to undertake entrepreneurial tasks (Bachmann et al., 2021). Adeniyi et al. (2022) also reported that entrepreneurial self efficacy is positively associated with proactive behaviour that enables individuals to recognize opportunities, anticipate challenges and prepare effectively for entrepreneurial ventures.

H2: Business incubation centre support has a positive and significant effect on entrepreneurial self efficacy of students.

H3: Entrepreneurial self efficacy has a positive and significant effect on entrepreneurial intention.

Entrepreneurial Mindset:-

Entrepreneurial mindset is regarded as a fundamental psychological attribute that shapes the entrepreneurial aspiration of individuals. An entrepreneurial mindset is characterized by a willingness to take calculated risks, a passion to identify opportunities and organize resources to create new ventures (Bosman & Fernhaber, 2019). Entrepreneurial mindset represents the internalization of entrepreneurial values such as creativity, innovation, opportunity recognition and resilience in dealing uncertainty. Individuals with a well developed entrepreneurial mindset are better equipped to recognize business opportunities, respond to changing environments and pursue entrepreneurial goals. Educational institutions have a key role in developing a positive entrepreneurial mindset among students. (Isac et al., 2023; Zhao et al., 2022).

H4: Entrepreneurial mindset has a positive and significant effect on entrepreneurial intention among students.

Creativity:-

Creativity is recognized as the fundamental capability that enables individuals to generate novel and useful ideas by effectively integrating knowledge and experience (Zampetakis & Moustakis, 2006). Entrepreneurial creativity plays a significant role in opportunity recognition, problem solving and the development of innovative products and services. It enables the entrepreneurs transform innovative ideas into entrepreneurial opportunities. Hu et al. (2018) identified that creativity of students enhances significantly the entrepreneurial alertness. Chia and Liang (2016) found that creativity and innovation positively influence entrepreneurial intention by increasing individuals' confidence in entrepreneurial activities. This reinforces the idea that creativity is a critical driver of entrepreneurial behaviour. Following this perspective, Shi (2020) identified that creativity significantly moderates the effects of perceived behavioural control and subjective norms on entrepreneurial innovation. An important dimension of creativity is creative self-efficacy. It refers to an individual's belief in their ability to produce creative outcomes. Creative self efficacy develops through the interaction between personal efforts and contextual support. It serves as a valuable psychological resource that encourages sustained engagement in creative tasks and enhances individual performance (Tantawy et al., 2021).

H5: Creativity has a positive and significant effect on entrepreneurial intention among students

It is also hypothesized that:

H6: Entrepreneurial self efficacy mediates the relationship between Business incubation centre support and entrepreneurial intention

Research Methodology:-

Research Design and Instrument Development:-

A descriptive and analytical research design was adopted to examine the factors influencing entrepreneurial intention among higher education students. A quantitative research approach was employed to test the proposed conceptual framework of the study. The descriptive aspect of the study provided an overview of the students' demographic profile and key study variables. The data required for the study was collected using a structured questionnaire consisting of twenty measurement item. Each measurement item was measured on a five point likert scale. All items for measuring the construct were adapted from previous studies to ensure the validity and reliability of the data. The measurement items were adapted from previous studies such as business incubation centre support (Zreen et al.,2019), entrepreneurial mindset (Naveed,2024), creativity (Ayad et al.,2022 and Ahmad and Naveed 2024), entrepreneurial self-efficacy (Wardana et al. 2020), and entrepreneurial intention (Biraglia and Kadile ,2017, Zhao et al.,2005, Li et al.,2020, and Mahmood et al.,2019). Data were analysed using SPSS Statistics. SEM was performed using SPSS AMOS to assess the measurement and structural models and to test the hypothesised relationships among the constructs.

Data Collection:-

The primary data for this study were collected from undergraduate and post graduate students enrolled in selected higher educational institutions in Kozhikode district. A structured questionnaire was administered for the data collection. For the purpose of data collection, a combination of convenient and judgment sampling methods was employed to identify the suitable respondents. Convenience sampling enabled the inclusion of students who were readily available and who are willing to participate in the study. At the same time the judgment sampling method ensured that the selected respondents were relevant to the research objectives. To ensure the diversity, sample were drawn from the science, humanities and commerce subjects. Initially, 281 responses were received. The data were then screened for completeness and consistency. Thirty five questionnaires containing incomplete information were excluded from further analysis. Finally a total number of 246 valid responses were retained and it is used for all subsequent statistical analyses.

