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# A Gender Analysis of Entrepreneurial Intention Among Postgraduate Students in Ecuador



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## ABSTRACT

*This study aims to analyze the determinants of entrepreneurial intention among postgraduate students through a gender-comparative approach. The sample consists of 457 students from three Ecuadorian universities (244 women and 213 men). A quantitative methodology was adopted, employing covariance-based structural equation modeling (CB-SEM). The findings indicate that personal attitude exerts a stronger influence on women's entrepreneurial intention, whereas perceived behavioral control shows a greater effect among men. Additionally, the influence of entrepreneurial knowledge on both personal attitude and perceived behavioral control, as well as the effect of perceived access to finance on entrepreneurial intention, does not differ significantly between female and male students. These results provide empirical evidence on gender dynamics in the*

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*formation of entrepreneurial intention and highlight the importance of incorporating a gender perspective into the design of university entrepreneurship education and promotion programs.*

**KEYWORDS:** *entrepreneurial intention, entrepreneurial knowledge, postgraduate education, gender*

## **Introduction**

Over recent decades, entrepreneurship has consolidated itself as a field of growing academic interest and as a fundamental driver of socioeconomic development, particularly in emerging economies (Iddris et al., 2022). In Ecuador, this activity has gained strategic relevance as a mechanism for diversifying the productive structure and promoting social inclusion (Lasio et al., 2024). In a context characterized by limited availability of formal employment, a significant proportion of the population turns to entrepreneurship both as a pathway for innovation and as a strategy for income generation (Amaya et al., 2023). As a reflection of this dynamic, in 2025 Ecuador ranked as the country with the highest level of entrepreneurial activity in the region, recording a Total Early-Stage Entrepreneurial Activity (TEA) rate of 29.6% (GEM, 2026), indicating a highly entrepreneurial environment.

From a conceptual perspective, the entrepreneurial process encompasses multiple stages, ranging from the potential phase to business discontinuation (Lasio et al., 2024). Within this cycle, intention represents the strongest predictor of behavior (Fishbein & Ajzen, 1975). This decision is shaped by individual factors as well as environmental conditions (Shirokova et al., 2016). Consequently, intention emerges as a multidimensional construct in which endogenous and exogenous factors converge (Ajzen, 1991).

Gender analysis in the formation of intentions has become a priority line of research. Academic and governmental institutions seek to identify the drivers underlying this stage, given that intention explains differences in entrepreneurial propensity across social groups (Verheul et al., 2012). Particularly in Ecuador, higher education institutions have undertaken various efforts to understand students' entrepreneurial intention (Astudillo et al., 2024). Nevertheless, research focused specifically on the postgraduate level remains limited (Murudumbay et al., 2025).

In 2025, Ecuador reported a higher rate of female than male participation in early-stage entrepreneurial activity (GEM, 2026), raising important questions about how sociocultural and structural factors differentially shape entrepreneurial intention across genders. Addressing this issue among postgraduate students is particularly relevant, as they represent a theoretically significant population for analyzing entrepreneurial intention. Unlike undergraduate students, their intentions are formed under conditions that more closely reflect labor market realities, are subject to more clearly defined professional constraints, and typically involve greater work experience (Malebana & Mahlaole, 2023). These characteristics may alter the relative importance of the determinants of entrepreneurial intention, potentially leading to variations in the mechanisms proposed by the Theory of Planned Behavior (Ajzen, 1991).

Furthermore, from the perspective of Human Capital Theory, postgraduate students possess a higher level of accumulated knowledge, skills, and competencies acquired through advanced education, which enhances their ability to identify opportunities and develop successful business initiatives (Becker, 1964). In this sense, this group is not only theoretically relevant but also constitutes a potential driver of innovation and local economic development (Iddris et al., 2022).

Within this framework, the present study aims to analyze the determinants of entrepreneurial intention among postgraduate students and to conduct a comparative gender analysis. By doing so, it seeks to offer relevant evidence for the formulation of academic policies and strategies that foster high-impact entrepreneurship.

