

# Research results – focus group

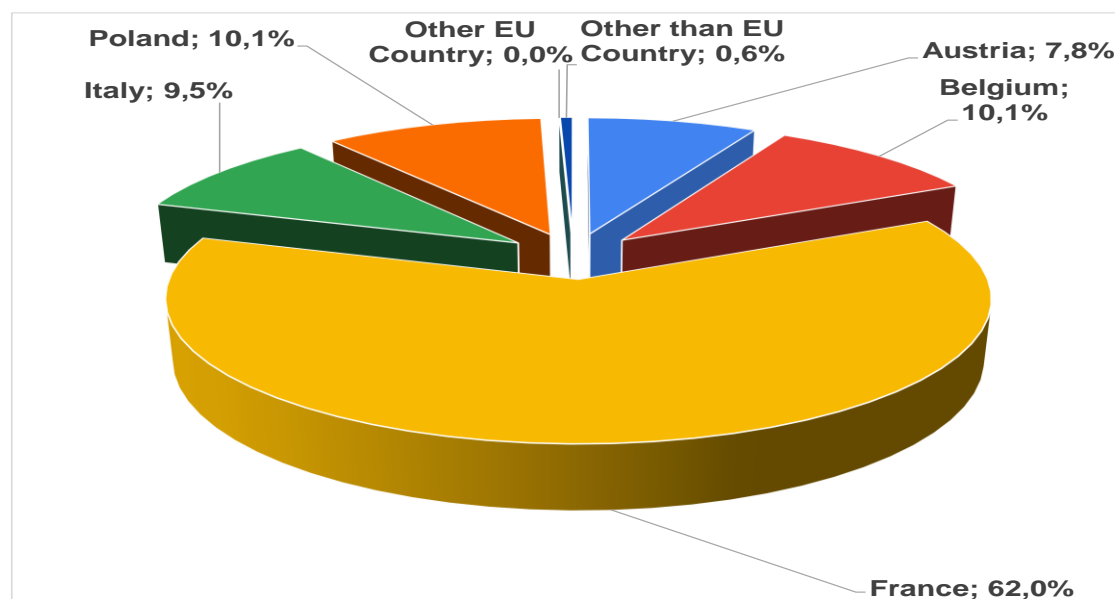
## 1. Introduction

The research was carried out as part of the Digital Transformation of Global Entrepreneurial Mindsets project, number 2019-1-PL01-KA203-065472, led by the Poznan University of Economics and Business. Members of the Consortium are:

- Danube Krems University (Austria),
- University of Salerno (Italy),
- Cote D’Azur University (France),
- EFMD (Belgium),
- CONFORM (Italy),
- Fundacja Partnerzy dla Samorządu (Poland).

The research is part of Intellectual Output no 1 in the aforementioned project, which is Designing New Training Curriculum for Digital Innovators and Entrepreneurial Leaders. Researchers prepared the questionnaire (see attachment) and then conducted the research. The questionnaire was open from June 1<sup>st</sup> until the end of September. 179 respondents in total responded to the call. Most of the respondents came from France, and the division of the rest was more or less equal among the remaining countries (Figure 1).