Results and Discussion:-**Demographic Profile of the Respondents:-****Table 1. Demographic Profile of Respondents (N 246)**

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	93	37.8
	Female	153	62.2
Discipline	Arts and Humanities	56	22.8
	Science	112	45.5
	Commerce	78	31.7
Institution Type	Government Granted	78	31.7
	Private	168	68.3
Monthly Family Income	Below ₹25,000	40	16.3
	₹25,000–₹50,000	74	30.1
	₹50,000–₹75,000	76	30.9
	₹75,000–₹1,00,000	38	15.4
	Above ₹1,00,000	18	7.3
Family Business Background	Yes	77	31.3
	No	169	68.7
Programme	UG	187	76.0
	PG	59	24.0

It is revealed that 62.2 per cent of the respondents were female. At the same time 37.8 per cent were male students . It indicates that female respondents constituted the majority of the sample. Regarding the academic discipline of the students, science students represented the largest group that is 45.5 per cent. This is followed by Commerce students at 31.7 per cent, Arts and Humanities students comprised 22.8 per cent. With regard to the type of institutions, 68.3 per cent of the students were enrolled in private institutions. On the other hand 31.7 per cent of students studying in government institutions. In case of family income the largest segment of students belonging to Rs 50,000 to Rs 75,000 category. This is 30.9 per cent. It was closely followed by the Rs 25,000 to rs 50000 category (that is 30.1 per cent of the sample). A smaller proportion of students reported family incomes below Rs 25,000 (16.3 per cent), between Rs 75,000 to Rs 1,00,000 (15.4 per cent). It is 7.3 percent of the total sample in case of income exceeding Rs 1,00,000. In terms of entrepreneurial exposure, 68.7 per cent of the students informed that they did not have a family business background. Whereas 31.3 per cent of the respondents had the family background in entrepreneurship. It is also revealed that majority of the students that is 76 per cent of the students were UG students. 24 per cent of the students were PG students.

Measurement Model Assessment:-**Table 2. Measurement Model Assessment**

Construct	Items	Standardized Loading (λ)	AVE	Cronbach's α	Composite Reliability (CR)
Business incubation centre support (BIC)	BIC1	0.812	.629	.871	.871
	BIC2	0.796			
	BIC3	0.777			
	BIC4	0.787			
Entrepreneurial Mindset (EM)	EM1	0.766	.597	.856	.856
	EM2	0.826			
	EM3	0.736			
	EM4	0.761			
Creativity (CRE)	CRE1	0.815	.608	.861	.861
	CRE2	0.734			
	CRE3	0.727			
	CRE4	0.809			
Entrepreneurial Self-Efficacy (ESE)	ESE1	0.794	.607	.862	.861
	ESE2	0.780			
	ESE3	0.783			
	ESE4	0.760			
Entrepreneurial Intention (EI)	EI1	0.820	.700	.900	.903
	EI2	0.862			
	EI3	0.817			
	EI4	0.847			

The above table shows the convergent validity of the constructs. The standardized factor loadings of the variable ranged from .727 to .862. All the values exceeded the recommended limit of .70. This indicates that all the measurement items adequately represented their respective latent constructs. It is also to be noted that all factor loadings were statistically significant ($p < 0.001$). This confirms the adequacy of the measurement indicators. The AVE values of the constructs ranged from .597 to .700. All these values exceed the recommended cut off value of .50. This demonstrates satisfactory convergent validity. This shows that each construct explained more than 50 per cent of the variance in its observed indicators. The highest AVE was noted for entrepreneurial intention, that is .70. While the lowest AVE was reported for entrepreneurial mindset (.597). It is important to note that all the constructs met the recommended criterion. The composite reliability values ranged from .856 to .903. All the values were above the recommended threshold of .70. This indicates excellent internal consistency and construct reliability. Among the different constructs, entrepreneurial intention exhibited the largest reliability (CR .903). On the other hand, Entrepreneurial mindset showed the lowest reliability (CR 0.856) although it remained well within the acceptable range. It is revealed that measurement model demonstrates adequate convergent validity and strong reliability of the constructs for subsequent model analysis.