## **Theoretical Framework and Conceptual Development**

### **Foundational Theory of Entrepreneurial Intention**

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) posits that a close relationship exists between the intention to perform a specific behavior and its actual execution. According to TPB, intentions are predicted by personal attitude (PA), subjective norms (SN), and perceived behavioral control (PBC).

Perceived behavioral control refers to an individual's perception of the ease or difficulty associated with performing a particular action. This concept is closely related to self-efficacy and perceived feasibility, as both

reflect an individual's judgment regarding their own capability to carry out a specific behavior (Krueger et al., 2000). In contrast, personal attitude represents the degree to which an individual holds a favorable or unfavorable evaluation of becoming an entrepreneur, encompassing both affective and evaluative dimensions (Ajzen, 1991; Liñán & Chen, 2009). Subjective norms, meanwhile, refer to perceived social pressure to engage or not engage in entrepreneurial behaviors, based on the approval or disapproval expressed by relevant reference groups (Ajzen, 1991, 2002).

The TPB has been widely applied in the study of entrepreneurial intention (EI), providing empirical evidence supporting the positive and significant influence of personal attitude and perceived behavioral control on the intention to start a business (Liñán et al., 2011; Padilla-Angulo, 2019). For example, the study by Drakpa et al. (2022) found that, among the three dimensions of the TPB, perceived behavioral control has the strongest influence on the entrepreneurial intentions of female business students in Bhutan. Similarly, Manjaly et al. (2022) demonstrated that individuals' favorable evaluations of their capacity for self-employment positively influence their intention to engage in entrepreneurial activities.

Although some studies have identified a positive and significant relationship between subjective norms and entrepreneurial intention (Carr & Sequeira, 2007; Galleguillos-Cortés et al., 2019), other research has failed to find statistically significant evidence supporting this association (Krueger et al., 2000; Liñán et al., 2011), leading certain authors to exclude this factor from their analytical models (Fitzsimmons & Douglas, 2011).

In line with this debate, the present study incorporates the social dimension through control variables that capture more structural forms of environmental influence. Prior literature has confirmed the positive influence of work experience (WE) and the presence of entrepreneurial family members (EFM) on entrepreneurial intention (Laguía et al., 2017). In particular, having relatives who own businesses facilitates access to social capital, professional networks, and opportunity recognition (Fragoso et al., 2020). Likewise, participation in associations (ASO) or close networks expands access to mentoring, support, and social legitimacy, elements that may foster entrepreneurial intention (Hindle et al., 2009).

## **The Role of Entrepreneurial Knowledge in Entrepreneurial Intention**

Entrepreneurial knowledge (EK) constitutes a particularly relevant element in fostering entrepreneurial intention (Liñán & Chen, 2009). From

the perspective of Human Capital Theory (Becker, 1964), investment in education, experience, and skills enhances an individual's productivity and decision-making capacity. This accumulated capital contributes to more realistic perceptions of entrepreneurship, which in turn influence personal attitude, perceived behavioral control, and the intention to engage in entrepreneurial activities (Ajzen, 2002; Liñán & Chen, 2009).

Consistent with this perspective, several studies conducted in university contexts have demonstrated that entrepreneurship education exerts both direct and indirect effects on entrepreneurial intention (Aragón-Sánchez et al., 2017; Nowiński et al., 2019). In particular, the perception of a supportive educational environment, institutional support, and the acquisition of the knowledge required for venture creation are associated with a greater propensity to pursue entrepreneurial activities (Nguyen, 2020). Likewise, Karunambika and Arthi (2025) point out that incubator activities implemented by higher education institutions have a positive influence on entrepreneurial intention. However, Montes et al. (2023) find that entrepreneurship education does not maintain a direct and statistically significant relationship with the intention to start a business.

### **Perceived Access to Finance and Entrepreneurial Intention**

The availability of financial resources is essential for business creation (Mohamad et al., 2015). Within the context of this study, perceived access to finance (PAF) refers to postgraduate students' perceptions regarding their ability to obtain or secure the financial resources required to engage in entrepreneurial activity.

