SMART

Journal of Business Management Studies

(A Professional, Refereed, International and Indexed Journal)

Vol-15 Number-1

January - June 2019

Rs.500

ISSN 0973-1598 (Print)

ISSN 2321-2012 (Online)

Professor MURUGESAN SELVAM, M.Com, MBA, Ph.D, D.Litt

Founder - Publisher and Chief Editor



SCIENTIFIC MANAGEMENT AND ADVANCED RESEARCH TRUST (SMART)

TIRUCHIRAPPALLI (INDIA) www.smartjournalbms.org

S MART JOURNAL OF BUSINESS MANAGEMENT STUDIES (A Professional, Refereed, International and Indexed Journal)

www.smartjournalbms.org

DOI: 10.5958/2321-2012.2019.00006.X

ENTREPRENEURIAL INTENTION AMONG SAUDI STUDENTS: THE ROLE OF PERSONAL ATTITUDE, SUBJECTIVE NORMS AND PERCEIVED BEHAVIOR CONTROL

Adlah A. Alessa*

Department of Business Administration Arab East College, Kingdom of Saudi Arabia adlahalessa@yahoo.com

Abstract

This study proposes to explore the Arab East College's male and female master's students' entrepreneurial intentions (EI), towards creating their own businesses, by examining three factors: personal attitude, subjective norms, and perceived behavior. Further, this paper proposes to examine whether there were gender differences regarding entrepreneurial intention. In this paper, all variables were evaluated, by using factor analysis, validity, reliability, descriptive statistics, correlations, and regression analysis. The total number of questionnaires distributed was 1088 while the number of returned questionnaires was 358, for a response rate of 33%. The findings of this paper revealed that students' personal attitude, subjective norm, and perceived behavioral control were significantly associated with each other. However, when regression analysis was performed, it showed that personal attitude, subjective norm, and perceived behavior alone could explain only 6% of the variability of the dependent variable (entrepreneurial intention).

Keywords: Entrepreneurial Intention, Arab East College, Subjective Norm, Perceived Behavior, Saudi Arabia

JEL Code: L26, L31

^{*} Corresponding Author

1. Introduction

There is a range of literatures, that throws light on entrepreneurial intentions, which play a role in the decision making of an individual while creating one's own business. Shaver and Scott (1991) demonstrate the cognitive variables, in understanding an individual's decision. In addition, it has been noted (Brockhaus, 1980; 1982; McClelland, 1961) that an individual's personality also plays a role while deciding to start a new enterprise. In the long run, entrepreneurial activities constitute the growth and development of an economy (Engle et al., **2010).** Entrepreneurship has been recognized as a significant key in fathoming the improvement of irregular characteristics (GEM, **2012)** as well as the impact of wealth generation and poverty alleviation (Lee-Ross and Lashley, 2009). In Saudi Arabia, 33% of the general adult population intends to start a business within three years while 48% believe that they have the required skills and knowledge to start a business. The Total Early stage entrepreneurial Activity (TEA) was 12.4% for those who owned a running business, that paid salaries, wages and other payment types, averaged at 8.50% globally for over 23 months and 79.5% for perceived opportunities, for entrepreneurship, as a career choice (GEM, 2017). Researchers agreed that the demand for dedicated programs, research and subjects in universities had increased since 2008 (Thompson, 2009) in which the Global Entrepreneurship Monitor (2016) emphasized that entrepreneurship education should be offered in the universities for future entrepreneurs.

Entrepreneurs are people, who exploit intellectual and physical assets, in the process of creating wealth by detecting innovative ideas in new business enterprises. **Molaei et al.** (2014) argued that the formation and fostering autonomy, initiative, and grwoth of

entrewpreurship are some key elements of entrepreneurial intention, while entrepreneurial intention is one of the biggest predictors of entrepreneurial behavior. Recently, Saleh and Salhieh (2014), Sayed and Ben Slimane (2014), Elali and Al-Yacoub (2016), and Tipu and Ryan (2016) investigated the entreprenurial propensity in the MENA regions, particularly in Bahrain. This paper was a reponse to the fact that limited studies have been done in Saudi Arabia. In particular, this paper proposes to study the role of personal attitude, subjective norms and perceived behaviour control among postgraduate students.

2. Review of Literature

Entrepreneurial intention is defined as an individual owning or starting a business (Crant, 1996; Krueger et al., 2000). The intention of creating a business is widely debated in the literature, as it plays a relevant role in understanding individuals' decisions (Baron, 2004; Shaver and Scott, 1991). The creation of new ventures and job opportunities play an important role in the progress of developed and emerging economies (Stel et al., 2005; Linan et al., 2005). Malecki (1997) and Reynolds et al. (1994) argued that the creation of new business, by new or existing firms, is important for any country's economy and it is related to regional and local development. Entrepreneurial intention is defined as a state of mind, directing a person's attention and action towards selfemployment as opposed to organizational employment (Souitaris et al., 2007; Bird, 1988). In the past decades, entrepreneurship education had developed rapidly, through programs and courses, provided by business schools (Solomon, 2007). In other words, entrepreneurship education influenced the intentions of entrepreneurs (Lo et al., 2017). Arenius and Minniti (2005) stated that the economic environment and personality

influenced entrepreneurial activities and intention played a decisive role (Ajzen, 2005; Krueger et al., 2000). Some studies show that entrepreneurship education could enhance students' intentions and careers (Dutta, Li al., 2010; Fayolle et al., 2006; Souitaris et al., 2007). Liñán (2005) argued that feeling and knowing to start a business are not the only elements in deciding to start a business. One of the best predictors of starting a business is the intention of entrepreneurs (Fayolle and Gailly, **2004).** The decision of creating a business is based on three elements, the first being individual preference or attraction towards entrepreneurship. The second element is social norms and the third is perceived feasibility (Liñán, 2004). Entrepreneurial intentions are increased through self-efficacy and entrepreneurial education (Wilson et al., 2007; Zhao et al., 2005). Some studies show that students, who are interested in starting their businesses, usually choose entrepreneurship majors (Kolvereid and Moen, 1997). Further, future action can be represented by the intention of individuals and their behavior (Armitage and Conner, 2001), and subjective norm has two components: motivation and normative (Ajzen and Fishbein, 1980). Measuring the intention of university students can be done directly through the commercialization of research or indirectly through their education (McMullan and Melnyk, 1988). Some researchers have been concerned with whether individuals can become their own boss (Fiet, 2001; Sexton and Upton, 1987). Kolvereid and Moen (1997) reported that some institutions have successful programs that measure the number of companies started, which increases students expectations. In fact, graduate students, who hold majors in entrepreneurship, are more likely to start their own businesses and have stronger entrepreneurial intentions compared to other

