

THE MODERATING ROLE OF RESOURCE ACCESSIBILITY TO THE THEORY OF PLANNED BEHAVIOUR COMPONENTS: A STUDY OF E-ENTREPRENEURSHIP INTENTION AMONG SAUDI WOMEN

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Abstract: This study investigated the impact of the Theory of Planned Behaviour (TPB) components on Saudi women's e-entrepreneurial intentions. Five hundred thirty-four female undergraduate students from different universities in Saudi Arabia completed survey questionnaires to understand the moderating role of resource accessibility in influencing entrepreneurial intentions. Structural Equation Modeling (SEM) was used to test the model. The study reveals that attitude towards entrepreneurship and entrepreneurial self-efficacy are significantly related to e-entrepreneurial intention, while the subjective norm was insignificant. The moderation role of Resource Accessibility (RA) positively impacted the relationship between the TPB components and e-entrepreneurial intention. The findings of this study develop a base for supporting women's entrepreneurial intention through resource accessibility.

Key words: Theory of Planned Behaviour (TPB), Entrepreneurship, E-Entrepreneurial Intention, Resource Accessibility, intention, attitude

DOI: 10.17512/pjms.2021.24.1.02

Article history:

Received September 05, 2021; *Revised* October 29, 2021; *Accepted* November 24, 2021

Introduction

E-commerce implies a business concept wherein transactions are conducted over electronic networks (Turban et al., 2018; Lai & To, 2020). The model assists entrepreneurs in identifying and exploiting opportunities, as well as lowering capital and operating expenses, resulting in favourable growth of their businesses (Jones et al., 2013; Newman et al., 2019). Entrepreneurship is a process that entails discovering, co-creating, evaluating and exploiting opportunities for generating products and services for enterprise success (Shane, 2012; Newman et al., 2019; Tonday & Tigga, 2019). Being an autonomous firm founder and engaging in intrapreneurship in progressive organisations are significant in today's working environment as workers confront more unclear career trajectories (Zacher et al., 2012; Zhao et al., 2020). Although some researchers denote that the beneficial influence of entrepreneurial start-ups on employment creation is exaggerated (Shane, 2009), a small fraction of successful entrepreneurial start-ups can provide employment options if supported by effective policies. Furthermore, entrepreneurial

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abilities are emphasised as components of a wide set of skills necessary to thrive in active modern jobs such as managing one's career in an unpredictable business environment (Savickas et al., 2009; Bansal et al., 2019; Newman et al., 2019).

The Theory of Planned Behaviour (TPB) has been used in past studies to analyse the e-entrepreneurial intentions of business graduates (Farooq et al., 2018a; Akinwale et al., 2019) and (Princes & Manurung, 2020). Instead of perceived behaviour control, this study includes entrepreneurial self-efficacy (Schjoedt & Craig, 2017) with the TPB components. Entrepreneurial self-Efficacy is thus seen as a significant addition to the TPB studies. This research thus adds to the understanding of how TPB factors (such as attitude toward e-entrepreneurship, subjective norms, and entrepreneurial self-efficacy) impact e-entrepreneurial intent. By analysing the relatively understudied and under-explored phenomena in Saudi Arabia, this is regarded a step toward the consolidation of TPB in the entrepreneurship literature.

Theoretical Background

This study explores the relationship between attitude towards entrepreneurship and e-entrepreneurship intention. Attitudes refer to the social opinions toward specific items or activities (Ajzen 1991, p. 191). As a result, solid ideas shape people's attitudes toward certain behaviours (Farooq et al., 2018a). Furthermore, according to Armitage and Conner's (2001), attitude toward entrepreneurship has the highest predictive value for enterprising motive, accounting for up to 50 per cent of the overall variation. The level of perceived purpose influences one's attitude toward entrepreneurship (Kim and Hunter (1993).

The ability to adapt to certain circumstances uniquely makes attitude an important predictor of entrepreneurship ambitions, which may be regarded from the perspective of an individual's desire to launch a business firm (Farooq et al., 2018b; Pirzada et al., 2017). As a result, people who learn that their referents have established an enterprise are more inclined to believe it is authentic. According to Mohamed et al. (2012) and Younis et al. (2020), attitudes bear direct and beneficial impact on entrepreneurial inclinations (Arniati, Puspita, Amin & Pirzada, 2019). Subsequently, training and education should place a greater emphasis on altering human attitudes than on imparting technical business knowledge, because the consequences may be more substantial to the entrepreneurial courses (Suryani, & Pirzada, 2018). From the study background and extant reviews, this study hypothesises as follows.

H1: Attitude towards entrepreneurship has a positive relationship with e-entrepreneurship intention.

The research explores the relationship between the subjective norms and the e-entrepreneurship intentions. The subjective norm (also social norm) implies the perceived societal pressure on an entrepreneur to execute or not execute the expected conduct (Sahinidis et al., 2014; Pirzada et al. 2016). The society, family and friends all have an influence on one's decision of becoming an entrepreneur. Many scholars have questioned the relevance of subjective norms in determining e-

entrepreneurial intent. Some researchers discovered that subjective norm is unimportant in determining e-entrepreneurial intent (Mohamed et al., 2012; Younis et al., 2020; Ristyawan et al. 2020; Moa-Liberty et al., 2016). Subjective norm, on the other hand, is a major predictor of e-entrepreneurship intention by Krithika & Venkatachalam (2014), Farooq et al., 2018a, and Lai & To (2020). From these studies, the research assumes the following hypothesis;

H2: Subjective norms have a positive relationship with female e-entrepreneurial intentions.