According to Urban and Ratsimanetrimanana (2019), the capital needed to start a business may originate from personal savings, loans from family members or friends, formal credit institutions, or external investors. However, limited access to these funding sources constrains innovative initiatives and restricts students' entrepreneurial potential (Svotwa et al., 2022). In this regard, Nguyen (2020) argues that even when an individual possesses a strong entrepreneurial intention, the absence of sufficient financial resources may prevent the realization of entrepreneurial initiatives. Consistently, several studies have demonstrated that perceived access to finance exerts a positive and statistically significant effect on entrepreneurial intentions (Gentry & Hubbard, 2000; Peter et al., 2024).

Based on these theoretical and empirical foundations, the following relational hypotheses are proposed:

- H1:** PA, PBC, EK, and PAF exert a positive and significant influence on EI.
- H2:** EK exerts positive and significant influence on PA and PBC.
- H3:** PA and PBC significantly mediate the relationship between EK and EI.
- H4:** EFM, WE, and ASO exert a positive and significant influence on EI.

## **Entrepreneurial Intention and Gender**

To understand how social constructions influence entrepreneurial intention, this study draws on two foundational gender theories. First, Social Role Theory, proposed by Eagly and Wood (1991), argues that the traditional division of labor assigns communal attributes to women, associated with caregiving and cooperation, while men are attributed agentic traits linked to authority and achievement.

Building on this perspective, Role Congruity Theory (Eagly & Karau, 2002) explains that prejudice emerges when the female gender role conflicts with the entrepreneurial role, which has historically been perceived as masculine. This perceived incongruity generates both external and internal barriers, including lower self-confidence and perceived competence (Barnir et al., 2011). Within this framework, the perception persists that entrepreneurship is a more suitable activity for men, who are socially viewed as more likely to engage in entrepreneurial initiatives and as possessing characteristics considered essential for entrepreneurial success (Shirokova et al., 2016).

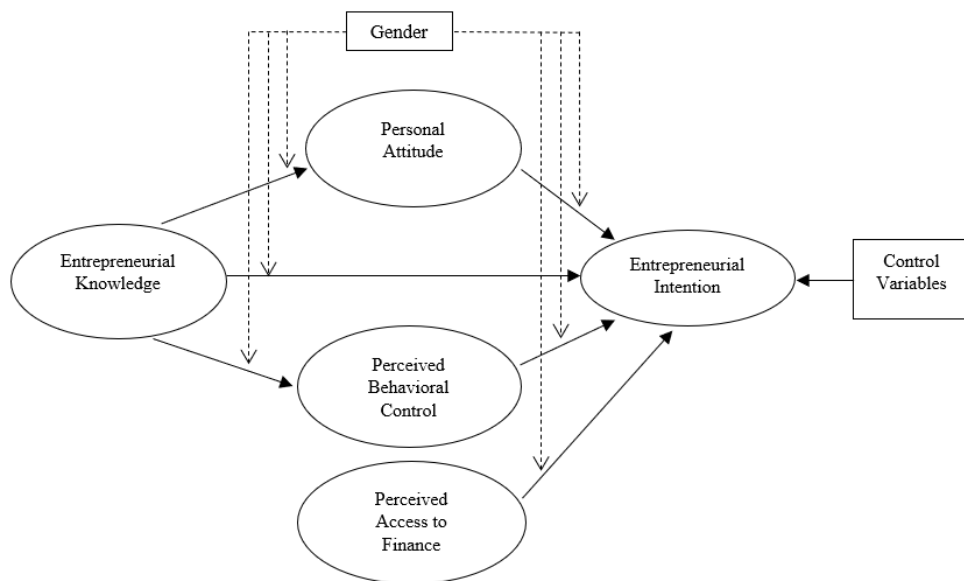
The relationship between gender and entrepreneurial intention shows heterogeneous results in the literature. Some studies report significant differences between men and women (Gomes et al., 2021; Zhao et al., 2005), whereas others find no statistically meaningful differences (Gupta et al., 2009; Santos et al., 2016). Consequently, the role of gender in entrepreneurship remains an unresolved area of academic debate. A meta-analysis conducted by Haus et al. (2013) indicates that men display, on average, higher levels of entrepreneurial intention than women; however, this difference is relatively weak and does not independently explain gender gaps in entrepreneurial participation. Similarly, Santos et al. (2016) report

that the effects of personal attitude and perceived behavioral control on entrepreneurial intention do not significantly differ by gender.