students. In addition, the amount of resources for entrepreneurship education has been rapidly growing (Katz, 2003; Vesper and Gartner, 1997). Educational programs can significantly change students' perspectives toward entrepreneurship. As a consequence, participants have the chance to repeat the entrepreneurial process during their career in many ways, such as starting their own venture, assisting other entrepreneurs, new business areas in existing companies, or being better able to run their own businesses (Peterman and Kennedy, 2003). Concisely, participants gain knowledge and capabilities in the linear educational process, which leads students to start businesses after graduating. The entrepreneurial intention leads to initiatives, contributes to business formation, and fosters autonomy and growth of entrepreneurship. Entrepreneurial intention is, therefore, one of the biggest predictors of entrepreneurial behavior (Molaei et al., 2014; Fishbein and Ajzen, 1975; Ajzen, 1991, 2001). In many countries, job opportunities are limited or that individuals are not secure in their jobs which results in graduate students searching entrepreneurship education to give them the capability, skills, and knowledge to run their own businesses successfully (Keat et al., 2011). Various countries provide entrepreneurial courses, at their universities and colleges to increase the demand for entrepreneurial careers (Postigo and Tamborini, 2002). This factor of attitude indicates an understanding of entrepreneurial activity (Ismail et al., 2009). Financial support and risk-taking play a role in attitudes towards an entrepreneurial career (Verheul et al., 2006), opportunities (Langowitz and Minnitti, 2007), and internal control (Wilson et al., 2007). The behavior of males and females can also be determined by their gender stereotypes (Gupta et al., 2005),

as men are considered more likely to start an entrepreneurial career (Johnson et al., 2008; Langowitz and Minnitti, 2007; Petridou et al., 2009). Human and social behavior is key to predicting entrepreneurial intentions (Sheeran, 2002; Ajzen, 1991). Some scholars have agreed that based on the theory of planned behavior (TPB), behavior can be influenced by individuals' intentions and attitude. Perceived behavioral control refers to how easy or difficult it is to perform a behavior and this is related to self-efficacy and self-capability (Armitage and Conner, 2001). Many studies have demonstrated that the model of entrepreneurship, TPB, has tested and approved the entrepreneurial intention of students (Fayolle et al., 2006; Souitaris et al., 2007; Van et al., 2008). The attitude of individuals towards behavior, subjective norm, and behavioral control determines individuals' intentions. However, how hard people are willing to try and of how much an effort they are planning to exert, matters in performing the behavior (Ajzen, 1991) are antecedents of entrepreneurial behavior (Ferreira et al., 2012). Moreover, the concept of self-efficacy is similar to behavioral control in how simple or difficult it is to become an entrepreneur and consists of the emotional angle and assessment side (Bandura, 1997). One scholar applied TPB, to examine the factors that influenced intention towards entrepreneurship in Saudi students in their final years (Aloulou, 2016). Based on theories of individualism and the theoretical framework of the TPB, relationship was identified between entrepreneurial intentions and individualist values (Ajzen, 1991, 2001). Studies on individuals, who completed degrees in entrepreneurship, found that there was positive relationship between the entrepreneurial antecedent of intentions and perceived behavioral control (Shah and Soomro, 2017). Politis et al. (2016) explored social

entrepreneurial intentions of master's students and found that they had a motivating personal attitude and perceived behavioral control. Explaining a person's actions is of paramount difficulty in the field of human behavior (Engle et al., 2010). Explaining individual action is an approach to cognitive theory where learning plays a crucial role (Lord and Maher, 1991), and perceiving, keeping, recovering, reacting to, and assessing information and motives lead to decisive action (Frese and Zapf, 1994). Salient beliefs consist of three categories. The first category, control belief, considers perceptions of behavior control. The second category is normative beliefs, which is the basic element of subjective norms. The third category, behavioral beliefs, is expected to affect attitudes. Moreover, each specific intents plays a role in individual beliefs and stronger the beliefs an individual has in their attitude, subjective norms, and behavior control, more the individual acts in a specific manner (Engle et al., 2010; Ajzen 1991, **2001).** Subjective norm refers to the perceived social pressure to perform the action of being monitored (Solesvik et al., 2012) while attitude towards behavior is conceptualized as "the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question," in this case, selfemployment (Ajzen, 2002,). However, differences in personal desire refer to the attitude of an individual toward entrepreneurship behavior (Souitaris et al., 2007). Many factors, that play a significant role, for instance, close friends, family members, and other important individuals, influence individuals to become entrepreneurs and affect entrepreneurial intention(Ajzen, 2001; Solesvik et al., 2012; Liñán and Chen, 2006). Many researchers have suggested interplay between entrepreneurial intentions, TPB, and being selfemployed, could increase the intention of creating

entrepreneurial activities (Kolvereid, 1996; Tkachev and Kolvereid, 1999; Solesvik et al., 2012; Souitaris et al., 2007). All studies, that have examined students' entrepreneurial intentions, have focused on students in general and as far we know, none has examined who had greater intentions, male or female students. Another contribution to the literature was checking which department was blessed with the most entrepreneurial students. Our research also explores whether entrepreneurship education was important in encouraging students to start their own businesses. Van Praag and Versloot (2007) proved that there was a certain relationship between economy and entrepreneurial activities, and creating a new business leads to sustainable growth (Angriawan et al., 2012).

3. Statement of the Problem

Limited studies have been done in the Middle East, to examine the entrepreneurial intention of master's students. Understanding the factors that shape entrepreneurial intentions among private university students, can assist the Government to attract more private university students to become entrepreneurs, correct any misconceptions that private university students might have about starting a new business, and promote a highly favorable environment for entrepreneurial activity. In this context, this study measured entrepreneurial intention among male and female master's students, who attended private universities.

4. Need of the Study

This paper emphasizes the differences between male and female students, in exploring their intentions and investigates the major, that has more start-up business interests. This will contribute to the literature since limited studies have been conducted on students in Saudi Arabia. In addition, specifically investigating students' majors may play an important role in

determining whether or not colleges provide entrepreneurial majors in which male students will be compared with female students, in their intentions toward creating their own businesses during or after graduation. By addressing the differences between male and female students, regarding their intentions, perceived behavioral control and subjective norms, factors influencing the startup intentions of male and female students, will be clarified.

