

Factors Influencing E-Entrepreneurial Intention among Female Students in Saudi Arabia

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Abstract: Entrepreneurship has attracted enhanced attention in the twenty-first century. Entrepreneurial schemes vary the production and service sectors of a country's economy and lead it to increase its revenues and materialize speedy growth and development. However, the current Saudi regime has allowed enhanced social space to females, and a new social environment has paved the way for them to partake business opportunities actively. Thus, the aim of this study is to explore the direct impact of perceived social support towards e-entrepreneurial intention as well as the direct influence of perceived social support on the theory of planned behavior (TPB) components encompass attitude towards entrepreneurial, subjective norms, and self-efficacy of entrepreneurship. Also, this study examines the direct effect of the theory of planned behavior (TPB) components (attitude towards entrepreneurial, subjective norms, and entrepreneurial self-efficacy). Data were collected through questionnaires which were completed by 534 undergraduate female Saudi students have been selected randomly studying at various Saudi universities. Structural Equation Modeling (SEM) was used to test the model, and data analysis was carried out using Structural Equation Modelling – Partial Least Square (SEM-PLS). This study, therefore revealed that perceived social support has a positive impact on the e-entrepreneurship intention as well as the relationship between perceived social support and the components of the TPB (attitude towards entrepreneurial intention, subjective norms, and entrepreneurial self-efficacy) were statistically significant. Subsequently, the direct effect of the TPB components (attitude towards entrepreneurial and entrepreneurial self-efficacy) was significant, while the direct effect related to subjective norms and the e-entrepreneurial intention was insignificant. Therefore, this study offers theoretical and practical contributions to entrepreneurial studies.

Keywords: Perceived Social Support, Theory of Planned Behavior, Attitude Towards Entrepreneurial, Subjective Norms, Entrepreneurial Self-Efficacy, E-Entrepreneurship Intention, Saudi Arabia.

1. INTRODUCTION

Entrepreneurship in the 21st century has attracted so much attention. The establishing of new businesses has enhanced socio-economic development. Existing scholarship demonstrates that well-defined and relevant public policies and support from social and institutional stakeholders are likely to affect the expansion of entrepreneurial activities positively. (Ramayah & Harun, 2005; Farooq, *et al.*, 2018; Tehseen, *et al.*, 2020). Thus, in today's ambivalent economic landscape, development of entrepreneurial opportunities provides the needed impetus to economic landscape given the fact that entrepreneurial ventures not only enhance employment but also contribute towards the accumulation of revenue, leading to the increased gross domestic product (GDP) (Danish & Smith, 2012; Welsh *et al.*, 2014; Ali, 2016; Farooq, 2018).

Perceived social support (PSS) refers to the perceived entrepreneurial support that comes from social context landscape (Farooq, 2018). Zhao, *et al.*, (2005) observed that apart from psychological

attributes and inclinations of individuals, skills, abilities, and social context also influence entrepreneurial intentions. Studies demonstrate that environmental influences and environmental support – support from the peers and family – are major causative factor behind the entrepreneurial intention. Social support networks and the beliefs of Saudi female undergraduate students about possible support that they can avail are likely to govern the making or breaking of entrepreneurial intention (Ruttman, 2012; Al Halbusi, & Tehseen, 2017; Ahmad & Sahar, 2019). Perceived social support (PSS) from family and peers has been identified as a having significant influence towards developing or restricting entrepreneurial capability among females, especially at the stage when they are planning or initiating some new business venture (Robb and Coleman, 2010; Al Halbusi, & Tehseen, 2018). At later stages, social support has been identified as a key factor behind the success of females (Danish & Smith, 2012). Sahban, Kumar and Ramalu (2014) list emotional, esteem, instrumental, informational, and work support as elements of perceived social support (PSS), while family, peer-groups, and society as agencies of PSS in their exploratory study. Farooq *et al.*, (2018) and Farrukh *et al.*, (2017) found that PSS has a recognizable influence on entrepreneurial intention and has been reckoned as one of the key indicators for predicting entrepreneurial intentions.

