

## **Do Personal Factors Predict Entrepreneurial Intention: An Exploration?**

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### **ABSTRACT**

*The present paper argues that the personal factors are most important to the entrepreneurial intention. The present study attempted to understand the influence of personal factors on entrepreneurial intention of an individual through the intention model. The Theory of Planned Behaviour presents the conceptual framework for this study. The sample for the study comprises of the university students across Jammu and Kashmir (J&K). The SPSS was used for data analyses. The regression analysis was performed on the data. The results indicate that the attitude towards behaviour and perceived behavioural control has shown significant relationship with entrepreneurial intention. This is attributed to the various dynamics occurring in the business system like changing societal styles, government policies, financial crunches, and optimistic and supporting environment. The attitude towards behavior, one of the antecedents in Theory of Planned Behaviour has most influence on entrepreneurial intention than perceived behavior control. The findings indicate that the entrepreneurial intention is affected by personal factors irrespective of other environment factors. The implication of the findings is discussed in detail.*

**Keywords:** Entrepreneurship: Social factors: personal factors: entrepreneurial intention: antecedents.

### **INTRODUCTION:**

A successful Entrepreneurship ecosystem is the function of a number of factors working in tandem. The researchers have much more focused on the impact of political, economic contextual factors that encourage the new firm creation such as job displacement (Shapero and Sokol,1982) , previous work experience (Mokry, 1988), quality of urban life (Pennings, 1982), and ethnic group membership (Greenfield and Strickon, 1981) ignoring the fact that entrepreneurship is the cognitive approach. Furthermore, impact of personal factors is to be studied in order to understand and predict the intentions of youth to start a new venture i.e., to have entrepreneurship in place. Thus opening the new venture requires time, involving both planning and high degree of cognitive processing (Baron, 2004).The synergies between personal factors and entrepreneurial intention should be encouraged. Researchers concentration on the needs, values, childhood experience, benefits etc, which “push” a person into entrepreneurship and are, in that sense, “prior “to the latter. Nowadays, it is difficult to find the study which doesn’t consider the economic rewards, incentives, work values, social mobility, status etc. These are the structures which “pull” a person into enterprise, strengthen within him the bond between the predisposing states and entrepreneurship and endorse his entrepreneurial identity.

According to A.H. Cole, “Entrepreneurship is the purposeful activity of individual or a group of associated individuals, undertaken to initiate, maintain aggrandize profit by production or distribution of economic goods and services”. The economic condition of J&K State is not well and needs strengthening. Hence, the entrepreneurship is the best viable option as it affects the economic base of the region and also acts as the employment generator. The entrepreneurial activity of any country or region is put to balance by both the

entrepreneurs and the policy makers of the government. But such definitions do not practice in the state of J&K as the entrepreneurship in J&K is limited to entrepreneur and to his/her few known people. In this state it offers fewer opportunities for unemployed people of state, with low revenue generation. Therefore, the much research is needed in this area in order to create more awareness and highlight the utility of entrepreneurship. Overall, the business activity of the state is affected because of the force or pressure on being the bread earner for getting the stable life. Hence the youth get involved into entrepreneurial activity out of pressure and creates their self employment establishment which is not helping the nation. Subsequently the entrepreneurial intentions are very important for getting engaged into such activity and also sustain the business and generate employment for others. Therefore, the present study has entirely focused on the personal factors and entrepreneurial intention link in order to come up with such implications which would help the state through generating employment, and economic base of the state.

### **RESEARCH QUESTIONS AND THEORETICAL FRAMEWORK:**

The research questions developed for the exploratory study are as follows:

- 1) What is the level of entrepreneurial intention among university students of J &K?
- 2) Do personal factors influence entrepreneurial intention among University students of J&K?