Structural Model Assessment:-**Table 3. Discriminant Validity Assessment Using the Fornell Larcker Criterion**

Construct	BIC	EM	ESE	EI	CRE
BIC	0.793				
EM	0.345	0.773			
ESE	0.389	0.098	0.779		
EI	0.602	0.403	0.395	0.837	
CRE	0.351	0.139	0.066	0.365	0.780

Note: Diagonal elements (bold) represent the square root of the Average Variance Extracted (AVE). Off-diagonal elements represent Pearson correlation coefficients.

Fornell-Larcker test was used to assess the discriminant validity of the measurement model. This model suggests that the square root of the Average variance extracted (AVE) for each construct should exceed its correlations with all other constructs. The results show that all the constructs satisfied this requirement. The square root of AVE values range from .773 to .837. The highest inter construct correlation was .602. Since the diagonal values were greater than the corresponding off diagonal correlation coefficients for every construct, adequate discriminant validity was established. The findings ensure that each construct explained a greater proportion of variance from its own indicators than it shared with other constructs. It demonstrates that the latent variables were distinct empirically. So, the measurement model shows satisfactory discriminant validity.

Table 4. Multicollinearity Diagnostics and Autocorrelation Analysis

Predictor	Tolerance	VIF
BIC	0.671	1.491
EM	0.879	1.137
ESE	0.841	1.189
CRE	0.871	1.148

Multicollinearity diagnostics show that the tolerance values ranged from .671 to .879. On other hand, the VIF values ranged from 1.137 to 1.497. All values fell within the recommended limits (Tolerance > 0.20; VIF < 5). The highest condition index was 12.238. This is lower than the critical value of 30. This indicates the absence of severe multicollinearity among the predictor variables. This value ensures that independent variables are sufficiently distinct from one another and were suitable for subsequent structural model analyses. Durbin-watson statistic is 1.984. This value indicates that the residuals were independent and free from significant auto correlations. Since the value was close the ideal value of 2, the assumption of independence of errors is satisfied. This confirms that auto correlation was not a concern in the regression model.

Table 5. Structural Model Results and Hypothesis Testing

Hypothesis	Relationship	Unstandardized Coefficient (B)	Standardized Coefficient (β)	S.E.	C.R.	p-value	Decision
H1	BIC support → Entrepreneurial Intention	.436	.405	.081	5.368	<0.001	Supported
H2	BIC → Entrepreneurial Self-Efficacy (ESE)	.493	.439	.084	5.893	<0.001	Supported
H3	Entrepreneurial Self-Efficacy (ESE) → Entrepreneurial Intention (EI)	.211	.220	0.059	3.562	<0.001	Supported
H4	Entrepreneurial Mindset (EM) → Entrepreneurial Intention (EI)	.239	.241	0.060	3.959	<0.001	Supported
H5	Creativity (CR) → Entrepreneurial Intention (EI)	0.199	0.197	0.060	3.301	<0.001	Supported

In this study, the structural model was evaluated to explore the hypothesized relationship among the constructs. The above table shows that all the hypothesized structural paths were positive and statistically significant. This indicates strong support for the proposed research model. The results indicate that business incubation centre support has a positive and statistically significant direct effect on students' entrepreneurial intention. The unstandardized coefficient (B = .436) and standardized coefficient (β = .405) indicates a positive effect of moderate magnitude. The

critical ratio **5.368** exceeds the conventional threshold of 1.96, and the p-value is statistically significant. It is revealed that the business incubation centre support has a significant positive effect on entrepreneurial self-efficacy ($B = .493$, $\beta = .439$, C.R. = 5.893, $p < 0.001$). The findings show that greater support from business incubation centres significantly enhances confidence in their entrepreneurial abilities. It is also found that entrepreneurial self-efficacy had a positive influence on entrepreneurial intention ($B = .211$, $\beta = .220$, C.R. = 3.562, $p < 0.001$). It can be seen that the students with higher entrepreneurial self-efficacy are more likely to show stronger intentions to establish their own businesses. The variable that is entrepreneurial mindset also had significant effect on entrepreneurial intention ($B = 0.239$, $\beta = .241$, C.R. = 3.959, $p < 0.001$). This result shows that students who possess a strong entrepreneurial mindset are more likely to engage in entrepreneurship. The result further revealed that creativity has a significant positive effect on entrepreneurial intention ($B = 0.199$, $\beta = .197$, C.R. = 3.301, $p < 0.001$). The students with higher levels of creativity are more likely to develop entrepreneurial intentions because creativity often facilitates opportunity recognition and innovative problem solving. It can be seen that business incubation centre support had the strongest impact on entrepreneurial self efficacy of the students. At the same time, among the predictors of entrepreneurial intention, the entrepreneurial self efficacy has exerted the greatest influence. This is followed by entrepreneurial mindset and creativity. Since all the structural paths are positive and significant statistically, the structural model provides a strong empirical support in the context of entrepreneurial intention.