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While explaining his hallmark theoretical proposition of the theory of planned behavior (TPB) Ajzen (1991) maintained that interpretation of behavior towards something has plausible linkage with attitude and behavioural beliefs towards it; subjective norms, The attitude of individuals towards a specific behavior refer to the extent to which that individual evaluates a set of behaviours or action as useful; a parameter that suggests favorability or unfavorability of individuals' evaluation of the intention embark upon entrepreneurial career (Enkel, & Bader, 2016). Therefore, the TPB components play a key role in e-entrepreneurship intention.

2. THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

2.1. Perceived Social Support and E- Entrepreneurial Intention

Perceived support comes from the social context that female undergraduate students can avail, in the present case in landscape (Zhao, *et al.*, 2005). Scholars detected that apart from psychological attributes and inclinations of individuals, skills, abilities, and social context also influence entrepreneurial intentions; also environmental influences and environmental support – support from the peers and family – are a major causative factor behind entrepreneurial intention (Danish & Smith, 2012 Sahban, *et al.*, 2014). Hence, perceived social support (PSS) from family and peers has been identified as a having significant influence towards developing or restricting entrepreneurial capability among females, especially at the stage when they are planning or initiating some new business venture (Robb and Coleman, 2010; Molino *et al.*, 2018).

In addition, Molino *et al.*, (2018) investigated the relationship between perceived social support and entrepreneurial intentions for 658 Italians employees. The results showed that perceived social support is positively related to employees' entrepreneurial intentions. Further, in Farooq *et al.*, (2018) have found that perceived social support is positively related to students' entrepreneurial intentions in United of Arab Emirate (UAE). Thus, and based on above-mentioned evidence, the following hypothesis is suggested.

H1: Perceived Social Support has a positive relationship with female students e-entrepreneurship intention.

2.2. Perceived Social Support and Attitude Towards Entrepreneurship

Attitude towards initiating start-ups, wealth generation, and gaining control have a strong relation with inducing entrepreneurial behaviour and strengthening entrepreneurial intentions (Dahalan, *et al.*, 2015); Potishuk & Kratzer, 2017). External clues, such as knowledge and exposure, and internal perceptions about one's capability, are likely to strengthen attitudes towards entrepreneurial career, which in turn is likely to strengthen entrepreneurial intention. Apart from these, Ajzen, (2011) maintains that on the premise of expectancy-value model, attitude toward a behaviour is determinable by accessible behavioural beliefs, which connect a particular behaviour outcome and desired or anticipated attributes. The strength of each belief would be evaluated in the context of the outcome or attribute, and the products would be aggregated. Interestingly, two individuals may harbour an equally strong belief about the potential risks or challenges in partaking entrepreneurial career, yet their dimensions of perceptions might be different – one taking challenges as hurdles, while the other sees those as opportunities to show one's mettle. Therefore, the two-element process of attitude formation explains the scenario in which individuals may show similar attitudes despite having different beliefs and vice versa (Sahban *et al.*, 2016; Bogoviz, *et al.*, 2018; Ahmad & Ahmad, 2018). So, in this context, this study explored how attitudes towards entrepreneurship are guided by the perceived social support under the moderating impact of resource accessibility and how these attitudes then regulate or deregulate entrepreneurial intentions of Saudi female undergraduate students.

Accordingly, the prior empirical studies have found shown that perceived social support is positively related to attitude towards entrepreneurial (Tsai *et al.*, 2016; Utami, 2017; Al-Jubari, Hassan, & Hashim, 2017; Farooq, 2018). Therefore, based on the above-mentioned evidence, the hypothesis is as follows.

H2: Perceived Social Support has a positive relationship with the attitude towards entrepreneurship.