Conversely, Gomes et al. (2021) find that although personal attitude positively influences entrepreneurial intention for both men and women, its effect is weaker among women, whereas perceived behavioral control shows a stronger impact for female participants. In contrast, da Costa et al. (2023) report opposite findings, indicating that the effect of perceived behavioral control on entrepreneurial intention is significantly stronger among men. In the context of an emerging economy, Sam et al. (2025) find that personal attitude, perceived behavioral control, and access to capital exert a stronger influence among women.

More recent research has expanded gender-based analyses of entrepreneurial intention by incorporating additional constructs (Efendi et al., 2024; Sam et al., 2025). In educational contexts, Barron et al. (2022) found that gender does not moderate the effect of entrepreneurial knowledge on the entrepreneurial intention of academics in Mexico. Other studies suggest that entrepreneurship education reduces gender differences in personal attitude and perceived behavioral control, indicating a narrowing of gender gaps in key predictors of entrepreneurial intention (Lo et al., 2012).

*Figure 1: Theoretical model*



*Source: Authors*

Regarding perceived access to finance, the literature documents relevant gender inequalities associated with persistent stereotypes and discriminatory practices within financial systems, which may constrain female entrepreneurship (Zogning, 2023). Nevertheless, some studies nuance this evidence, suggesting that access to capital may exert an even stronger influence on women's entrepreneurial intention (Sam et al., 2025) and that, once the decision to start a business has been made or the firm has been established, women do not face greater financial barriers than men in obtaining resources (Bruhn, 2009).

Based on gender theory and existing empirical evidence, the following gender-related hypotheses are proposed. Figure 1 presents the conceptual model.

**H5:** Gender moderates the influence of PA, PBC, EK, and PAF on EI.

**H6:** Gender moderates the influence of EK on PA and PBC.

## **Research Methodology and Data**

### **Sample and Procedure**

This study adopted a quantitative approach using a cross-sectional design aimed at analyzing the relationships proposed in the research hypotheses. The study participants consisted of students enrolled in different postgraduate programs at 3 universities located in the city of Cuenca, Ecuador, selected through a stratified sampling procedure. Data collection was conducted in March 2025 through a structured survey administered anonymously and with prior informed consent from all participants. The sample comprised 457 students, of whom 244 were women and 213 were men. The average age of participants was 33 years. Approximately 66% of respondents were enrolled in private universities, while the remaining 33% attended a public higher education institution.

### **Measurement**

The five constructs were measured using five-point Likert-scale items (1 = "strongly disagree"; 5 = "strongly agree"). Table 1 summarizes the bibliographic sources from which the measurement scales were obtained; some of these scales were adapted to the context of the present research.

*Table 1: Scales employed*

| <b>Construct</b>                   | <b>Sources</b>               | <b>Items</b> |
|------------------------------------|------------------------------|--------------|
| Entrepreneurial Intention (EI)     | Liñán and Chen (2009)        | 6            |
| Personal Attitude (PA)             | Liñán and Chen (2009)        | 5            |
| Perceived Behavioral Control (PBC) | Liñán and Chen (2009)        | 6            |
| Entrepreneurial Knowledge (EK)     | Aragón-Sánchez et al. (2017) | 4            |
| Perceived Access to Finance (PAF)  | Aragón-Sánchez et al. (2017) | 4            |

*Source: Authors*

The moderating variable, gender, was coded as a dichotomous variable (0 = female; 1 = male). Additionally, the following control variables were included: work experience (WE) (0 = no professional experience; 1 = professional experience), entrepreneurial family members (EFM) (0 = no; 1 = yes), and association membership (ASO) (0 = no; 1 = yes), referring to participation in associations, groups, or professional networks.