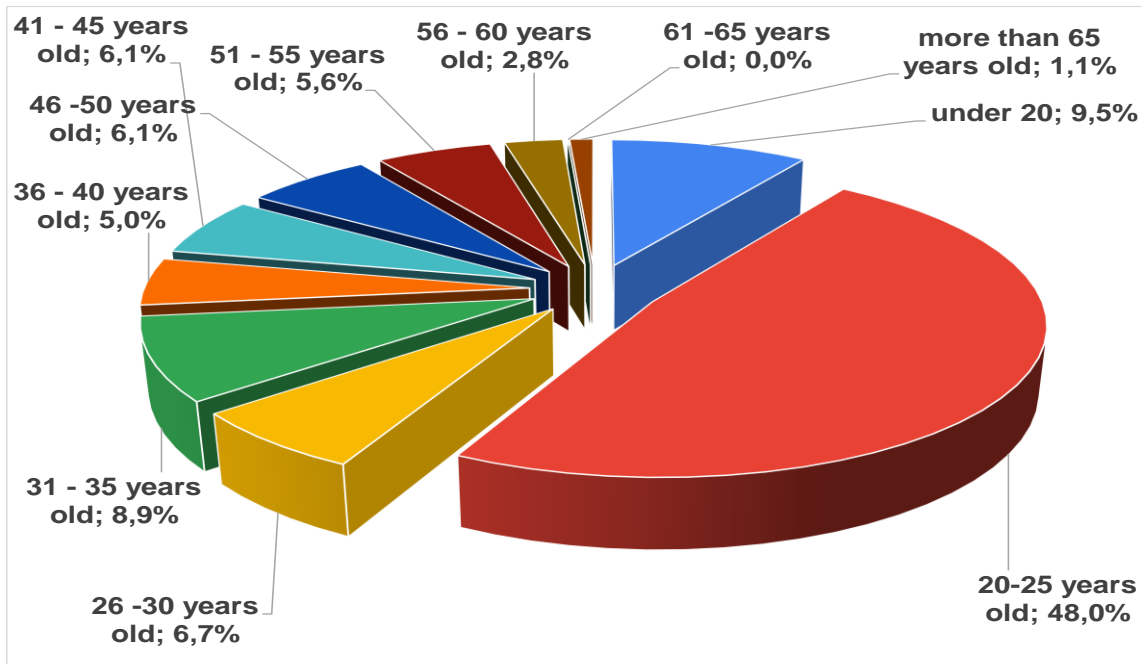
**Figure 1. Country of origin of Respondents**



Source: Author's own, based on survey results.

Almost half of the respondents were under 25 years, mostly students (Figure 2).

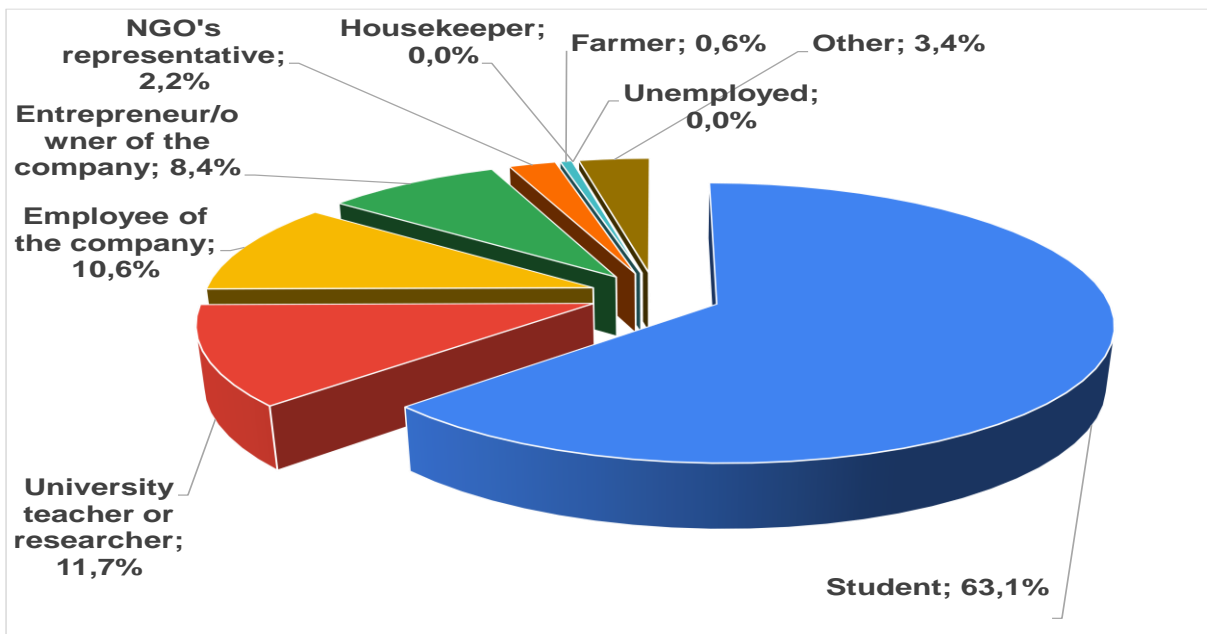
**Figure 2. Age of Respondents**



Source: Author's own, based on survey results.