2.3. Perceived Social Support and Subjective Norms

Subjective norms refer to the social pressure or influences that coalesce or motivate an individual to perform a specific behaviour, and individuals' motivation to comply with those normative directions (Ajzen, 2006). Subjective norms (SNs) are mostly

regulated by the opinion of significant others as individuals are more likely to develop a positive attitude towards entrepreneurship when their decisions to partake the course is likely to receive approval from significant others, and the entrepreneurship is perceived positively among the latter (Heuer, & Liñán, 2013). However, normative beliefs are hinged upon the probability that the significant others will approve or reject a behaviour; therefore, those others determine the nature and extent of the norms on how the actor or intender has to behave. That, therefore depending on the social environment and the nature of support that one can perceive from the social environment for or against the behaviour, the normative pressures may assume the form of a motivator or the barrier to the development of an entrepreneurial intention. Additionally, availability of relevant resources is likely to moderate the nature and prowess of established as well as establishing subjective norms that are likely to eventually determine the nature and strength of entrepreneurial intention among Saudi female undergraduate students. This normative belief is explored by considering the motivation to comply with the referenced actors – significant others, and the products are aggregated to observe their impact on entrepreneurial intention of the target population (Ahmad & Ahmad, 2019; Heuer, & Liñán, 2013; Farooq et al., 2018). It is therefore hypothesized that.

H3: Perceived Social Support has a positive relationship with subjective norms.

2.4. Perceived Social Support and Entrepreneurial Self-Efficacy

Bandura (1997) explained self-efficacy as a tenet of self-control which is likely to enable or hinder an individual from treading a specific path. Self-efficacy in relation to entrepreneurship relates to the judgment that about how far an individual deems oneself suited to execute activities and follow the course of action that is required by entrepreneurial ventures, while in relation to e-entrepreneurship, entrepreneurial self-efficacy (ESE) refers to the individuals' self-belief regarding one's ability to avail the required resources and carry out online entrepreneurship procedures effectively. Also, an entrepreneurial self-efficacy for assessing a person's belief that s/he can create a new business success is developed and validated (Schjoedt & Craig, 2017).

However, studies have found a significant correlation between the likelihood of an individual becoming an entrepreneur and entrepreneurial self-

efficacy (Westhead, & Solesvik, 2016; Shinnar, et al., 2014). Thus, perceived social support is an important predictor as found in the past researches that perceived social support has a positive relationship with employees' entrepreneurial intentions (Molino et al., 2018; Farooq et al., 2018). Accordingly, we suggested the hypothesis as follows.

H4: Perceived Social Support has a positive relationship with entrepreneurial self-efficacy.

2.5. Attitude Towards Entrepreneurship and E-Entrepreneurship Intention

As Ajzen, (2005), an attitude refers to the individual's general feeling of favorableness or unavoidableness toward various stimulus objects or business. If they have beliefs about an object or business, they automatically acquire an attitude toward the particular object or business. So, attitudes are based on the total set of the person's salient beliefs and the evaluations associated with those beliefs (Guerrero, et al., 2016). However, individuals who get to know their referents have started a business are more likely to see it as legitimate. Neacșu, et al., (2015) found that the attitude toward the behavior has a direct and positive effect on entrepreneurial intentions. Hence, education and training should focus on changing personal attitudes than providing technical knowledge about business because the effects could be more significant to the process of business creation and to overcome the perceived barriers to entrepreneurship. This result illustrated a very strong influence of attitude on intention whereby attitude is in fact, a deterministic variable for intention. So, based on the above-mentioned, the following hypothesis is proposed.

H5: Attitude towards entrepreneurship has a positive relationship with entrepreneurial female e-entrepreneurship intention.

2.6. Subjective Norms and E-Entrepreneurship Intention

Subjective norm of an entrepreneur also known as social norm refers to the perceived social pressure to perform or not to perform the desired behavior; however, pressure from family, friends and society affect one's behavior to become an entrepreneur (Burtch, et al., 2018). Subjective norm has been challenged by many researchers, stating the relevancy in predicting entrepreneurial intention. There are some who found that subjective norm is insignificant in

predicting entrepreneurial intention, some who found that subjective norm is significant (Edwards-Schachter, *et al.*, 2015; Rudhumbu, *et al.*, 2016; Okoye, 2017). However, Krithika, & Venkatachalam, (2014) stated that subjective norm has a significant direct relationship with self-employed intention by testing on first-year undergraduate Norwegian business students. Therefore, the hypothetical has been stated.