5. Objectives of the Study

The purpose of this study, based on the review of the literature, was to seek to identify the adequacy of students' role in creating their own businesses. Second, to explore the effect of studying a specific major, that could affect the entrepreneurial intentions. Third, to explore whether male or female students reported greater entrepreneurial intentions. Finally, it seeks to explore which majors have subjective norms, that foster entrepreneurial activities. Ultimately, this study will enable us to better understand the intention, personal attitude, subjective norm, and perceived behavioral control of students, towards starting their own businesses.

6. Hypotheses of the Study

The conceptual framework of this paper is illustrated in **Figure-1**. The model proposes to analyze male and female students' intentions towards entrepreneurship, personal attitude, subjective norm, and perceived behavioral control. Accordingly, the following hypotheses were formulated:

H-1: Male master's students' personal attitude towards business creation plays a significant role in developing their intention to become their own boss

H-2: Business administration male master's students have high intention of becoming entrepreneurs compared to female master's students.

H-3: Female master's students, studying law, have a higher intention of becoming entrepreneurs compared to their male counterparts.

H-4: Studying entrepreneurship courses, at Arab East College, has a greater impact on male master's students than female master's students to become their own bosses.

H5: There is a positive significant relationship between perceived behavioral control and intention.

H-6: There is a positive significant relationship between subjective norm and intention.

H-7: Personal attitude, subjective norm, and perceived behavior, predict intentions toward entrepreneurship.

7. Research Methodology

7.1 Sample Selection

The sample population of this study was 1088 students, studying master's degree at Arab East College, in Riyadh, Saudi Arabia. Stratified random sampling was used in the study.

7.2 Sources of Data

The required secondary data were collected from students, by administering questionnaires. A total of 358 questionnaires was collected, with a response rate of 33%.

7.3 Period of the Study

The study was conducted from March 27 to May 15, 2018.

7.4 Tools used for the Study

Descriptive statistics, correlation and regression were used.

8. Analysis of Data

8.1 Measures and Instrument

Questionnaire consisted of four parts. The first part represented the demographic data and the four TPB variables (entrepreneurial intention,

personal attitude, subjective norm, and perceived behavioral control) were measured by using multiple items. A 7-point Likert Scale was used, to measure students' responses, where1 was totally disagree, 2=disagree, 3=disagree somewhat, 4=neither agree nor disagree, 5=agree somewhat, 6=agree, and 7=totally agree. Entrepreneurial and personal attitude were measured by fourteen items, perceived behavior control was measured by six items, and subjective norm was measured by eight items, which were validated by previous studies on entrepreneurship, based on Francisco Liñán and Yi-Wen Chen (2009). Intention was measured by three items, based on Aution etal. (2001). The survey adopted in this paper was already tested, to ensure the study's validity (Harris, 2013). The Entrepreneurial Intention Questionnaire (EI), in this paper, was adopted from Linan and Chen (2009). The TPB was based on Ajzen (1991) and included 14 questions on personal attitude, eight questions on subjective norm, and six questions on perceived behavior control. Mohamed et al. (2012) claimed that to get clear results, the 7point scale could be used. The measure of entrepreneurial intention questionnaire (EI) was developed, as a standard developed by instrument (Angriawan et al., 2012; Ogundipe et al., 2012; Gerba, 2012; Iakovleva et al., 2011; Linan and Chen, 2009; Malebana, 2014; Otuva et al., 2013; Sesen, 2013 and Zampetakis et al., 2009). The statistical package for social science (SPSS) version 20 was used, to analyze the data.

8.2 Testing the Reliability and Validity

Table-1 represents the reliability and validity test, as it shows the values of Cronbach's alpha for the items of each variable. Before assessing whether the data from 14 items, formed a reliable scale, Cronbach's alpha was computed to measure the internal consistency.

In this study, it was greater than 0.70, indicating a good internal consistency of the variables and factors. Thus, the construct validity of measurement was achieved (Hair et al., 2006; Sandhu et al., 2011).

8.3 Demographic Profile of Respondents

According to hypotheses H-1, H-2, and H-3, there were no differences between the genders. **Table-2** displays the respondents' full profile, which reveals that 181 of the respondents were male (50.6%) and 177 were female (49.4%). It shows 42 aged 21-25 years (11.7%), 147 aged 26-30 years(41.1%), 62 aged 31-35 years (17.3%),79 aged 36-40 years (22.1%), 25 aged 41-45 years (7.0%), and 3aged 46-55(.8%). The study also shows 130 respondents were single (36.3%), 200 were married (55.9%), and 28 were either divorced or widowed (7.8 %).

An independent sample T-test, for **H-4**, was conducted to compare male and female students. For respondents' reply to PA, the male averaged M=4.81, SD=1.07 while females averaged M=4.60, SD=1.33 and the condition for PA was t=1.62 with p=0.105. Regarding SN, for males, it was M=4.34, SD=1.22, and for females, it was M=4.43, SD=1.42, with the condition for SN being t=-0.629 at p=0.530. Additionally, for PB and EI, male students resulted in M=4.13, SD=1.75 while female students were M=4.14, SD=1.70. The condition for PB and EI was t=-0.037 at p=0.655 for both male and female students.

Table-3 shows that the statistics regarding age, revealed that there was no significant difference between male and female master's students. However, there were significant differences between males and females concerning marital status, at p=0.028, where male students were more likely to be married (62%) compared to female students (49%). In addition, there were significant differences in

the employment sectors, at p<0.0001. Women were more likely to be studying (35%) compared to male students, at only 2%. Male students worked either in government jobs or in the private sector compared to females, who were less likely to work for the government. The level of academic study and academic major were significantly different between male and female students, at p<0.0001.

8.4 Correlation and Regression among the Variables

Shapiro-Wilk Test (p>.05) and inspection of histograms, normal Q-Q plots, and a box plot showed that entrepreneurial intention (EI) was approximately normally distributed for both male and female students, with a skewness of 0.029 (SE=0.097) and a kurtosis of -0.996, with a p=.000. This study rejected hypotheses H-5, H-6 and H-7 that there was no significant relationship between personal attitude, subjective norm, and perceived behavior, with intention. The correlation between items was applied to discover the relationship and strength between the study's variables and discover if there was any multicollinearity. Some studies showed multicollinearity when the values of the independent variables were 0.9 (Tabachnick and Fidell, 2007). Having multicollinearity in the analysis weakens the analysis (Maiyaki and Moktar, 2011). However, data revealed that there was no multicollinearity, as shown in Table-4, for all independent variables. In this paper, the VIF did not exceed 10 (Hair et al., 2010).