## **Data Analysis**

Data analysis was conducted using covariance-based structural equation modeling (CB-SEM) with Maximum Likelihood estimation, given the confirmatory nature of the study and the existence of a previously established theoretical framework (Kline, 2016; Hair et al., 2019). First, the measurement model was assessed by examining the reliability and validity of the indicators. Subsequently, the structural model was estimated, and the coefficients corresponding to the hypothesized relationships were evaluated. Parameter significance was estimated using bootstrapping with 5,000 resamples. Finally, the moderating effect of gender was analyzed through a multi-group analysis. All analyses were performed using AMOS 31.

## **Results**

### **Measurement Model Evaluation**

The validity and reliability of the constructs were assessed through Confirmatory Factor Analysis (CFA). Following the initial evaluation, two indicators from the perceived behavioral control (PBC) scale were removed due to factor loadings below the recommended threshold of 0.70 (Hair et al., 2019). The results obtained after item elimination are presented in Table 2.

Internal consistency was evaluated using Cronbach's alpha ( $\alpha$ ) and composite reliability (CR), both of which exceeded the recommended value of 0.70 across all constructs, indicating adequate levels of reliability. Furthermore, average variance extracted (AVE) values above 0.50, together with significant standardized factor loadings greater than 0.70, support the convergent validity of the measurement model (Hair et al., 2019).

Discriminant validity was assessed using the Fornell and Larcker (1981) criterion and the heterotrait–monotrait ratio (HTMT) proposed by Henseler et al. (2015). As shown in Table 3, the square root of the average variance extracted (AVE) (values on the diagonal) exceeds the inter-construct correlations (values below the diagonal), and the HTMT values (reported above the diagonal) are below the recommended threshold of 0.85 (Henseler et al., 2015), thereby confirming the discriminant validity of the measurement model. Model fit indices indicate CFI (0.961) and TLI (0.955) values above the recommended threshold of 0.95, together with an RMSEA value of 0.062. These results fall within the acceptable ranges suggested in the literature (Kline, 2016), demonstrating an adequate fit of the measurement model.

*Table 2: Reliability of internal consistency and convergent validity*

| Construct                          | $\alpha$ | CR    | AVE   |
|------------------------------------|----------|-------|-------|
| Entrepreneurial Intention (EI)     | 0.960    | 0.961 | 0.806 |
| Personal Attitude (PA)             | 0.939    | 0.941 | 0.762 |
| Perceived Behavioral Control (PBC) | 0.889    | 0.889 | 0.667 |
| Entrepreneurial Knowledge (EK)     | 0.925    | 0.927 | 0.761 |
| Perceived Access to Finance (PAF)  | 0.857    | 0.859 | 0.606 |