H6: Subjective norms have a positive relationship with entrepreneurial female e-entrepreneurship intention.

2.7. Entrepreneurship Self-Efficacy and E-Entrepreneurship Intention

Self-efficacy as a tenet of self-control that is likely to enable or hinder an individual from treading a specific path (Bandura, 1997). Self-efficacy in relation to entrepreneurship relates to the judgment that about how far an individual deems oneself suited to execute activities and follow the course of action that is required by entrepreneurial ventures, while in relation to e-entrepreneurship, entrepreneurial self-efficacy (ESE) refers to the individuals' self-belief regarding one's ability to avail the required resources and carry out online entrepreneurship procedures effectively. Also, a unidimensional entrepreneurial self-efficacy for assessing a person's belief that s/he can create a new business success is developed and validated (Schjoedt & Craig, 2017) and has been linked to entrepreneurs' intentions to pursue opportunities and choices about whether to start new ventures (Zhao *et al.*, 2005).

Shinnar, *et al.*, (2014) assert that positive relation between ESE and entrepreneurial intention is stronger in female undergraduate students. Capitalizing on these propositions, the impact of entrepreneurial self-efficacy would be analyzed in relation to E-entrepreneurial intentions among Saudi female undergraduate students. In line with this result, Molino *et al.*, (2018) have emphasized that perceived social support has a positive relationship with employees' entrepreneurial intentions. Accordingly, the hypothesis is stated.

H7: Entrepreneurship self-efficacy has a positive relationship with entrepreneurial female e-entrepreneurship intention.

3. METHOD

3.1. Sample and Procedures

The study focused on Saudi female undergraduate students' intention to engage in online entrepre-

neurship. The target population was Saudi female undergraduate students undertaking business studies in public and private universities. Thus, data were collected through questionnaires which were completed by 534 undergraduate female Saudi students have been selected randomly studying at various Saudi universities.

3.2. Variables Measurement

Since all the respondents Arabic speaking, the questionnaire items were translated from English to Arabic. Prior to translating into Arabic, the researchers ensured that the English version was accurate comprehensible and acceptable. Subsequently, the questionnaire was translated adhering to the "double-blind principle" (Brislin, 1980), where the original English version was translated into Arabic. To guarantee validity, the Arabic version was again translated back into English with the help of two researchers familiar with the field of study.

Therefore, perceived social support was measured with 12-items adapted from (Sahban, *et al.*, 2016). Attitude towards entrepreneurship and subjective norms were adapted from (Ajzen, 1991) and were measured with 5-items and 3-items, respectively. Using 11-items taken from (Schjoedt & Craig, 2017) to measure entrepreneurial self-efficacy. Finally, to measures, e-entrepreneurship intention was slightly adapted from (Farooq *et al.*, 2018).

4. DATA ANALYSIS AND RESULTS

In this research, structural equation modelling (SEM) was employed via the partial least squares (PLS) approach for analyzing the research model using the SmartPLS software version 3.2.7 (Ringle, *et al.*, 2015). First, Hair, *et al.*, (2017) and Anderson and Gerbing (1988) recommended application of two analytical techniques starting with the evaluation of the measurement model (dependability and validity) followed by the structural model (hypothesis relationship assessment). A two-step assessment approach, comprising both a measurement model and a structural model, has advantages over the one-step assessment approach (Lomax & Schumacker, 2004; Hair, *et al.*, 2010). Hair *et al.*, (2017) proposed that a measurement model indicates the measuring approach for each construct to explain the relationship existing between variables, while the structural model indicates how the constructs are related to each other. The partial least squares (PLS) statistical method was

chosen for the present study because it possesses features that can simultaneously analyze the measurement model and the structural model for accurate estimation.