Furthermore, the present day literature has indicated that “predicting the entrepreneurial activities by modeling only economic, situational factors usually resulted in disappointingly small explanatory power and even smaller predictive validity” (Krueger, Reilly & Carsrud, 2000, p411). The researchers who have suggested that the intention models offer significant opportunity in understanding and prediction of the entrepreneurial activities (Krueger, et al., 2000), have used the Ajzen’s Theory of Planned Behavior (TPB) for studying the entrepreneurial intentions of students and factors influencing these entrepreneurial intentions. The intention of an individual to behave entrepreneurially arises because the entrepreneur perceives self-employment (or entrepreneur behavior within the organization) to be utility maximizing, and thus forms the motivation to behave entrepreneurially (Fitzsimmons, 2005). Fortunately the effort in research on the relation between personal traits and entrepreneurial activity failed to establish any strong relationships. It has become so definite that the deterministic view of entrepreneurial actions needs to be refined in the light of cognitive factors like social and personal. In research on cognitive psychology, one way around this problem has been to apply Theory of Planned Behavior (TPB), which may serve as in hand valuable tool for understanding the relationship between the entrepreneurial intentions among students and the influence of social and personal factors on their entrepreneurial intentions. The TPB has been used successfully in the past to describe entrepreneurial intentions of the students in the Spain (Rueda, Moriano and Linan, 2015) U.S. (Autio et al., 2001; Krueger et al., 2000), the Netherlands (Van Gelderen et al., 2008), Norway (Kolvereid, 1996), Russia (Tkachev and Kolvereid, 1999), Finland, Sweden (Autio et al., 2001), Germany (Jacob and Richter, 2005), Poland, Spain, Iraq, India (Moriano et al., 2012), Taiwan (Linan and Chen., 2009) and South Africa (Gird and Baigram, 2008). Measuring cognitive variables implies considerably difficult (Baron, 1998) thus the empirical tests differ widely from single item measure to multi item measure (Thompson, 2009) which in fact have been used in past research thereby alluding to entrepreneurial intent (Rueda, Moriano and Linan, 2015).

While there persists the growing body of empirical application of Theory of Planned Behavior in entrepreneurial situations, (krueger, 1993; Krueger & Carsrud, 1993; Davidsson, 1995; Kolvereid, 1997) this line of research is still in its infancy stage, the need of the hour is to develop and empirically validate constructs and to demonstrate the validity of this approach through the application in J&K state. Applying the theory of planned behavior to present research will allow drawing the relationship between the entrepreneurial intentions of university students and the respective cognitive factors like social and personal factors, moderating the effect of other factors (economic, political etc) in present research.

### **THEORY OF PLANNED BEHAVIOR:**

The Theory of Planned Behaviour (TPB) of Icek Ajzen (1988, 1991) helps to understand how we can change the behavior based on the predisposing intentions of an individual. The TPB is a theory which predicts behavior from the preceding intentions. This theory comprises of both personal (attitude towards behaviour and perceived behavioural control) and the social factors (social norm). This theory is handy to understand the relationship between personal factors and the entrepreneurial intention.

In their respective aggregates, behavioral beliefs produce a favorable or unfavorable attitude toward the behavior, normative beliefs result in perceived social pressure or subjective norm, and control beliefs give rise

to perceived behavioral control. In summary, the attitude towards the behavior, subjective norm and perception of behavioral control lead to the formation of an entrepreneurial intention.

**Entrepreneurial Intentions:**

Entrepreneurial intent refers to the intentions of an individual to start a new venture (Krueger, 2000) summarized the importance of relationship between cognitive theory and entrepreneurial behavior. He sees the more rigorous and theory based research into entrepreneurial intentions as a major step forward in research today, and suggests, “The potential for continued progress lies not just in cognitive theory, but cognitive research offers more than its fair share of potential for exciting and productive research in entrepreneurship. Entrepreneurial intention is the result of socialization processes in which personal perceptions about entrepreneurship (entrepreneurial Personal Attitude –PA- and Perceived Behavioral Control –PBC) plays a key role.

**Attitude towards behaviour:**

The attitude towards the behaviour refers to the attractiveness of the proposed behaviour or degree to which the individual holds a positive or negative personal. Attitudes towards independence, income and ownership have been found to be related to entrepreneurial intentions (Douglas & Fitzsimmons, 2013).