The majority were students; another relatively large group was of university teacher. Some employees or owners of companies responded as well (Figure 3).

**Figure 3. Occupation of Respondents**



Source: Author's own, based on survey results.

The research has been divided into two parts:

- 1) Respondents were asked to describe their understanding of the digital innovator and entrepreneurial leader and issues related to that topic,
- 2) Respondents were asked to assess the Consortium's understanding of the digital innovator and entrepreneurial leader and issues related to that topic.

The report covers both approaches. First, the individual attitude of the respondents will be presented, then the assessment of the given examples.

## 2. Results of the research

### 2.1. The most important issues (trends) facing the world business environment today

Respondents frequently indicated the following trends: the global pandemic, artificial intelligence, augmented intelligence, digital transformation, technological progress, computer hacking, trade war, ecological issues, climate change, data protection, sustainability, digitalisation, social inclusion, remote work, job automation, water problems, Industry 4.0, big data management, 5G, inequality, smart cities, bots, robots, and the circular economy.

When respondents were asked to assess the given items, they appreciated most the rapid development of technology, then digital transformation, data security and digital privacy. Less important for respondents was the end of democracy (Table 1).

**Table 1. Responses related to issues that face the world today**

Topics that face the world	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Digital transformation	13	7	25	52	78	4
Artificial intelligence	2	25	20	63	65	4
Augmented reality	14	25	60	43	16	21
Data security, digital privacy	1	11	50	47	67	3
Globalisation	8	14	47	49	47	14
Climate changes	8	19	32	55	60	5
Environmental protection	5	17	46	43	60	8
Circular economy	7	26	38	53	37	18

Rapid development of the technology	2	6	31	54	84	2
Overconsumption	11	31	28	47	51	11
Overpopulation	15	29	33	46	42	14
Sustainability	6	19	36	46	46	26
Global pandemic	9	12	34	38	79	7
Economic instability	8	10	38	48	65	10
Social inequalities	11	22	50	48	42	6
Poverty	15	16	45	46	46	11
Mass migration	15	32	43	50	30	9
End of democracy	17	30	40	37	24	31
Terrorism	20	36	44	33	29	17

Source: Author's own, based on survey results.

## 2.2. Profile of the digital innovator and entrepreneurial leader.

While describing the profile of the digital innovator and entrepreneurial leader, respondents underlined the following traits: long-term vision, an independent nature, good listener, openness, flexibility, creativity, intrinsic interest in transformations and technology, understanding of trends but also society, a problem solver, digital management skills, endurance, charisma, deep understanding of communicative regime, self-preservation of complicated entities, visionary, charismatic personality, lateral thinker, gives employees freedom to develop...

Some chosen statements are also presented:

*A digital innovator and entrepreneurial management is someone who is able to find new ideas in technology, who masters technology and knowledge in informatics. They can lead and work in a group with their strong listening abilities. They must master management and business. They are open-minded and can receive and give orders with long-term vision.*

*A digital innovator and entrepreneurial leader is a driven professional who pushes organizations towards innovation and change. They are a person who can have top-level organizational responsibilities (he/she can be a manager in a large organization, a manager in a public administration, an entrepreneur or a figure close to the entrepreneur in a company), but can also be at a professional level not at the top, provided that he/she has adequate decision-making powers and is able to improve the scope of his/her work, benefitting the entire*

*organization. The strong ability to "see" change translates into the ability to think and implement projects aimed at overcoming old mental schemes and innovating organizational processes.*