The correlation analysis, drawn from **Table-5**, shows a direct and significant relationship between PA, SN, and PB. Concerning PA and EI, there was no significant relationship among the variables. In contrast, a study by **Al-Shammari and Waleed (2018)** in Bahrain showed that PA had a strong correlation

with entrepreneurial intention. Moreover, SN and EI were not significant in our study. In the same line, **Liñán** and **Chen (2006)**, with their data collected from Spain and Taiwan, found that SN did not play a direct role in influencing EI. Additionally, **Solesviket al. (2012)** found that SN did not significantly impact EI. In contrast, **Tkachev** and **Kolvereid (1999)** observed that subjective norm and entrepreneurial intention were significant. Moreover, this study found that PB was not significant with EI at p= .591 while another study found that students, with perceived behavior, reported strong entrepreneurial intention (**Solesvik et al., 2012**).

The values of two or more variables were used, to determine the predicted value of the dependent variable (EI) in a regression analysis, to demonstrate the suitability of the model and the influence of independent variables (PA, SN, and PB) to the total variance, explained for the dependent variable. The "R" represents a value of .049 for PA, SB, and PB, which shows a weak positive correlation and indicates a low level of prediction of the dependent variable, which is entrepreneurial intention. The "R Square" value represents the proportion of variance in the dependent variable (entrepreneurial intention). which can be explained by the independent variables (personal attitude, subjective norm, and perceived behavior). The value of .006 indicated the independent variables explaining only 6% of the variability of the dependent variable. This means that 6% of changes in entrepreneurial intention were determined by these four variables and 94% was determined by other factors.

9. Findings of the Study

Based on the entrepreneurial intention, the analysis indicated that the entrepreneurial intention of Saudi master's students, at Arab East College, cannot be explained by personal attitude, subjective norm, and perceived behavior

while personal attitude, subjective norm, and perceived behavior could explain each other. In other words, personal attitude did not always predict entrepreneurial intention (Wu and Wu, 2008). However, Saudi male and female master's students did not seem to be attracted to entrepreneurship. In agreement with **Wu and Wu** (2008), the reason behind this phenomenon was that they might be fully satisfied with their current position. Opportunities might not attract them with all the geopolitical changes in the country.

10. Suggestions

This study brings a new perspective, on the entrepreneurial intention of Saudi students, at Arab East College to the literature that PA, SN, and PB did not explain entrepreneurial intention. In agreement with Guerrero (2008), the academic majors of Saudi master's students could influence entrepreneurial intention where differences were found in personal attitudes and perceived behavior of Arab East College students, as the students' academic major showed differences between them in terms of frequency. For instance, the business administration percentage for males was 46% while for female students, it was 28%. In contrast, where master's students did not necessarily have entrepreneurial intention toward creating their own businesses, this might be a result of many factors. Culture plays an important role, as full responsibilities fall on men. Another factor might be that many male and female master's students, at Arab East College, were not interested in starting up a business, as most of them were employed while studying. As the results show, only 14% of male students owned their own businesses and 4% of female students owned a business. Other master's students worked either in the public or private sector compared to those who were not employed or studying only.

According to Joensuu-Salo et al., (2015), higher education students reported higher entrepreneurial intentions toward starting a business. However, our questionnaires should be more comprehensive, to explain more variables or the questionnaire itself might not fit the Saudi community as compared to another country. Moreover, in a study on Bahrain, students had high entrepreneurial intentions for starting their own businesses (Al-Shammari and Waleed, 2018). From this perspective, this paper shows that Arab East College's students did not have the potential toward creating individual businesses. Indeed, teaching more entrepreneurial subjects might open students' minds to many ideas and get them to think outside the box to develop their confidence toward creating their own businesses. Entrepreneurship education can be given through either useful skills or learning more about entrepreneurship. In line with Kolvereid and Moen (1997), having an entrepreneurship major might increase entrepreneurial intentions.

Our regression analysis showed no significant relationship between male and female students at Arab East College and these students were not inclined towards entrepreneurial activity. This result contradicts the findings of Indarti et al. (2010) and Schwarz et al. (2009) that students' attitude and behavior encouraged their intention and readiness to start their own businesses, which affect their attitudes towards entrepreneurship. Further, the limitation of ambition and financial self-efficiency might affect male and female students. In line with (2000),Klofsten the culture entrepreneurship in Saudi Arabia might have an influence on individuals, causing them not to apply to entrepreneurship programs at the universities and colleges. Besides that, involving Saudi master's students in entrepreneurship research might teach them indirectly about the general understanding of entrepreneurship.

Importantly, another factor might be that the students had no entrepreneurial intention because they were at a private college, with many responsibilities, which dissuaded them from starting businesses. For the government to encourage private sector university students to become entrepreneurs, examining conditions, that influence and stimulate entrepreneurial intentions among such students, is essential. Thereby, misconceptions about starting new businesses could be alleviated, thus motivating private university students towards entrepreneurial activity (Al-Shammari, 2018). From our perspective, teaching entrepreneurship plays an important role in universities in the Kingdom of Saudi Arabia, leading to economic growth and giving students more entrepreneurial intention. In the United States of America, entrepreneurship has played an important role in the development of society for decades, and it is accelerating fast in Europe (Rasmussen et al., 2006). However, Saudi Arabia's economy experienced many changes, which might influence students' decisions. This was reflected in their answer to the questionnaires. Indeed, there were other variables that did not measure the phenomena of entrepreneurial intention but perhaps, measuring other variables such as self-efficacy of master's students, at Arab East College, could predict their intention.

11. Conclusion

This study was aimed at exploring and measuring entrepreneurial intention (EI), among male and female master's students, at Arab East College. The dimensionality of the instrument was found to be satisfactory with the three independent variables while unsatisfactory with the dependent variable. The second aim was to see how well the three independent variables of personal attitude toward behavior, subjective norm, and perceived behavior could predict (EI). Enterprise culture is needed deeply in Saudi

Arabia and in Universities and Colleges, in particular, in order to shape entrepreneurial intention and lead individuals to start their own businesses. Further, education plays an essential role in providing skills and tools for students who plan to pursue entrepreneurial careers. This paper claims that entrepreneurial intention, particularly in master's students, was not affected by attitudes, subjective norm, and entrepreneurship behavior. This study does, however, convey that contingent factors must be considered in the path of becoming an entrepreneur. Studies show that educational support for university students prominently influences entrepreneurial intention and hence the importance of delivering practical entrepreneurial training to students (Turker and Selcuk, 2009). Entrepreneurship is important to the economy, as it allows for employment generation as well as opportunities for individuals to be their own bosses. Starting a business allows individuals to make a difference, either in the community or in their perception toward the concept of entrepreneurship, which might lead them to attract other people to start businesses.