Table 6. Coefficient of Determination (R^2)

Endogenous Construct	Predictors	R^2	Variance Explained (%)
Entrepreneurial self-efficacy	Business incubation centre support	0.19	19%
Entrepreneurial Intention	BIC, Entrepreneurial self-efficacy, Entrepreneurial mindset, creativity	0.58	58%

The above table shows Business incubation centre support explained 19 per cent of the variance in Entrepreneurial self-efficacy ($R^2 = 0.19$). This shows that Business incubation centre support has a meaningful influence on entrepreneurial self efficacy of students. On the other hand, the model explains 58 per cent of the variance in entrepreneurial intention ($R^2 = 0.58$). This is explained through the combined effects of Business incubation centre support, entrepreneurial self efficacy, entrepreneurial mindset and creativity. This highlights that more than half of the variation in entrepreneurial intention among students is accounted for by the predictors included in the model. Finally, it is concluded that the proposed model possess acceptable predictive capability. The mediating role of entrepreneurial self-efficacy (ESE) in the relationship between business incubation centre support and entrepreneurial intention was examined using the standardized direct, indirect and total effects and the results indicate that business incubation centre support had a positive and statistically significant effect on entrepreneurial self-efficacy ($\beta = .439$, $p < .001$). Entrepreneurial self-efficacy, in turn had a significant effect on entrepreneurial intention ($\beta = .220$, $p < .001$). In addition business incubation centre support had a positive and statistically significant direct effect on entrepreneurial intention ($\beta = .405$, $p < .001$). The standardized indirect effect of business incubation centre support on entrepreneurial intention through entrepreneurial self-efficacy was $\beta = .097$ and standardized total effect of business incubation centre support on entrepreneurial intention was $\beta = .501$. This indicates that entrepreneurial self-efficacy partially mediates the relationship between business incubation centre support and entrepreneurial intention.