4.1. Measurement Model

Convergent validity is the extent to which multiple items are in agreement while measuring the same concept (Hair *et al.*, 2017). The reflective constructs' convergent validity can be evaluated by considering the indicators' outer loadings and the average Variance extracted (AVE) (Hair *et al.*, 2017; Hair *et al.*, 2014). Average Variance Extracted (AVE) is the common measure to establish convergent validity on the construct level. AVE is defined as the grand mean value of the indicators' squared loadings associated with the construct. 0.50 or higher value of an AVE indicates that on average more than half of indicators' Variance is explained by the construct. On the other hand, AVE less than 0.50 represents that less Variance is explained by the construct on average and more Variance remains in the items' error (Hair *et al.*, 2014; Hair *et al.*, 2017). The AVE was found above the threshold value of 0.50, ranging from (0.503 to 0.747). Hence, we may conclude that the measurement model established, as indicated in Appendix 1.

Regarding, discriminant validity, two approaches were used to assess the discriminant validity (1) Fornell-Larcker criterion and (2) HTMT. Thus, the study

found that square root of AVE of each of the constructs was greater than its correlation with other constructs as shown in Table 1. The square root of the AVE for each of the constructs is shown in the diagonals that are greater than the other values in the columns and row on that specific construct indicating sufficient discriminant validity (Fornell & Larcker, 1981).

Additionally, Henseler *et al.*, (2015) have proposed the assessment of the correlations' Heterotrait-Monotrait Ratio (HTMT) to evaluate the discriminant validity. "HTMT" is the mean of all correlations of indicators across constructs measuring different constructs (the heterotrait-heteromethod correlations) relative to the (geometric) mean of the average correlations of indicators measuring the same construct" (Hair *et al.*, 2017, p. 123). So, HTMT approach indicates the estimation of the true correlation between two perfectly measured constructs. This true correlation is also known as disattenuated correlation. If the disattenuated correlation is close to 1 between two constructs than it indicates a lack of discriminant validity. Henseler *et al.*, (2015) have suggested a threshold value of 0.90 for HTMT. Above 0.90 indicates a lack of discriminant validity. The HTMT value for each of the constructs was found below the threshold value of 0.90 as shown in Table 2. Thus, HTMT values are less than the suggested value which is 0.90. So, the discriminant validity is established by HTMT criterion.

Table 1: Discriminant Validity via Fornell and Larcker Criterion

Variables	1	2	3	4	5
1. Attitude Towards Entrepreneur	0.781				
2. E-Entrepreneurial Intention	0.649	0.864			
3. Entrepreneurial Self-Efficacy	0.543	0.601	0.695		
4. Perceived Social Support	0.242	0.244	0.500	0.635	
5. Subjective Norms	0.334	0.260	0.427	0.479	0.309

Note: Bold values on the diagonal are the square roots of the average Variance extracted, shared between the constructs and their respective measures.

Table 2: Discriminant Validity via (HTMT Criterion)

Variables	1	2	3	4	5
1. Attitude Towards Entrepreneur					
2. E-Entrepreneurial Intention	0.711				
3. Entrepreneurial Self-Efficacy	0.609	0.632			
4. Perceived Social Support	0.289	0.283	0.559		
5. Subjective Norms	0.403	0.294	0.485	0.546	

Note: HTMT Should be lower than 0.90.

Table 3: Hypothesis Testing

Hypothesis	Relationship	SB	SE	t- value	p- value	Bias and Corrected Bootstrap 95% CI		Decision
						BCI 95% LL	BCI 95% UL	
H-1	PSS-> EEI	0.066	0.039	1.705	0.004	0.128	0.002	Supported
H-2	PSS-> ATE	0.242	0.054	4.455	0.000	0.151	0.322	Supported
H-3	PSS-> SN	0.479	0.046	3.181	0.000	0.393	0.551	Supported
H-4	PSS-> ESE	0.500	0.052	9.619	0.000	0.411	0.579	Supported
H-5	ATE-> EEI	0.468	0.039	9.192	0.000	0.406	0.538	Supported
H-6	SN-> EEI	-0.037	0.035	1.061	0.145	-0.097	0.015	Not Supported
H-7	ESE -> E-EI	0.324	0.049	6.565	0.000	0.246	0.406	Supported

Note: PSS-> E-EI = Perceived Social Support -> E-Entrepreneurial Intention, PSS-> ATE= Perceived Social Support -> Attitude Towards Entrepreneur, PSS->SN= Perceived Social Support -> Subjective Norms, PSS-> ISF= Perceived Social Support -> Entrepreneurial Self-Efficacy, ATE-> E-EI= Attitude Towards Entrepreneur -> E-Entrepreneurial Intention, SN-> E-EI= Subjective Norms -> E-Entrepreneurial Intention, ESE-> E-EI= Entrepreneurial Self-Efficacy -> E-Entrepreneurial Intention.