12. Limitation of the Study

There are several limitations to the study. These include the relatively small data, concerning the participants. The study was done at only one university rather than comparing more than one university. One private college does not represent the entire student population of Saudi Arabia and the possibility that the entrepreneurial intentions of university students, attending government funded universities, may differ from those attending private institutions. Second, further studies should be considered by changing the size of the sample and excluding any students who owned businesses or were in the process of developing their business. In addition, increasing the number of participants could involve adding more private university students to the study or comparing private universities with government-funded universities and investigating the difference in entrepreneurial intention between them.

13. Scope for Further Research

Further studies can also be done, such as comparing universities, in different cities, within the Kingdom of Saudi Arabia. Further studies might be helpful, by comparing undergraduate students to master's students, to examine the entrepreneurial intention between the two groups. From our results, our model fits the data, which does not explain the variation of the response through a linear model and independent variables and in this case, we will consider other independent variables that need to be explained. Moreover, further studies can be conducted within the city by comparing Governmental Universities with private ones, in addition to comparing the Middle Eastern region with the United States or European countries, regarding different demographic factors. However, this study was limited to the capital city of Saudi Arabia, Riyadh and hence the result may vary between cities in different locations.

14. References

Ajzen, I. (1987) Attitudes, traits and actions: dispositional prediction of behavior in personality and social psychology, in Berkowitz, L. (Ed.), *Advances in Experimental Social Psychology*, Vol. 20, Academic Press, New York, NY, pp. 1-63.

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50 (2), 179-211.

Ajzen, I. (2002): Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior, *Journal of Applied Social Psychology*, 32, 1-20.

Ajzen, I. (2005). Attitudes, personality and behavior. New York: Open University Press.

- **Ajzen, I., & Fishbein, M. (1980).** Understanding attitudes and predicting social behavior. Englewood Cliffs, NJ: Prentice Hall.
- **Aloulou, W. (2016)** Predicting entrepreneurial intentions of final year Saudi university business students by applying the theory of planned behavior, *Journal of Small Business and Enterprise Development*, 23 (4), 1142-1164.
- Al-Shammari, M., & Waleed, R. (2018). Entrepreneurial intentions of private university students in the kingdom of Bahrain. *International Journal of Innovation Science*, 10 (1), 43-57.
- Angriawan, A., Conners, S. E., Furdek, J., & Ruth, D. (2012). An empirical examination of entrepreneurial intent in the equine industry. Proceedings of the Academy of Entrepreneurship, 18 (1), 18.
- Arenius, P., and M. Minniti. (2005). Perceptual variables and nascent entrepreneurs. Small Business Economics, 24: 233-247.
- Armitage, C. J., and M. Conner. (2001). Efficacy of the theory of planned behavior: Meta-analysis review. *British Journal of Social Science*, 40 (4): 471-499.
- Autio, E., Keeley, R.H., Klofsten, M., Parker, G. G. C., and Hay, M. (2001). Entrepreneurial Intent among Students in Scandinavia and in the USA. *Enterprise and Innovation Management Studies* 2 (2), 145–160.
- **Bandura, A. (1977).** Social Learning Theory. Englewood Cliffs, NJ: Prentice Hall.
- **Bandura, A. (1997):** Self-efficacy: The exercise of control, Freeman, New York.
- **Baron, R.A. (2004):** The cognitive perspective: a valuable tool for answering entrepreneurship's basic "why" questions, Journal of Business Venturing, 19, 221–239.
- **Bird, B. (1988),** Implementing entrepreneurial ideas: the case of intentions, *Academy of Management Review* 13 (3), 442–454.

- **Brockhaus, R.H. (1980).** Risk-taking propensity of entrepreneurs. *Academy of Management Journal*, 23(3), 509–520.
- **Crant, J.M. (1996).** The proactive personality scale as a predictor of entrepreneurial intentions. *Journal of Small Business Management*, 34 (3), 42–49.
- Dutta, D., J. Li, and M. Merenda. (2010).
 Fostering Entrepreneurship: Impact of Specialization and Diversity in Education.
 International Entrepreneurship Management Journal, April. Springer Science + Business Media, LLC.
- Ekpe, I., Razak, R. C., & Mat, N. B. (2013). The performance of female entrepreneurs: Credit, training and the moderating effect of attitude towards risk-taking. *International Journal of Management*, 30 (3), 10.
- Elali, W. and Al-Yacoub, B. (2016) Factors affecting entrepreneurial intentions among Kuwaitis, World Journal of Entrepreneurship, Management and Sustainable Development, 12 (1), 18-34.
- Engle, R.L., Dimitriadi, N., Gavidia, J.V., Schlaegel, C., Delanoe, S., Alvarado, I., He, X., Buame, S. and Wolff, B. (2010), Entrepreneurial intent: a twelve-country evaluation of Ajzen's model of planned behavior, *International Journal of Entrepreneurial Behavior & Research*, 16(1), 35-57.
- **Fayolle, A. & Gailly, B. (2004):** Using the theory of planned behavior to assess entrepreneurship teaching programs: a first experimentation, IntEnt2004 Conference, Naples (Italy), 5-7 July.
- **Fayolle, A., B. Gailly, and N. Lassas-Clerc.** (2006). Assessing the impact of entrepreneurship education programs: A new methodology. *Journal of European Industrial Training*, 30(9): 701-720.