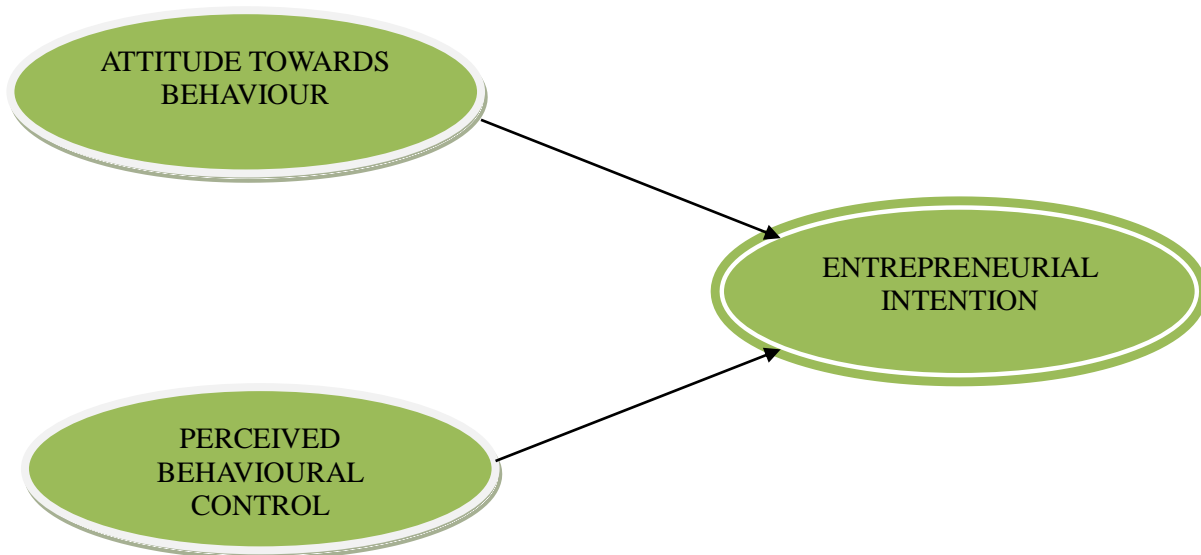
**Social norms:**

It is the second motivational factor of theory of planned behavior. This factor is derived from the normative beliefs, by definition it means individual’s perception that his immediate societal group would approve or disapprove the individual’s action to get engaged (or not to get engaged) into entrepreneurial activity (Ajzen, 1991). The subjective norm is composed of two parts; normative beliefs and motivation to comply with these beliefs (Ajzen & Fishbein, 1980).

**Perceived behavioural Control:**

This is the third motivational factor of TPB. Perceived behavioural control refers to the degree to which individual has the capability to perform the action. The facilitation or impediment of the performance of desired action is determined by control beliefs which concern the availability of factors (Ajzen & Cote, 2008).

**AJZEN’S THEORY OF PLANNED BEHAVIOUR (1991)**



**RESEARCH METHODOLOGY:**

The goal of the present study was to explore the personal factors in explaining the entrepreneurial intention among the university students of J&K. An individual is focused as the central object of the study while going through the entrepreneurial process. In recent research it’s been evident that the young university graduates (18 to 28) years show the highest propensity towards business creation (Bosma et al. 2008).

**SAMPLING AND SAMPLE SIZE:**

To accomplish the stated research questions the study used stratified systematic sampling method to collect the data to ensure the representative character of the sample. The research was carried out in J&K state of India.

**DATA COLLECTION AND ANALYSIS:**

To gauge the intention of respondents towards the entrepreneurship, the Entrepreneurial Intention Questionnaire (EIQ) as developed by Linen and Chen (2009) which comprises four subscales: attitude towards entrepreneurship, subjective/social norm, perceived behavioral control (PBC)/self efficacy, and entrepreneurial intention was used as the primary method of data collection. The instrument uses seven point Likert scale “1-strongly disagree” “7-strongly agree”.

To test the reliability and validity of the instrument a quantitative analysis approach was used for better understanding of the research area processed the data using the Statistical Package for Social Sciences (SPSS). The reliability analysis helped to retain only those statements having croanbach alpha more than 0.7. Fortunately, the scale was found to be reliable and valid in this study.

**RESULTS AND DISCUSSION:**

The empirical analysis is based on primary survey data. Out of the 500 respondents 55 per cent are male and 45 percent are females (table 1).

**Table 1: Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	275	55.0	55.0	55.0
	Female	225	45.0	45.0	100.0
	<b>Total</b>	<b>500</b>	<b>100.0</b>	<b>100.0</b>	

The results of the descriptive statistics generated by SPSS shows that the mean entrepreneurial intention level is 4.5 , which means that the average level is between “moderately interested” to “sufficiently interested” on the 7 point likert scale (1= not interested and 7= strongly interested)(table 2). Hence our first question is reported here that there is entrepreneurial intention among the university students of J&K.