*Source: Authors*

*Table 3: Discriminant validity*

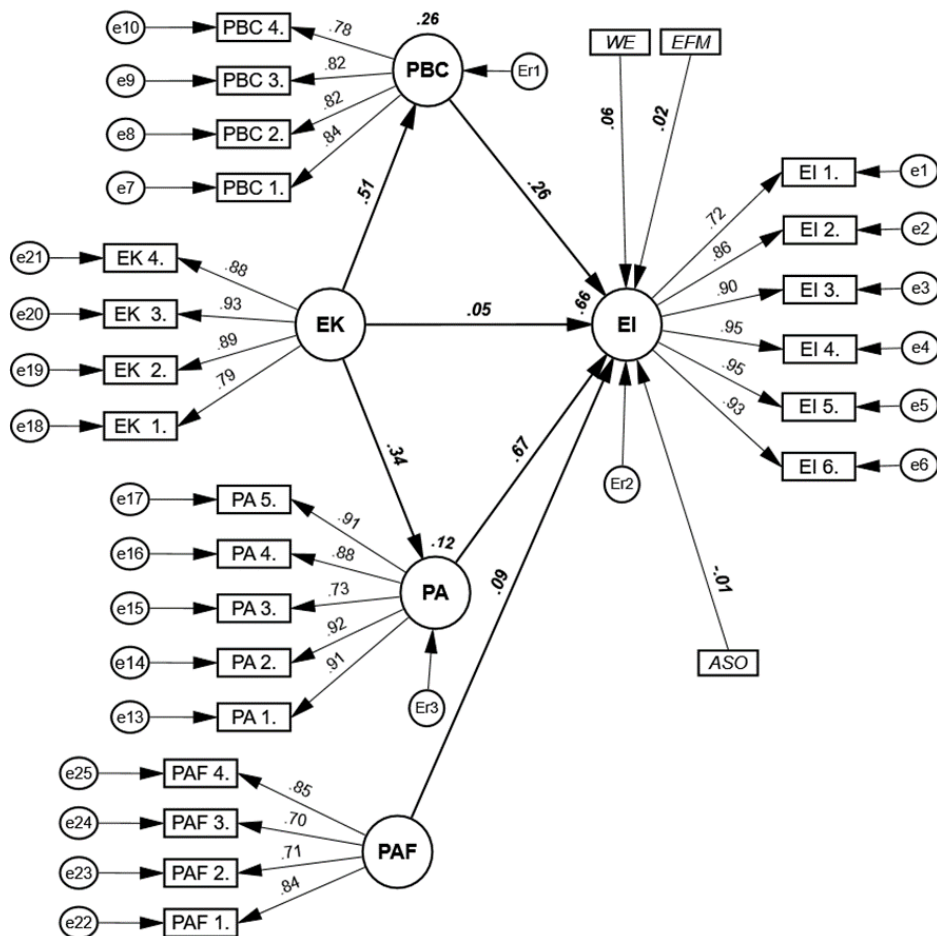
| Construct | EI    | PA    | PBC   | EK    | PAF   |
|-----------|-------|-------|-------|-------|-------|
| EI        | 0.898 | 0.785 | 0.663 | 0.424 | 0.342 |
| PA        | 0.784 | 0.872 | 0.543 | 0.328 | 0.164 |
| PBC       | 0.651 | 0.546 | 0.817 | 0.488 | 0.456 |
| EK        | 0.410 | 0.324 | 0.489 | 0.872 | 0.407 |
| PAF       | 0.297 | 0.132 | 0.446 | 0.388 | 0.779 |

*Source: Authors*

## Structural Model Estimation

Figure 2 and Table 4 present the results of the structural model estimated for the full sample of postgraduate students. Personal attitude, perceived behavioral control, and perceived access to finance exhibit positive and statistically significant effects on EI. Likewise, entrepreneurial knowledge positively and significantly influences both personal attitude and perceived behavioral control. However, it does not show a direct effect on EI, although it presents a positive and statistically significant indirect effect through these mediating variables.

Figure 2: Structural model



Source: Authors, AMOS software

Table 4: Values of structural model

| Relationships                         | Stand $\beta$ | T-value | P-value | Decision      |
|---------------------------------------|---------------|---------|---------|---------------|
| PA $\rightarrow$ EI                   | 0.672         | 14.453  | ***     | Supported     |
| PBC $\rightarrow$ EI                  | 0.261         | 6.517   | ***     | Supported     |
| EFM $\rightarrow$ EI                  | 0.023         | 0.780   | 0.436   | Not supported |
| WE $\rightarrow$ EI                   | 0.059         | 1.999   | 0.046   | Supported     |
| ASO $\rightarrow$ EI                  | -0.005        | -0.185  | 0.853   | Not supported |
| EK $\rightarrow$ EI                   | 0.049         | 1.178   | 0.239   | Not supported |
| EK $\rightarrow$ PA                   | 0.339         | 6.938   | ***     | Supported     |
| EK $\rightarrow$ PBC                  | 0.505         | 9.907   | ***     | Supported     |
| EK $\rightarrow$ PA $\rightarrow$ EI  | 0.227         | 5.161   | ***     | Supported     |
| EK $\rightarrow$ PBC $\rightarrow$ EI | 0.136         | 4.318   | ***     | Supported     |
| PAF $\rightarrow$ EI                  | 0.094         | 2.636   | ***     | Supported     |

Note. \*\*\* $p$ -value  $< 0.01$ . EI's  $R^2 = 0.66$ . PA's  $R^2 = 0.12$ . PBC's  $R^2 = 0.26$ .

Source: Authors

Regarding the control variables, work experience shows a positive effect on EI, whereas association membership and entrepreneurial family members are not statistically significant. With respect to the structural model fit indices, the RMSEA value (0.066) falls within the acceptable range, while the CFI (0.942) and TLI (0.936) indices exceed the recommended reference thresholds, supporting the overall adequacy of the structural model (Kline, 2016).