*A person who is a digital innovator and an entrepreneurial leader has the objectivity, through computer knowledge and the study of digital marketing, to lead companies in the era of the digital economy, improving their organizational processes, products and multiple services, through the use of the most innovative digital technologies and methodologies. They are a figure who is attentive to continuous innovation and who oversees the process of cultural, organizational and technological changes in companies and their digital identity.*

*The digital innovator and, simultaneously, the entrepreneurial leader, should be a highly-skilled professional with deep knowledge of the European and world spheres, with a strong capacity to tackle difficulties, the ability to integrate digital skills into the market place, with insight into creating modern plans, as well as achieving better communication standards between the market and consumers. He should act in the present and at the same time think of the future (predictability).*

*They are a professional who is able to plan, control and manage/lead the different resources needed to develop innovation and to implement digital technologies. They are a professional who brings new ideas to the market, and transforms the customer experience, products and services, and business models.*

*A person who puts digitalization at the heart of their innovation project and who has both good technical knowledge (a master of invention) and a clear vision of the market on which they are positioned.*

*A person who is at ease with managing company and leading others with the use of less-common digital solutions.*

*A digital innovator is a proactive figure who enhances all the aspects which can lead to a new idea in business; they use social media networks to reach potential customers, and start a path to loyalty.*

*Someone able to merge technology and emotion, to describe simply very complex concepts, to design apparently simple processes and devices, to show empathy and to stop focusing on two-figure growth.*

*A person who not only knows, but understands, the technological developments underlying new digital services and is capable of assessing their business potential for their specific sector.*

The Consortium also asked for assessment of the following definition:

*A digital innovator and entrepreneurial leader is someone who successfully brings new ideas to the market through intensive immersion in the digital world.*

65% of respondents assessed this definition as very good, agreeing on that to a great extent or a very great extent. Since the definition also includes elements which correspond to previously mentioned traits, this definition has been accepted as the crucial one (Figure 2).

**Table 2. Assessment of the given definition of the profile of Digital innovator and entrepreneurial leader**

The profile	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
I agree with the statement	3	5	46	66	52	7

*Source: Author's own, based on survey results.*

### 2.3. Which are the most important topics (Courses) that should be covered by the digital innovator and entrepreneurial leader curriculum?

Respondents individually most frequently indicated the following topics: human resources, digital marketing, design thinking, business law, big data, cloud computing, computer coding, cybersecurity and privacy, leadership, blockchain, new business models, network economies, machine and deep learning, web technologies, the data warehouse...

From the given list, Digital Business Management was the topic considered the most important by respondents, followed by Digital Leadership Competencies, Computer skills, Software Application, and Programming (Figure 3).

**Table 3. Assessment of the given topics**

Topics for the Curriculum	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
System understanding and Managing Complexity	2	22	31	64	52	8
Creativity, Improvisation and Transdisciplinarity	6	18	18	58	73	6
Digital Business Management	2	11	20	65	80	1
Digital Entrepreneurial Ecosystems	3	11	36	61	64	4
Digital Leadership Competencies	2	13	28	51	82	3
Information and Data Literacy	9	16	46	68	34	6
Digital Communication and Collaboration	2	9	30	83	53	2
Computer Skills, Software Applications, Programming	1	6	38	64	68	2
UXD: User Experience Design & UCD: User Centered Design	4	25	51	53	24	22
Analytics and Big Data	2	9	66	52	47	3
Business modelling	4	14	30	73	52	6
Design thinking	11	21	31	68	41	7
Trends and challenges in digital innovation and entrepreneurial leadership	5	11	30	59	66	8
Data security, digital privacy	4	9	45	48	71	2
<i>Other, please specify</i>						

Source: Author's own, based on survey results.