**Table 2: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
EI	500	1.00	7.00	4.5555	1.54874
Valid N (listwise)	500				

Furthermore, a regression analysis was also conducted in order to answer the second research question to validate the second research question. By regressing “entrepreneurial intention” on “attitude towards behaviour”, “social norm” and “perceived behavioural control”, following results were obtained:

**Table 3: Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.640 <sup>a</sup>	.409	.407	1.19280	1.721
<b>a. Predictors:</b> (Constant), PBC (Perceived_Behaviour_Control), ATB (Attitude_towards_behaviour)					
<b>b. Dependent Variable:</b> EI					

**Table 4: ANOVA <sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	489.774	2	244.887	172.118	.000 <sup>b</sup>
	Residual	707.124	497	1.423		
	<b>Total</b>	<b>1196.897</b>	<b>499</b>			
<b>a. Dependent Variable:</b> EI						
<b>b. Predictors:</b> (Constant), PBC, ATB						

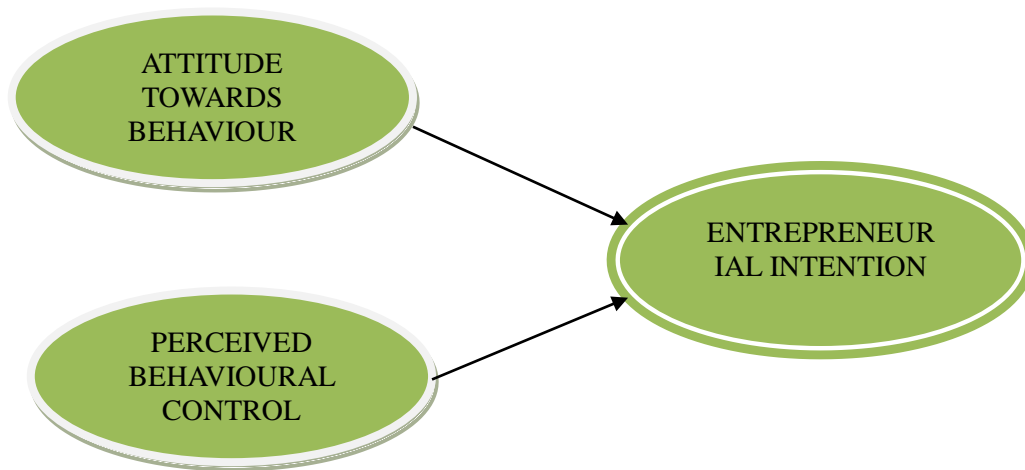
Table 5: Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.639	.218		2.936	.003
	ATB	.413	.044	.381	9.321	.000
	PBC	.418	.049	.348	8.510	.000

**a. Dependent Variable: EI**

In order to determine the changes which occur in dependent variable by changing the independent variable, the correlation check was employed. We found that both the variables have statistically significant positive correlation with dependent variable.

Fig 2: Results for Theory of Planned Behavior



t = 9.321, p<0.01  
 t = 8.510, p<0.01

As it can be seen that the figure 2 shows significant, though not complete, support for the theory of planned behavior in the context of entrepreneurial intention of J&K students(Aloulou, 2016; Lone and Nazir , 2011 ; Samuel , Moriano and Linan, 2014; Malebana, 2014; Kibler, 2013). Table 1 and Table 3 show that adjusted R for the regression of attitude towards behaviour and perceived behavioural control upon entrepreneurial intention was 0.407 (p<0.01). These data indicate that statistically the model is highly significant and that more than half of the variation in entrepreneurial intention can be explained by the three predictors together in this model. The results imply that the theory of planned behavior can be applied to study entrepreneurial intention in the context of this study. Table 4 depicts that the F-value (172.118) is highly significant which confirms the stability of the model or fitness of the model. Moreover as depicted from the Table 1, the model has an explanatory power of 64 per cent amplifying that on an average 64 per cent of the variance in the dependent variable is explained by the set of independent variables.

From Table 3 the coefficient of correlation on the Attitude towards the behavior ( $\beta=.381$ ) and Perceived Behaviour Control ( $\beta= .348$ ) are positively significant at 1 per cent level of significance. Among the two independent variables, the Attitude towards Behaviour has most influence on Entrepreneurial Intention (t=9.321), followed by perceived Behaviour Control (t=8.510). Therefore, there is a significant positive relationship between personal factors (ATB and PBC) and the entrepreneurial intention.