- Ferreira, J.J., Raposo L.M., Rodrigues, R.G., Dinis, A. and do Paco, A. (2012), A model of entrepreneurial intention: An application of the psychological and behavioral approaches, Journal of Small Business and Enterprise Development, 19(3), 424–440.
- Fiet, J.O., (2001). The theoretical side of teaching entrepreneurship. *Journal of Business Venturing* 16 (1), 1–24.
- Fishbein, M. and Ajzen, I. (1975): Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research, Addison-Wesley, New York.
- Frese, M. and Zapf, D. (1994), Action as the core of work psycholog, in Trandis, H.C., Dunnette, M.D. and Hough, L.(Eds), *Handbook of Industrial and Organizational Psychology*, Vol. 4, Consulting Psychologists Press, Palo Alto, CA, pp. 271-340.
- **GEM (2012),** Global Entrepreneurship Monitor 2011 Global Report, Babson College, Universidad delDesarrollo, UniversitiTun Abdul Razak, London Business School, UK.
- **GEM (2017),** Global Entrepreneurship Monitor 2015/2016 Global Report, *Babson College, Universidad delDesarrollo, UniversitiTun Abdul Razak, London* Business School, UK.
- **Gerba, D.T. (2012),** 'The context of entrepreneurship education in Ethiopian universities, Management Research Review, vol. 35, no. 3/4, pp. 225–244.
- **Gibb, A., (1993).** The enterprise culture and education. International Small Business Journal 11(3), 11–34.
- **Gird, A., &Bagraim, J. J. (2008).** The theory of planned behaviour as predictor of entrepreneurial intent amongst final-year university students. *South African Journal of Psychology*, 38(4), 711-724.
- Guerrero, M., Rialp, J., &Urbano, D. (2008). The impact of desirability and feasibility on

- entrepreneurial intentions: A structural equation model. *International Entrepreneurship and Management Journal*, 4 (1), 35-50.
- Gupta, V., D. Turban, S. Wasti, and A. Sikdar. (2005). Entrepreneurship and stereotypes: Are entrepreneurs from Mars or from Venus? Paper presented at the Academy of Management conference, Honolulu, Hawaii.
- Hair, J., B. Black, B. Babin, R. Anderson, and R. Tatham. (2006). Multivariate Data Analysis. 6 ed. Upper Saddle River, N.J.: Prentice-Hall.
- Harris, D. M. H. (2013). Intentions of Self-Employment in the Real Estate Industry: Applying Ajzen's Theory of Planned Behaviour. A Dissertation Presented in Partial Fulfilment of the Requirements for the Degree Doctor of Philosophy, Capella University.
- **Iakovleva, T., Kolvereid, L. & Stephan, U.** (2011). Entrepreneurial intentions in developing and developed countries. *Education & Training*, 53(5), 353-370.
- Indarti, N., Rostiani, R., & Nastiti, T. (2010). Underlying factors of entrepreneurial intentions among Asian students. *The South East Asian Journal of Management*, 4(2), 143.
- Ismail, M., Khalid, S., Othman, M., Jusoff,
 Hj.K., Rahman, N., Kassim, K. and Zain,
 R. (2009), Entrepreneurial Intention among
 Malaysian Undergraduates, *International Journal of Business and Management*, 4 (10)
- Joensuu-Salo, S., Varamäki, E., Viljamaa, A. (2015) Beyond intentions-what makes a student start a firm? *Education+ Training*, 57 (8), 853-873.
- Johnson, R., D. Stone, and T. Phillips. (2008). Relations among ethnicity, gender, beliefs, attitudes, and intention to pursue a career in information technology. *Journal of Applied Social Psychology*, 38: 999-1022.

- **Katz, J.A., (2003).** The chronology and intellectual trajectory of American entrepreneurship education 1876-1999. *Journal of Business Venturing* 18(2), 283-300.
- Kautonen, T., Marco, G.V., and Erno, T. (2012). Predicting entrepreneurial behaviour: a test of the theory of planned behaviour. *Journal of Applied Economics*, 45, (06) 697-707.
- Keat, O.Y., Selvarajah, Chr. and Meyer, D. (2011), Inclination towards entrepreneurship among university students: An empirical study of Malaysian university students, International Journal of Business and Social Science, 2, (4).
- **Klofsten, M., (2000).** Training entrepreneurship at universities: a Swedish case. *Journal of European Industrial Training* 24 (6), 337–344
- **Kolvereid, L. (1996):** Prediction of employment status choice intentions, Entrepreneurship Theory & Practice, 21 (1), 47-57.
- Kolvereid, L. and Moen, Ø. (1997), Entrepreneurship among business graduates: does a major in entrepreneurship make a difference? Journal of European Industrial Training, Vol.21, No. 4, pp. 154-60.
- **Kolvereid, L., & Isaksen, E. (2006).** New business start-up and subsequent entry into self-employment. *Journal of business venturing*, 21(6), 866-885.
- Krueger Jr., N., & Dickson, P. R. (1994). How Believing in Ourselves Increases Risk Taking: Perceived Self Efficacy and Opportunity Recognition. Decision Sciences, 25(3) 385-400.
- Krueger, N., M. Reilly, and A. Carsrud. (2000). Competing Models of Entrepreneurial Intentions. *Journal of Business Venturing*, 15: 411-432.
- Langowitz, N., and M. Minniti. (2007). The Entrepreneurial Propensity of Women. *Entrepreneurship Theory and Practice*, 31(3): 341-364.

- Lee-Ross, D. and Lashley, C. (2009), Entrepreneurship and Small Business Management in the Hospitality Industry, Butterworth-Heinneman, UK.
- Liñán F., Nabi, G. & Krueger, N. (2013). British and Spanish entrepreneurial intentions a comparative Study. *Revista de economía Mundial* 33, 2013, 73-103.
- **Liñán, F. (2004)** Intention-based models of entrepreneurship education, *Piccolla Impresa/ Small Business*, 3, 11-35.
- **Liñán, F. (2005).** Development and validation of an Entrepreneurial Intention Questionnaire In 15th Internationalizing Entrepreneurship Education and Training Conference, 1-14
- **Liñán, F., & Chen, Y. W. (2009).** Development and Cross Cultural application of a specific instrument to measure entrepreneurial intentions. *Entrepreneurship Theory and Practice*, 33 (3), 593-617.
- Liñán, F., Rodriguez-Cohard, J.C. and Rueda-Cantuche, J.M. (2005), Factors affecting Entrepreneurial intention levels, paper presented at the 45th Congress of the European Regional Science Association, Amsterdam, August.
- **Liñán, Fr. and Chen, Y. (2006),** Testing the Entrepreneurial Intention Model on a Two-Country Sample, Departamentd'Economia de l'Empresa.
- Lo, C., Sun, H., & Law, K. (2017). Comparing the entrepreneurial intention between female and male engineering students. *JWEE*, (1-2), 28-51.
- Lord, R. and Maher, K. (1991), Cognitive theory in industrial and organizational psychology, in Dunnette, M.D. and Hough, L., Handbook of Industrial and Organizational Psychology, Consulting Psychologists Press, Palo Alto, CA, 2-62.