### Multi-Group Analysis by Gender

Table 5 shows that the relationship between personal attitude and EI is positive and statistically significant for both men and women, with significant differences observed between the two groups. Likewise, PBC demonstrates a positive and significant effect on EI among men and women, with a marginally significant difference between groups. In contrast, perceived access to finance and entrepreneurial knowledge do not exhibit statistically significant differences across gender.

Table 5: Multigroup estimates of the structural model by gender

| Relationships        | Stand $\beta$ |          | P-value | Decision      |
|----------------------|---------------|----------|---------|---------------|
|                      | Male          | Female   |         |               |
| PA $\rightarrow$ EI  | 0.524***      | 0.760*** | ***     | Supported     |
| PBC $\rightarrow$ EI | 0.355***      | 0.181*** | 0.088   | Supported     |
| EK $\rightarrow$ EI  | 0.016         | 0.081*   | 0.313   | Not supported |
| EK $\rightarrow$ PA  | 0.411***      | 0.281*** | 0.468   | Not supported |
| EK $\rightarrow$ PBC | 0.524***      | 0.476*** | 0.542   | Not supported |
| PAF $\rightarrow$ EI | 0.099         | 0.106**  | 0.695   | Not supported |

Note. \*\*\* $p$ -value < 0.01; \*\* $p$ -value < 0.05; \* $p$ -value < 0.10.

Source: Authors

## Discussion

The findings derived from the overall analysis of postgraduate students indicate that EI largely depends on personal attitude toward entrepreneurship and perceived behavioral control—that is, how favorably students perceive the idea of entrepreneurship and how capable they feel of successfully undertaking it. This result is consistent with the findings reported by Liñán et al. (2011) and Drakpa et al. (2022).

Regarding entrepreneurial knowledge, the results indicate an indirect effect on EI through personal attitude and perceived behavioral control. Specifically, entrepreneurial knowledge may reduce the uncertainty associated with the entrepreneurial process, thereby strengthening postgraduate students' perceived capability to start a business. Likewise, it can enhance the evaluation of the potential benefits of entrepreneurship, positively influencing their personal attitude. These findings suggest that entrepreneurial education does not exert a direct effect on EI; rather, it functions as an exogenous factor whose impact is mediated by key cognitive variables. One possible explanation is that postgraduate programs in Ecuador tend to be predominantly theoretical, focusing on the transmission of knowledge in management and administration, with limited incorporation of practical experiences. In this context, entrepreneurial education primarily contributes to strengthening perceived capabilities and the evaluation of entrepreneurship, which in turn indirectly increases the predisposition to engage in entrepreneurial activities, in line with the findings of Montes et al. (2023) and Aragón-Sánchez et al. (2017).

Likewise, perceived access to finance emerges as a relevant factor in the decision to pursue entrepreneurship, as the availability of financial resources may facilitate the realization of entrepreneurial intentions (Nguyen, 2020; Peter et al., 2024). Similarly, work experience positively influences entrepreneurial intention by providing practical knowledge and a clearer understanding of business opportunities (Laguía et al., 2017). In contrast, variables traditionally associated with social capital—such as having family members who are entrepreneurs or belonging to professional associations—did not show significant effects, yielding results that are inconsistent with those reported by Fragozo et al. (2020) and Hindle et al. (2009). This may be explained by the characteristics of the postgraduate student sample, whose professional decisions tend to be more autonomous and are influenced more by individual factors than by their social environment. In particular, these students tend to base their entrepreneurial decisions primarily on their professional preparation and the availability of tangible resources.

With respect to the gender-based multi-group analysis, the results suggest that women exhibit a stronger effect of personal attitude on entrepreneurial intention compared to men. This finding is consistent with Sam et al. (2025), although it contrasts with Gomes et al. (2021) and Santos et al. (2016). One possible explanation is that women may perceive entrepreneurship as an alternative pathway for professional development and economic autonomy in response to limitations within traditional labor markets.