Figure 1. Structural Equation Modelling

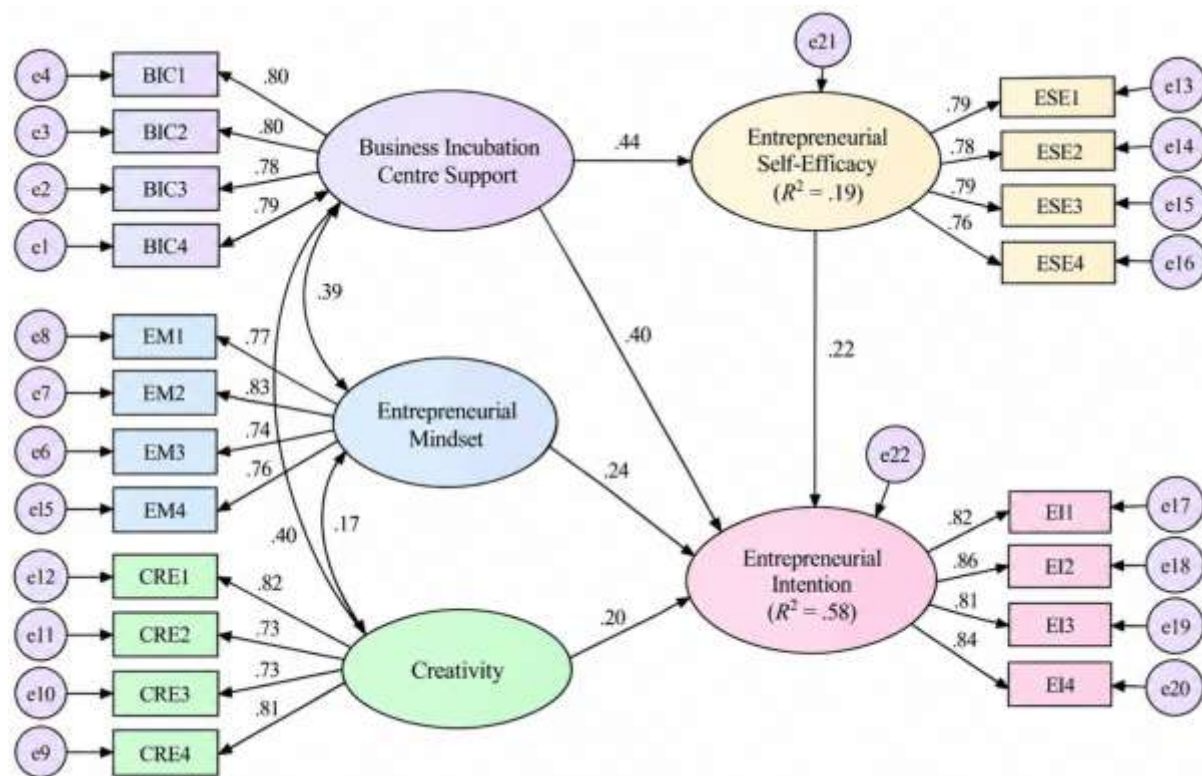


Table 7. Model Fit Indices of the Structural Model

Fit Index	Obtained Value	Recommended Criterion	Interpretation	References
CMIN/DF (χ^2/df)	1.214	< 3.00	Excellent Fit	Hair et al.
NFI	0.929	≥ 0.90	Good Fit	Bentler & Bonett (1980)
RFI	0.917	≥ 0.90	Good Fit	Bollen (1989)
IFI	0.987	≥ 0.90	Excellent Fit	Bollen (1989)
TLI	0.984	≥ 0.90	Excellent Fit	Tucker & Lewis (1973)
CFI	0.987	≥ 0.90	Excellent Fit	Hu & Bentler (1999)
RMSEA	0.030	≤ 0.08 (preferably ≤ 0.06)	Excellent Fit	Hu & Bentler (1999)

Overall fit of the structural model was assessed using various goodness-of-fit indices. The most widely used indices such as the normed chi-square (CMIN/DF), Normed Fit Index (NFI), Relative Fit Index (RFI), Incremental Fit Index (IFI), Tucker-Lewis Index (TLI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA) were used in this study. The result of the study shows that the proposed model demonstrates an excellent fit with the observed data. CMIN/DF value was 1.214. This value is well below the recommended threshold of 3. This indicates a very good parsimonious fit between the hypothesized model and the sample data. It is also important to note that the incremental fit indices also demonstrated excellent model fit. The NFI (0.929) and RFI (0.917) exceeded the recommended minimum value of .90. This value suggests that the proposed model substantially improves upon the null model.

Similarly IFI (0.987), TLI (0.984), and CFI (0.987) were all considerably higher than the recommended cut-off values of 0.90 and also surpassed the more stringent criterion of 0.95. This indicates excellent comparative model fit. The RMSEA value was .030. This value is substantially below the recommended threshold of 0.08 and also below the stricter criterion of 0.06. These values show that a very close approximation of the model to the population covariance matrix. In short, the findings confirm that the structural model adequately represents the observed data and it provides strong empirical support for the hypothesized relationships among constructs.

The results obtained in this study are consistent with previous research conducted in the similar field. It provides for the applicability of Social cognitive career theory in the context of higher education. The positive relationship between business incubation centre support and entrepreneurial self efficacy confirms that a supportive entrepreneurial ecosystem further promotes the confidence level of the students. The findings of the present study align with previous studies. It recognizes that business incubators functioning in higher educational institutions develop the entrepreneurial competencies of students. They provide mentoring, network opportunities, access to capital etc (Kata, 2020; Mele et al., 2024; Ghezal & Benchouat, 2025). The finding about the role of entrepreneurial self efficacy also supports the studies done by Schmutzler et al. (2019), Kumar and Shukla (2019), Ariella et al. (2023), and Bachmann et al. (2021). The researchers opined that students with more confidence in their entrepreneurial skill and abilities are more likely to pursue the entrepreneurship as a career. The positive impact of entrepreneurial mindset on entrepreneurial intention also aligns with previous research works. Students who are opportunity oriented, innovative and resilient exhibit strong entrepreneurial intentions (Cui et al., 2019; Handayati et al., 2020). The finding regarding the role of creativity on entrepreneurial intention also supports the previous research work done by Hu et al. (2018), Chia and Liang (2016), and Shi (2020). They pointed out that creativity develops opportunity recognition, problem solving and the decision making skill of entrepreneurs.