- Maiyaki, A. A., & Mokhtar, S. S. M. (2011). Determinants of customer behavioural intention in Nigerian retail banks. Interdisciplinary Journal of Research in Business, 1(10), 42-48.
- Malebana, J. (2014). Entrepreneurial intentions of South African rural university students: A test of the theory of planned behaviour. *Journal of Economics and Behavioural Studies* 6, (2), 130-143.
- Malecki, E.J., (1997). Entrepreneurs, networks, and economic development: a review of recent research. In: Katz, J.A., Borckhaus, R. (Eds.), Advances in Entrepreneurship, Firm Emergence and Growth. JAI Press, Greenwich.
- McClelland, D.C. (1961). The Achieving Society. New York: Van Nostrand.
- McMullan, W., & Melnyk, K. (1988). University innovation centres and academic venture formation. *R&D Management*, 18(1), 5-12.
- Mohamed, Z., Rezai, G., Shamsudin M. N., and Mahmud, M. M. (2012). Enhancing Young Graduates' Intention Towards Entrepreneurship Development in Malaysia. Education+ Training 54 (7), 605-618.
- Molaei, R., Zali, M.R., Mobaraki, M.H. and Farsi, J.Y. (2014). The impact of entrepreneurial ideas and cognitive style on students entrepreneurial intention, *Journal of Chinese Entrepreneurship*, 6 (2), 3.
- Ogundipe, S.E., Kosile, B.A., Olaleye, V. I., and Ogundipe, L.O. (2012). Entrepreneurial Intention among Business and Counselling Students in Lagos State University Sandwich Programme. *Journal of Education and Practice* 3, (14).
- Otuya, R., Kibas, P., Gichira, R. & Martin, W. (2013). Entrepreneurship education: Influencing students' entrepreneurial intentions. *International Journal of Innovative Research* & Studies, 2(4), 132-148.

- **Peterman, N.E., Kennedy, J., (2003).** Enterprise education: Influencing students' perceptions of entrepreneurship. *Entrepreneurship Theory and Practice* 28 (2), 129–144.
- Petridou, E., A. Sarri, and L. Kyrgidou. (2009). Entrepreneurship education in higher educational institutions: The gender dimension. Gender in Management: *An International Journal*, 24 (4): 286-309.
- Politis, K., Ketikidis, P. Diamantidis, A., &Lazuras, L. (2016) An investigation of social entrepreneurial intentions formation among South-East European postgraduate students, Journal of Small Business and Enterprise Development, 23 (4), 1120-1141.
- Postigo, S. and Tamborini, F. (2002), Entrepreneurship education in Argentina: The case of San Andres University, International Entrepreneurship Education and Training Conference, IntEnt02, Kuala Lumpur, Malaysia.
- Rantanen, T., & Toikko, T. (2017) The relationship between individualism and entrepreneurial intention a Finnish perspective, Journal of Enterprising Communities: *People and Places in the Global Econo* 11(2), 289-306.
- Rasmussen, E., Moen, Ø., Gulbrandsen, M., (2006). Initiatives to promote commercialization of university knowledge. Technovation.
- Reynolds, P., Storey, D.J., Westhead, P., (1994). Cross national comparisons of the variation in new firm formation rates. Regional Studies 28, 443–456.
- Sahinidis, A.G., Giovanis, A.N., & Sdrolias, L. (2012). The Role of Gender on Entrepreneurial Intention among Students: An Empirical Test of the Theory of Planned Behaviour in a University. *International Journal on Integrated Information Management*, 1(1), 61-79.
- Saleh, W. and Salhieh, L. (2014). An investigation of entrepreneurial intention

- among Arab university students, *International Journal of Business Management*, 9(12), 197-209.
- Sandhu, M. S., Sidique, F. S., and Riaz, S. (2011). Entrepreneurship barriers and entrepreneurial inclination among Malaysian postgraduate students. *International Journal of Entrepreneurial Behaviour& Research* 17 (4), 428-449
- Sayed, O. and Ben Slimane, S. (2014). An appraisal of the determinants of entrepreneurship in developing countries: the case of Middle East and selected Gulf Cooperation Council nations, *African Journal of Social Sciences*, 4 (4), 63-74.
- Schwarz, E. J., Wdowiak, M. A., Almer-Jarz, D. A., and Breitenecker, R. J. (2009). The effects of attitudes and perceived environment conditions on students' entrepreneurial intent: An Austrian perspective. *Education Training*, 51 (4), 272-291.
- **Sesen, H. (2013).** Personality or Environment? A comprehensive study on the entrepreneurial intentions of university students. *Education & Training* 55 (7), 624-640.
- **Sexton, D.L., Upton, N.B., (1987)**. Evaluation of an innovative approach to teaching entrepreneurship. *Journal of Small Business Management* 25, 35–43.
- **Shah, N., & Soomro, B. A. (2017).** Investigating entrepreneurial intention among public sector university students of Pakistan. *Education+Training*, 59(7/8), 841-855.
- Shane, S., & Venkataraman, S. (2000). The promise of entrepreneurship as a field of research. *Academy of management review*, 25(1), 217-226.
- **Shapiro, S. S., and M. B. Wilk.** An Analysis of Variance Test for Normality (Complete Samples). *Biometrika*, 52, (3), 591–611.