#### 2.4. What is the Knowledge that a digital innovator and entrepreneurial leader should possess? (Knowledge includes theory and concepts, as well as tacit knowledge gained as a result of experience in performing certain tasks)

Respondents indicated the following areas of knowledge: managerial capacities, proficiency in computer coding, knowing how to secure and protect a network, knowing how to build a business plan, introduction to digital entrepreneurship and innovation, technological fundamentals of digital innovation, business model validation & beta testing, international entrepreneurship strategies; prototyping for entrepreneurs; business models for the digital age, scale-up of entrepreneurial ventures, driving and managing growth, advancing entrepreneurial Leadership, trends and Challenges in digital innovation, research methods, understanding of

digital environments, knowledge about programming, business and management knowledge, entrepreneurial knowledge, creativity, knowledge about societal trendsetting, problem solving methodologies, innovation methodologies, system understanding, social behaviour understanding, people-machine interaction, virtual and augmented reality...

Then, respondents discussed the given concept of required knowledge on the above-mentioned profile. According to the given answers, a digital innovator and entrepreneurial leader should first of all understand the impact of rapid technology development, then the role and importance of digital innovation, and in general, the concept of the digital world and its dynamics (Figure 4).

**Table 4. Areas of Knowledge – answers to the Consortium’s suggestions**

Knowledge	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Understanding concept of the digital world and its dynamics	6	16	27	53	77	0
Understanding impact of the rapid technology development	7	10	22	65	75	0
Understanding of dynamics of social systems	5	18	44	75	36	1
Understanding scientific methodology and connected human-environment issues	5	20	52	63	35	4
Understanding the nature of human technology interactions and their implications	6	17	40	51	55	10
Understanding of theories and foundations of transdisciplinary process	10	21	50	50	34	14
Understanding principles of international business	2	20	31	58	66	2
Understanding the role and importance of digital innovation	4	7	23	46	91	8
Understanding of commercialisation process	9	9	33	61	64	3
<i>Other, please specify</i>						

*Source: Author's own, based on survey results.*



2.5. What are the skills a digital innovator and entrepreneurial leader should possess? (A skill is goal-directed, well-organised behaviour acquired through practice and performed with economy of effort)

The respondents indicated the following skills as the most important: Negotiation skills; long-term strategic vision; communication skills; possessing great general culture; having strong charisma; data-processing skills; communication skills; medium and long-term strategic vision; decision-maker (ability to focus on every stage of the decision-making process); long-term thinker (able to plan strategies which take into account the current scenario and future business needs); team-builder (able to cultivate relationships with the entire team, adopting a continuous communication process and taking into account the different stakeholders); ability to turn challenges into opportunities (curiosity, memory, concentration and creativity for solving complex problems); ability to manage and interpret the enormous amount of data available; the ability to integrate knowledge and analyse, assess and deal with complex phenomena, issues and situations even with limited information; the ability to identify and formulate issues, to analyse data, create new ideas and transform them in business solutions; the ability to put the right team in place the ability to create and implement action plans; the ability to plan and undertake advanced tasks within predetermined time frames; abilities in speech and writing to report and discuss conclusions; the skills required for participation in research and development; the ability to work in multicultural teams; the ability to have a clear vision of the world around him/her, so as to face it autonomously; the desire to be an example for others, a model to follow; the ability to motivate or empower others, i.e. the ability to delegate authority and tasks to be carried out; the ability to make effective and efficient use of digital resources; innovativeness; proactiveness; decisiveness; adaptability and flexibility; foresight; risk taking; ability to identify and articulate a vision; effective bargaining; being improvement-oriented and organisationally-savvy... and many others.

The assessment of the given set was as follows: effective collaboration and communication are the most appreciated, followed by using computers and analysing data (Figure 5).

**Table 5. Skills – answers to the Consortium’s suggestions**

Skills	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Searching for information	4	11	35	58	66	5
Using computers	0	14	21	56	85	3
Data processing	1	19	36	59	60	4
Analysing data	4	10	29	60	69	7
Drawing conclusions	5	13	34	66	58	3
Effective communication	2	13	27	49	88	0
Effective collaboration	4	14	18	44	97	2
Dealing with stress	9	15	33	58	60	4
Recognising and addressing ethical issues	8	20	40	54	44	13
<i>Other, please specify</i>						

Source: Author's own based on survey results. ,

**2.6. Competencies that a digital innovator and entrepreneurial leader should possess? (Competence indicates sufficiency of knowledge and skills enabling someone to act in a wide variety of situations)**