4.2. Structural Model Analysis

Hair *et al.* (2017) recently proposed the requirements for testing a structural model by analyzing the latent problem of collinearity, beta (β), R2 and the related t-values through the bootstrapping method, usually using 5000 resamples. Therefore, the impact size (f^2) also had to be reported as recommended.

4.2.1. Hypothesis Assessment

This section is discussed the analysis of the direct effect; thus, the presentations of the seven hypotheses of direct effects are described below respectively. The first relationship between perceived social support and E-entrepreneurial intention (H1) was accepted with values of ($\beta = 0.066$, t-value = 1.705, p-value = 0.004). For the second hypothesis (H2), which presents the perceived social support and attitude towards entrepreneur was also supported with ($\beta = 0.242$, t-value = 4.455, p-value = 0.000). The third hypothesis (H3) that shown the relationship between perceived social support and subjective norms was statistically significant ($\beta = 0.479$, t-value = 3.181, p-value = 0.000). For the relationship between perceived social support entrepreneurial self-efficacy hypothesis (H4) was supported with values ($\beta = 0.500$, t-value = 9.619, p-value = 0.000). For the hypothesis five (H5) of the relation between attitude towards entrepreneur E-entrepreneurial intention which was supported with ($\beta = 0.468$, t value = 9.192, p-value = 0.000). Hypotheses six (H6) which presented the relationship between subjective norms -> E-entrepreneurial intention was not supported with ($\beta = -0.037$, t-value = 1.061, p-value = 0.145). Finally, hypothesis seven (H7) of the relationship between entrepreneurial self-efficacy and E-entrepreneurial intention was accepted with ($\beta =$

0.324, t-value = 6.565, p-value = 0.000). Hence, the mentioned results are shown in Table 3.

5. DISCUSSION AND CONCLUSION

As previously mentioned, the goal of this study is thus to explore the direct impact of perceived social support on e-entrepreneurial intention as well as the direct influence of perceived social support on the theory of planned behaviour (TPB) components encompass attitude towards entrepreneurial, subjective norms and entrepreneurial self-efficacy. This study also looks at the direct effect of TPB components on the E-entrepreneurial intention.

The findings of this study revealed as followed: The emergent issues the statistical analysis shown that perceived social support as significant effect on the e-entrepreneurial intention as well perceived social support is positively influencing the TPB components (attitude towards e-entrepreneurship, subjective norms, and entrepreneurial self-efficacy). Subsequently, this study examined the direct effect of the TPB components (attitude towards e-entrepreneurship subjective norms and entrepreneurial self-efficacy) towards e-entrepreneurial intention and the statistical results revealed as significant corrections between attitude towards e-entrepreneurship and e-entrepreneurial intention as well as between entrepreneurial self-efficacy and e-entrepreneurial intention, however, the relationship between subjective norms and the e-entrepreneurial intention was insignificant.

In conclusion, this study provides an important implication for knowledge and practice. For the

knowledge side, it expanded on the prior entrepreneurial studies. Moreover, in practice, Saudi Arabia is currently experiencing visible changes in its economic environment, as it feels the heat of price fluctuations as its only major source of revenue, oil. The main recommendations based on the study is that The Kingdom of Saudi Arabia ought to diversify its economic base by focusing more on its human capital. Moreover, it should consider the saturation of job markets, which can be triggered by sporadic depressions in global economies.

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Received on 06-11-2020

Accepted on 13-12-2020

Published on 26-12-2020

DOI: <https://doi.org/10.6000/1929-4409.2020.09.234>© 2020 Alzamel *et al.*; Licensee Lifescience Global.

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