- **Shaver, K.G. and Scott, L.R. (1991)**: Person, process, choice: the psychology of new venture creation", *Entrepreneurship Theory and Practice*, 16 (2), 23-45.
- Sheeran P. (2002). Intention-behavior relations: A conceptual and empirical review." In European Review of Social Psychology, ed W.Stroebe and M. Hewstone, 1-36.
- Solesvik, M., Westhead, P., Kolvereid, L. and Matlay, H. (2012). Student intentions to become selfemployed: the Ukrainian context, *Journal of Small Business and Enterprise Development*, 19, (3),441-460.
- **Solomon, G. (2007).** An examination of entrepreneurship education in the United States. *Journal of Small Business and Enterprise Development*, 14 (2): 168-182.
- **Souitaris, V., Zerbinati, St. and Al-Laham, A.** (2007). The effect of learning, inspiration and resources, *Journal of Business Venturing*, 22, 566–591.
- Stel, A. van, Carree, M. and Thurik, A.R. (2005). The effect of entrepreneurial activity on national economic growth, *Small Business Economics*, 24 (3), 311-321.
- **Tabachnick, B. G., & Fidell, L. S. (2007).** Using multivariate statistics. Allyn & Bacon/Pearson Education.
- **Thompson, E.R. (2009),** Individual entrepreneurial intent: Construct clarification and development of an internationally reliable metric", Entrepreneurship Theory and Practice, 669-694.
- **Tipu, S., and Ryan, J. (2016).** Predicting entrepreneurial intentions from work values: Implications forstimulating entrepreneurship in UAE national youth, Management Decision, 54 (3), 610-629.
- Tkachev, A. and Kolvereid, L. (1999), Selfemployment intentions among Russian

- students", Entrepreneurship & Regional Development: *An International Journal*, 11, 269–280.
- Turker, D. and Selcuk, S. S. (2009), Which factors affect entrepreneurial intention of university students?', *Journal of European Industrial Training*, 33 (2),142–159.
- Van Gelderen, M., M. Brand, M.van Praag, W. Bodewes, E. Poutsma, and A. van Gils. (2008). Explaining entrepreneurial intentions by means of the theory of planned behaviour. Career Development International, 13: 538-559.
- van Praag, C.M. and Versloot, P.H. (2007), What is the value of entrepreneurship? A review of recent research, *Small Business Economics*, 29 (4), 351-82.
- Verheul, I., A. VanStel, and R. Thurik. (2006). Explaining female and male entrepreneurship at the country level. *Entrepreneurship & Regional Development*, 18: 151-183.
- **Vesper, K.H., Gartner, W.B., (1997).** Measuring progress in entrepreneurship education. *Journal of Business Venturing* 12 (5), 403-421.

- Wilson, F., J. Kickul, and D. Marlino. (2007). Gender, entrepreneurial self efficacy, and entrepreneurial career intentions: Implications for entrepreneurship education. *Entrepreneurship Theory and Practice*, 31 (3): 387-406.
- Wilson, F., Kickul, J., & Marlino, D. (2007). Gender, entrepreneurial self-efficacy, and entrepreneurial career intentions: Implications for entrepreneurship education. *Entrepreneurship Theory and Practice*, 31(3), 387–406.
- Wu, S. and Wu, L. (2008), The impact of higher education on entrepreneurial intentions of university students in China", *Journal of Small Business and Enterprise Development*, 15, (4), 752–774.
- Zampetakis, A. L., Anagnosti, A., and Rozakis, S. (2013). Understanding entrepreneurial intentions of students in agriculture and related sciences. AUA Working Paper
- **Zhao, H., Seibert, S.E., & Hills, G.E. (2005).** The mediating role of self-efficacy in the development of entrepreneurial intentions. Journal of Applied Psychology, 90(6), 1265–1272.

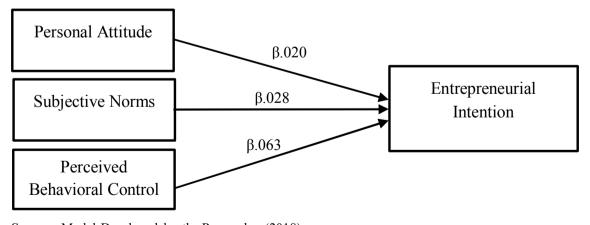


Figure 1: Research Model

Source: Model Developed by the Researcher (2018).

Table-1: Reliability and Validity Test (n=358)

Number of Items	Variables	Means	Cronbach's alpha
14	Personal attitude (PA)	4.707	.848
8	Subjective norm (SN)	4.391	.823
6	Perceived behavior (PB)	4.316	.902
3	Entrepreneurial intention (EI)	4.138	.679

Source: Primary Data; Data analyzed (2018) using SPSS (version 20.0)

Table-2: Respondents' Profile

Items	Frequency (N=358)	Percentage (%)
Gender		
Male	181	50.6
Female	177	49.4
Age		
21-25	42	11.7
26-30	147	41.1
31-35	62	17.3
36-40	79	22.1
41-45	25	7.0
46-55	3	.8
Marital Status		
Single	130	36.3
Married	200	55.9
Divorce/widow	28	7.8
Employment Sectors		
Government sector	161	45.0
Private sector	73	20.4
Not employed	23	6.4
Own business	32	8.9
Study only	69	19.3
Semester of Study		
First semester	113	31.6
Second semester	115	32.1
Third semester	47	13.1
Fourth semester	83	23.2
Academic Major		
Business administration	133	37.2
Law	88	24.6
Accounting	24	6.7
Special education	23	6.4
Kindergarten	9	2.5
Instructional education	15	4.2
Supervisor administration	65	18.2
Computer science	1	0.3

Source: Primary Data; Data analyzed (2018) using SPSS (version 20.0)

Table-3: Descriptive Analysis by Gender

Items	Male (%)	Female (%)	P-value
Age			
21-25	9	14	0.137
26-30	38	44	
31-35	16	18	
36-40	27	16	
41-45	8	7	
46-50	2	1	
Marital Status			
Single	32	40	0.028
Married	62	49	
Divorced/widow	6	11	
Employment Sectors			
Government sector	59	31	< 0.0001
Private sector	23	18	
Not employed	2	12	
Own business	14	4	
Study only	2	35	
Level of Academic Study			
First semester	33	31	< 0.0001
Second semester	24	41	
Third semester	19	7	
Fourth semester	24	21	
Academic Major			
Business administration	46	28	< 0.0001
Law	26	23	
Accounting	11	1	
Special education	5	7	
Kindergarten	0	5	
Instructional and education	1	8	
Supervisor and administration	10	27	
Computer science	1	1	

Source: Primary Data; Data analyzed (2018) using SPSS (version 20.0)

Table-4: Tolerance Values and VIF for the Multicollinearity Test

Variables	Tolerance Values	VIF
PA	0 .625	1.601
Subjective Norm	0.597	1.675
Perceived Behavior	0 .627	1.595

Source: Primary Data; Data analyzed (2018) using SPSS (version 20.0)

Table-5: Correlation between Variables (N=358)

Variables	PA	SN	PB	EI
PA	1	0.555*	0.523*	0.013
SN		1	0.553*	0.011
PB			1	0028
IN				1

Source: Primary Data ; Data analyzed (2018) using SPSS (version 20.0).

*. Significance at the 0.0001 level (p < 0.0001) (2-tailed)