Gender differences were also identified in the relationship between perceived behavioral control and entrepreneurial intention, although this result should be interpreted cautiously due to its marginal statistical significance. This finding is consistent with da Costa et al. (2023) and supports evidence suggesting that gender may moderate the relationship between the primary predictors of entrepreneurial intention (Gomes et al., 2021; Zhao et al., 2005). Conversely, entrepreneurial knowledge does not present significant gender differences in its relationship with entrepreneurial intention or with its mediating variables. This result aligns with Lo et al. (2012) and Barron et al. (2022) and suggests that entrepreneurship education may contribute to reducing gender gaps by providing comparable skills and confidence levels for considering entrepreneurship as a viable career option.

Finally, no gender differences were identified in the relationship between perceived access to finance and entrepreneurial intention,

indicating that men and women perceive similar opportunities to access entrepreneurial resources. This finding is consistent with Bruhn (2009) and may be explained by the academic context of postgraduate students, where both groups possess comparable levels of information access and professional networks.

## **Conclusion**

The objective of this article was to identify the determinants of EI among female and male graduate students enrolled in postgraduate programs in Ecuador. The findings of this study demonstrate a significant influence of personal attitude and perceived behavioral control on entrepreneurial intention for both men and women. However, personal attitude exerts a stronger effect among women, suggesting that a positive evaluation of entrepreneurship may contribute to challenging or reinterpreting traditional gender roles within the economic sphere. This finding reflects a high level of entrepreneurial motivation among female postgraduate students and points toward potential shifts in conventional gender patterns. In contrast, perceived behavioral control shows a more pronounced impact among men, which may reflect the persistence of social norms associating entrepreneurship with traditionally masculine attributes, consistent with Role Congruity Theory. Taken together, these results indicate that theoretical expectations are only partially supported within the analyzed context. Furthermore, no significant gender differences were observed in the effect of perceived access to finance on EI. Similarly, gender does not moderate the influence of entrepreneurial knowledge on personal attitude or perceived behavioral control, suggesting that these factors operate in a relatively gender-neutral manner within the entrepreneurial intention formation process.

In terms of practical implications, the findings suggest that higher education institutions and policymakers, such as the Ministry of Economy and Finance of Ecuador, should strengthen entrepreneurial support through technical training programs and the development of entrepreneurial competencies. In particular, given that entrepreneurial knowledge indirectly influences the intention to become an entrepreneur through attitude and perceived behavioral control, it is essential to direct these interventions toward strengthening postgraduate students' attitudinal dispositions and self-perceived capabilities.

Within this framework, universities should promote positive perceptions of entrepreneurship through mentorship, networking opportunities, and the dissemination of success stories within the Ecuadorian context, with particular attention to women, given the stronger influence of personal attitude on their entrepreneurial intention. Additionally, it is recommended to incorporate experiential methodologies—such as prototype development, applied problem-solving initiatives, participation in university incubators, and engagement with the professional environment—to enhance practical skills and perceived entrepreneurial capacity, particularly among men, considering the stronger effect of perceived behavioral control on their entrepreneurial disposition. Similarly, public and financial institutions, such as BanEcuador, should expand financing options for university-based startups by offering flexible requirements, preferential interest rates, and technical support, thereby reducing barriers to accessing capital in Ecuador. Finally, strengthening collaboration among universities, the public sector, and financial institutions is essential to consolidating a cooperative ecosystem that effectively supports entrepreneurship.

This study has certain limitations that should be considered when interpreting the findings. First, the sample is limited to postgraduate students from the city of Cuenca, which restricts the generalizability of the results to other geographical contexts and populations. Second, the cross-sectional design precludes the establishment of causal relationships among the variables, as the data were collected at a single point in time. Accordingly, the findings indicate significant associations but do not allow for definitive causal inferences. Likewise, the use of self-reported data may introduce biases. Additionally, it is important to distinguish between entrepreneurial intention and actual entrepreneurial behavior, as the former does not always translate into the creation of new ventures. Finally, although the model includes relevant variables, other potentially influential factors were not considered. Future research should incorporate these elements to provide a more comprehensive understanding of the phenomenon.

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