Respondents individually indicated the following competencies of the digital innovator and entrepreneurial leader: ability to create vision, initiatives and mobilise resources; ability to take the initiative; strong creativity; perfect protection of a computer network; being able to find funds; adaptability; ability and tendency to think creatively and develop novel and useful ideas in entrepreneurial opportunity recognition; resource utilisation and problem solving; ability to anticipate future problems and the necessity for change and progress; aggressive competitive behaviour directed at rival firms; the organisational pursuit of favourable business opportunities; ability to negotiate effectively and make transactions with others on favourable terms; willingness to absorb uncertainty and take on the burden of responsibility in the future; ability to provide direction and inspire others about the vision; ability to persuade others of his/her viewpoint; understanding the evolution of digital scenarios and technologies' for organizational, managerial and commercial innovation in business; ability to model and remodel companies' business models due to the effect of digital pervasiveness in core processes; work quickly, effectively and in teams; communicate effectively and customized to

different internal and external targets of the company; manage the company's commercial development through social networks, storytelling and branding; ability to use ICT technologies in an effective and efficient way; learn fast and in environments of ambiguity and change, while providing clarity and coherence for those around them; act proactively and take responsibility; capacity for involvement in digital technologies; risk management; the ability to measure costs; assessment of the feasibility of projects...

Respondents asked to assess the given set of skills mostly appreciated taking the initiative, creativity and openness to innovations, ability to create visions, and adaptability (Figure 6).

**Table 6. Competencies – answers to the Consortium’s suggestions**

Competencies	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Critical and analytical thinking	8	7	25	70	68	1
Creativity and openness to innovation	1	5	22	50	98	3
Spotting opportunities	11	8	15	61	82	2
Systemic analysis	2	14	36	63	54	10
Ability to create visions	2	6	25	54	91	1
Digital literacy	3	15	40	68	45	8
Developing strategies	1	9	15	62	89	3
Valuing ideas	3	11	24	71	67	3
Ethical behaviour	8	16	38	60	44	13
Sustainable thinking	4	14	25	62	56	18
Sensitivity towards other cultures	5	15	44	71	38	6
Self-awareness and self-efficacy	5	8	30	60	68	8
Motivation and perseverance	1	7	21	35	108	7
Ability to mobilise resources	2	13	28	60	72	4
Financial and economic literacy	1	15	32	70	54	7
Taking the initiative	5	4	15	50	103	2
Planning and management	3	10	22	70	73	1
Coping with uncertainty, ambiguity and risk	2	14	39	58	52	14
Adaptability	4	9	13	51	99	3
Learning through experience	3	7	20	65	80	4
<i>Other, please specify</i>						

Source: Author's own, based on survey results.

## 2.7. The gap in the current learning environment for optimally educating future innovators and entrepreneur

The Consortium also asked about the existing gap between the current and expected learning environment. Respondents indicated the necessity for education on: finding funding, negotiating contracts, working in multidisciplinary teams, and fighting against computer hacking, as well as concrete teaching on creating computer applications and computer programs.

Some important statements were:

*These gaps are due to many factors, including a lack of digital entrepreneurship role models and a lack of digital skills, which affects seniors and women. It is shown that many obstacles to business creation (e.g. lack of skills, access to finance, small and ineffective networks) carry over into the digital economy. Data on computer usage clearly show that women and seniors have gaps in basic digital skills, as do some groups of youth. These skill barriers reinforce the obstacles to start-up financing and networks.*

*The gap is between education and industry. More links with economic and social environments are needed, as well as deeper analyses of the labour market. Educational institutions can respond to these needs by incorporating entrepreneurial skills into their curriculum or having students follow more courses given by guest lecturers from the industry.*

*The lack of prepared teachers who understand the ICT and/or who are not aware of current trends (social networks, etc.). A lack of adaptation of the HEI to new uses of IT (compulsory physical attendance in the classroom for example), which contradicts the digitalisation of the economy.*