Implications:-

This findings of this study is expected to have positive implications for policy makers, higher educational institutions and business incubation centres in strengthening entrepreneurial ecosystem. Entrepreneurship should not be considered as a standalone subject. Higher educational institutions should embed entrepreneurial learning across disciplines through experiential activities, mentoring, innovation challenges and regular interaction with entrepreneurs. Policymakers should invest in developing business incubation centres by providing adequate financial resources, skilled mentors and strong partnership with startup networks. This will help students receive continuous guidance from idea generation to venture creation. As entrepreneurial self efficacy emerged as a significant determinant of entrepreneurial intention, institutional policies should focus on building students confidence through hands on entrepreneurial experiences, business simulations and internship facilities. It is also recommended that the nurturing of an entrepreneurial mindset and creativity should become an integral part of the higher education curriculum. This will help students to think innovatively, identify opportunities and approach problems with confidence. By creating an entrepreneurial ecosystem, educational institutions and government can significantly enhance the likelihood that more students will transform their entrepreneurial aspirations into successful business units.

Appendix:-

Code	Statements	Source
	Business Incubation Centre Support (BIC)	
BIC1	Business incubation centers provide physical facilities, technical equipment and shared workspace that create a supportive environment for developing new ventures.	(Zreen et al., 2019)
BIC2	Business incubation centers offer mentorship, advisory services and entrepreneurial skills training that strengthen entrepreneurs' capabilities and self-efficacy.	(Ahmad & Naveed, 2024)
BIC3	Business incubation centers facilitate networking opportunities with customers, suppliers, professionals and external collaborators that support venture creation.	(Ayad et al., 2022)
BIC4	Business incubation centers facilitate access to financial resources, including grants, seed funding, and investor networks, to reduce entrepreneurial resource constraints.	(Ayad et al., 2022; Ahmad & Naveed, 2024)
	Entrepreneurial Mindset (EM)	
EM1	I consider both opportunities and challenges when making decisions related	Wardana et al., 2020

	to entrepreneurial activities.	
EM2	I allocate sufficient time to activities associated with entrepreneurship.	
EM3	I carefully assess the financial prospects before engaging in entrepreneurial activities.	
EM4	I evaluate both the potential benefits and risks associated with entrepreneurial opportunities.	
	Creativity (CR)	
CRE1	I frequently develop creative solutions to problems.	Biraglia & Kadile, 2017
CRE2	I am capable of approaching problems from a fresh and innovative perspective.	
CRE3	I regularly generate new and original ideas.	
CRE4	I am effective at producing creative and innovative ideas.	
	Entrepreneurial Self-Efficacy (ESE)	
ESE1	I am confident in my ability to identify promising business opportunities.	Zhao et al., 2005; Li et al., 2020
ESE2	I believe I can successfully develop new products or services.	
ESE3	I am confident in my ability to think creatively when solving problems.	
ESE4	I believe I can successfully transform innovative ideas into commercially viable products or services.	
	Entrepreneurial Intention (EI)	
EI1	I am prepared to make every effort to become an entrepreneur.	Mahmood et al., 2019)
EI2	Becoming an entrepreneur is one of my primary career goals.	
EI3	I intend to do everything possible to establish and manage my own business.	
EI4	I am determined to start my own business in the future.	

Conclusion:-

It can be concluded that a supportive entrepreneurial ecosystem within higher educational institutions plays a significant role in encouraging students to consider entrepreneurship as a career. It was revealed that business incubation centre support, entrepreneurial self efficacy, entrepreneurial mindset and creativity each made significant contributions to entrepreneurial intention. Entrepreneurial intention does not develop in isolation. It evolves through the combined influence of institutional support, psychological confidence, entrepreneurial thinking and creative capability. By integrating these factors into a single structural framework, the study extends existing knowledge and provides fresh empirical evidence from the Kerala higher education context, where research on the combined role of business incubation centres and entrepreneurial self-efficacy remains relatively limited. It should be noted that an entrepreneurial culture within educational institutions requires more than offering entrepreneurship related courses. It requires an environment that promotes confidence, encourages innovation and provides sustained institutional support for aspiring entrepreneurs.

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