Also, we found that the Variance Inflation Factors (VIFs) for all the explanatory variables are less than threshold value of 10. From this we can conclude that multi-co-linearity is unlikely a problem in this model.

Therefore, it's clear that more the positive attitude and perceived behavioural control, stronger and higher the entrepreneurial intentions. Furthermore, as it's evident from the standardized coefficient from the Table 5, we see that attitude towards behaviour has stronger influence than perceived behavioural control on entrepreneurial intention. These results are in line with the studies of Omid and Iman, 2015; Malebana, 2014. However, some studies have contradicting results with this study (Linan, Nabi, and Krueger, 2013; Wafa and Tatiana, 2012; Linan, Juan and Jose, 2011; Linan, Juan and Jose, 2005; Autio, Robert, Klofsten, Parker and Hay, 2001;

Krueger et al., 2000). The possible reasons for having the positive entrepreneurial attitude can be grouped as: high need for achievement, high need of affiliation, high need of power, self-determination, high risk-taking propensity, need for autonomy, low job opportunities, non-conducive industrial environment, low empowerment, low merit of career, high internal-locus of control, and self-confidence towards starting new venture. The reasons for significant perceived feasibility could be attributed to the high financial assistance from the J&K government and the affiliated parties like JKEDI and the stronger controllability also comes through the stronger education qualification and the better training and induction programmes. It summary an individual's attraction towards the self employed career or starting the new venture and his capability of pursuing such a career influences his entrepreneurial intention more than the social norm.

### **Implications:**

The result of this exploratory study comes up with the policy implications for both policy makers and the educators in the area of entrepreneurship. As the findings reveal that there is strong entrepreneurial intention among the students. Hence, through this study the educators would get awareness and can give assistance to the youth who are interested in the entrepreneurial activity and through this nurturing the state would automatically increase the valuable number of entrepreneurs. Furthermore, because this group of nascent entrepreneurs comes from different districts and ethnic groups, their way of doing entrepreneurship would vary according to their varying attitudes, needs and preferences. The educators have to ensure that the potential youth get special support and the special course which would enhance their personal attraction much more than their desirability. Also the study saw the stronger influence of attitude towards behaviour on entrepreneurial intention than perceived feasibility, therefore, the educators would want to enhance attitude towards behaviour in order to increase the statistics of entrepreneurship on campus. The highlighting of the general success stories of prior students in entrepreneurship would be helpful. In such case it would be helpful to provide cases of entrepreneurs who are university alumni. The financial at smaller scale would also be helpful and seek the most attraction of students of the universities. The perceived behaviour control could be enhanced through pilot testing concerning future ventures.

### **CONCLUSION:**

In summary the study put its hard effort to address the issue of missing gap in present day literature regarding entrepreneurship. The higher attitude of youth is attributed to the various dynamics occurring in the business system like changing societal styles, government policies, financial crunches, and optimistic and supporting environment. Hence this optimistic attitude of the youth can be used as the fuel for the entrepreneurial activity of state. Along with it the self efficacy has be enhanced by ensuring the courses at university level which would help to enhance the controllability of the individual on the very onset of starting their career. The proper utilization of this attitude and self efficacy has to be done through educators and policy makers. This study on the very onset tried its best to look the entrepreneurial interest among university students in the State of J&K. The findings of this study would be the source of inspiration for the future research and spur more research in this field in this state. The longitudinal and the mixed-methodology design can help the researchers to get more depth of the entrepreneurial interest among students from universities and those who have completed their studies. As the theoretical contribution, the study proved the theory of planned behavior is very useful and provides a sound theoretical framework toward understanding the antecedents of entrepreneurial intentions. Also the in depth knowledge of personal factors could invoke the studies that would have only personal factors and can take the social factor out of the model.

### **LIMITATIONS:**

1. The study is focusing on the intentionality similar to other studies done different context. However, we see that at times these intentions do not mature into behavior as supported by Turker & Selcuk (2009). Hence, the potentially intended respondent in the survey may change the mindset in near future regarding the career opportunity.
2. The chosen factors don't explain 100 per cent variance in the dependent variable. Therefore, there are other factors which might influence the entrepreneurial intention. The other known factors can better help the authorities to imply the policy measures.
3. Also the study used cross-sectional data. Therefore, the conclusions drawn about the causal structure of our hypotheses are not warranted. Also, the study did not analyse the stability of the intention over time.

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