*The gap starts in primary schools. We need investments in equipment to be made available to students from schools before and after universities, and we need investments in teacher training, as teachers often have no knowledge of the digital world.*

*We train people with methods from the past and with tools from the past and we expect to form leaders with future skills and mindset; we devalue mistakes and miss the value of out-of-the-box thinking, which often ends in demotivation, killing creativity.*

*The system does not fit the expectations of young people. Young people do not want to learn from books, so there has to be novelty in the classroom, more virtual learning, and business simulations.*

*In the current learning environment, there is no consciousness of how the business world works, and there are no transversal competencies through economy and technology.*

Respondents asked to assess the given set of techniques required to properly educate the digital innovator and entrepreneurial leader first preferred projects, then business simulations (Figure 6).

**Table 7. Assessment of the following aspects of pedagogical approach are vital for the leveraging digital innovativeness and entrepreneurial leadership**

Pedagogical approach	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Mix of new and traditional teaching methods from different disciplines	8	10	40	72	43	6
Tandem approach (academic teaches together with business consultant)	6	13	34	64	56	6
Mentoring	5	11	29	59	55	20
Business simulation	5	9	26	57	77	5
Projects	4	8	22	58	81	6
Internships	6	14	38	58	59	4
International studies	8	17	25	64	59	6
Community building	2	16	37	60	55	9
Business modelling	3	13	32	60	63	8
<i>Other, please specify</i>						

*Source: Author's own, based on survey results.*

## 2.8. The prerequisites for effectively entering the digital innovator and entrepreneurial leader program

The last section referred to the prerequisites for effectively entering the digital innovator and entrepreneurial leader program. Respondents most often indicated: practice experience; proven ability to think outside the box; interest in the societal and sustainability side of digitalization, a technical, business, social science or design background; an entrepreneurial attitude; motivation; ability to listen; personal investment; adequate knowledge of new technologies/adequate level of digital capabilities to use them in a natural way; basic knowledge and understanding of management; basic mastery of online tools and communication basics in computer science; awareness of one's own shortcomings; desire to develop; openness; flexibility; and willingness to act.

## 3. Conclusions

The survey was quite demanding. Respondents could not easily recognize the difference between areas of knowledge, skills, and competencies. The second part, where only assessment of given sets was required, was much easier. Generally, the Consortium's understanding of the project-crucial topics was proper and the survey confirmed that the right issues are concerned. The results of the survey will certainly find a place in the final curriculum and a substantial part of the developed materials. The final division of topics between Partners includes the level of competencies and proficiency (Figure 8).

**Figure 8. Division of topics between Partners**

Topics for the Curriculum	Partner responsible
System understanding and Managing Complexity	Danube Krems University
Creativity, Improvisation and Transdisciplinarity	Danube Krems University
Digital Business Management	Poznań University of Economics and Business
Digital Entrepreneurial Ecosystems	<b>Université Côte d'Azur (leading)</b> Danube Krems University
Digital Leadership Competencies	Poznań University of Economics and Business
Digital Communication and Collaboration	Salerno University
Computer Skills, Software Applications, Programming	Salerno University

UXD: User Experience Design & UCD: User Centered Design	Salerno University
Analytics and Big Data	Poznań University of Economics and Business
Business modelling	Université Côte d'Azur
Design thinking	<b>Foundation Partners for Local Government (leading)</b> EFMD
Data security, digital privacy	<b>Université Côte d'Azur (leading)</b> Salerno University

*Source: Author's own on the basis of consultation between partners during the online meeting September 2020*

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## Annex 1 The questionnaire

# DaTaGEM – Digital Transformation of Global Entrepreneurial Mindsets

2019-1-PL01-KA203-065472

## Digital innovator and entrepreneurial leader

### Training Curriculum

#### step II

1. To what extent, you agree with the statement, that following issues face the world today and have a huge impact on the socio-economic reality:

Topics that face the world	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Digital transformation						
Artificial intelligence						
Augmented reality						
Data security, digital privacy						
Globalisation						
Climate changes						
Environmental protection						
Circular economy						
Rapid development of the technology						
Overconsumption						
Overpopulation						
Sustainability						
Global pandemic						
Economic instability						
Social inequalities						
Poverty						
Mass migration						
End of democracy						
Terrorism						

<i>Other, please specify</i>						
<i>Other, please specify</i>						

2. Please specify to what extent you agree with the following description of the digital innovator and entrepreneurial leader profile?

*Digital innovator and entrepreneurial leader is someone who successfully brings new ideas to the market through the intensive immersion into digital world.*

<b>The profile</b>	<b>Not at all</b>	<b>To a small extent</b>	<b>To a moderate extent</b>	<b>To a great extent</b>	<b>To a very great extent</b>	<b>I don't know</b>
I agree with the statement						

3. Please specify, to what extent you agree that the digital innovator and entrepreneurial leader curriculum should cover the following areas and topics:

<b>Topics for the Curriculum</b>	<b>Not at all</b>	<b>To a small extent</b>	<b>To a moderate extent</b>	<b>To a great extent</b>	<b>To a very great extent</b>	<b>I don't know</b>
System understanding and Managing Complexity						
Creativity, Improvisation and Transdisciplinarity						
Digital Business Management						
Digital Entrepreneurial Ecosystems						
Digital Leadership Competencies						
Information and Data Literacy						
Digital Communication and Collaboration						
Computer Skills, Software Applications, Programming						
UXD: User Experience Design & UCD: User Centered Design						

Analytics and Big Data						
Business modelling						
Design thinking						
Trends and challenges in digital innovation and entrepreneurial leadership						
Data security, digital privacy						
<i>Other, please specify</i>						
<i>Other, please specify</i>						

4. Please specify, to what extent you agree with the mentioned areas of knowledge that the digital innovator and entrepreneurial leader should acquire:

Knowledge	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Understanding concept of the digital world and its dynamics						
Understanding impact of the rapid technology development						
Understanding of dynamics of social systems						
Understanding scientific methodology and connected human-environment issues						
Understanding the nature of human technology interactions and their implications						
Understanding of theories and foundations of transdisciplinary process						
Understanding principles of international business						
Understanding the role and importance of digital innovation						
Understanding of commercialisation process						
<i>Other, please specify</i>						

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5. Please specify, to what extent you agree with the mentioned skills that the digital innovator and entrepreneurial leader should acquire:

Skills	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Searching for information						
Using computers						
Data processing						
Analysing data						
Drawing conclusions						
Effective communication						
Effective collaboration						
Dealing with stress						
Recognising and addressing ethical issues						
<i>Other, please specify</i>						

6. Please specify, to what extent you agree with the mentioned competencies that the digital innovator and entrepreneurial leader should acquire:

Competencies	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent	I don't know
Critical and analytical thinking						
Creativity and openness to innovation						
Spotting opportunities						
Systemic analysis						
Ability to create visions						
Digital literacy						
Developing strategies						
Valuing ideas						
Ethical behaviour						
Sustainable thinking						
Sensitivity towards other cultures						
Self-awareness and self-efficacy						
Motivation and perseverance						

Ability to mobilise resources						
Financial and economic literacy						
Taking the initiative						
Planning and management						
Coping with uncertainty, ambiguity and risk						
Adaptability						
Learning through experience						
<i>Other, please specify</i>						

7. Please specify, to what extent you agree with the statement, that following aspects of pedagogical approach are vital for the leveraging the digital innovativeness and entrepreneurial leadership?

<b>Pedagogical approach</b>	<b>Not at all</b>	<b>To a small extent</b>	<b>To a moderate extent</b>	<b>To a great extent</b>	<b>To a very great extent</b>	<b>I don't know</b>
Mix of new and traditional teaching methods from different disciplines						
Tandem approach (academic teaches together with business consultant)						
Mentoring						
Business simulation						
Projects						
Internships						
International studies						
Agility and international learning environment						
Community building						
Business modelling						
<i>Other, please specify</i>						
<i>Other, please specify</i>						