The study explored the relationship between entrepreneurship self-efficacy and e-entrepreneurship intention. As a principle of self-control, self-efficacy is likely to help or inhibit an individual's ability to follow a given course (Bandura, 1997). Self-efficacy is an individual's assessment of his or her suitability to carry out tasks and follow the course of action required by entrepreneurial endeavours. E-entrepreneurial self-efficacy (ESE) thus refers to an individual's conviction in their capacity to get the necessary resources and successfully carry out online entrepreneurship operations (Farooq et al., 2018a).

The comparable impact of the new variables on the development of TPB's social influence is significant in terms of broadening Saudi Arabian women's attitudes and understanding of the intention of starting new entrepreneurial activities (Maghlouth, 2021). For example, entrepreneurial self-efficacy focuses on strengthening one's abilities above those of others, and it can either diminish or improve an individual's willingness, considering other people's perceptions (Gorgievski et al., 2018). Fitzsimmons and Douglas (2011) explored the impact of self-efficacy on entrepreneurial intentions and reported a significant correlation between the two. Pihie and Bagheri (2010) found that self-efficacy is associated with the entrepreneurial purpose and is governed by self-regulation. Moreover, the positive relation between ESE and entrepreneurial intention is stronger in female undergraduate students (Shinnar et al. (2014) and Zaman et al. (2020). Accordingly, this study provides the following hypothesis:

H3: Entrepreneurial self-efficacy has a positive relationship with female e-entrepreneurial intention.

Similarly, important to this research is the moderating role of resource accessibility (RA) to the TPB components. RA implies an individuals' capacity to acquire and use resources necessary for starting a business, such as monetary backing, task-specific expertise, requisite equipment and methods, and the availability of acceptable platforms (Alzamel et al., 2019). As a result, the effect on the TPB's components is likely to be influenced by resource availability (attitudes toward entrepreneurship, subjective norms, and entrepreneurial self-efficacy). Concisely, RA is critical for predicting job outcomes, notably entrepreneurial intent (Cheng and Liao, 2017) and productivity (Cheng and Liao, 2017).

Reliable and tangible constructive accessibility is required as well as intangible resources are likely to influence the formation of positive attitude, support prevalence of entrepreneurial norms, and help individuals visualize themselves as

more efficient towards starting entrepreneurship and vice versa. This study assumes resource accessibility as a moderator variable between TPB components and e-entrepreneurship intention because an inconsistent result is found, especially in Ajzen's model of TPB (Krueger et al., 2000). Further, the accessibility to resources (i.e., information, financial, and social) increases entrepreneurs' chances of making informed decisions for starting an online business (Saputra & Herlina, 2021). Further, resource accessibility impacts peoples' attitudes, norms, and self-efficacy toward entrepreneurial intention. So, the TPB components with the moderating role of resource accessibility provide new insight on the phenomena that initiate female e-entrepreneurship in Saudi Arabia, hence a contribution. It is therefore hypothesized that.

H4a: Resource accessibility moderates the relationship between attitude towards entrepreneurial behavior and e-entrepreneurship intention.

H4b: Resource accessibility moderates the relationship between the subjective norm and e-entrepreneurship intention.

H4c: Resource accessibility moderates the relationship between entrepreneurial self-efficacy and e-entrepreneurship intention.

Research Model

The research model demonstrating the hypothesis relationship is given in Figure 1.

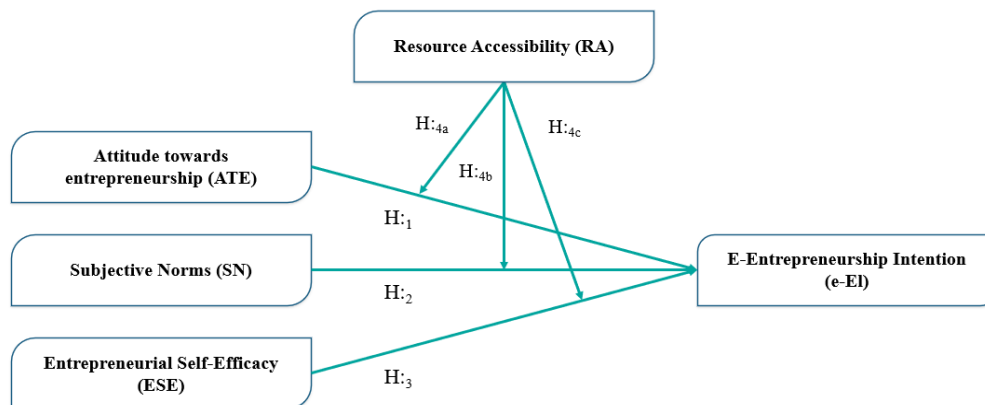


Figure 1: Research Model

Methodology

This study employed a quantitative research technique to assess the research hypotheses. A total of 534 Saudi female undergraduate students completed the survey questionnaires. The registration offices at various institutions were consulted before conducting the survey to get authorisation for the study. The data utilised in

this study for the Common Method Variance (CMV) originated from a single source (self-report). Many safeguards proposed by Podsakoff et al. (2003), Naik et al. (2021) and Podsakoff et al. (2012) were implemented to eliminate typical technique biases. The questionnaire was translated from English to Arabic since the participants were largely Arabic speakers. As a result, a back-translation, which is a common process for determining the accuracy of a language translation in a cross-cultural survey, was conducted.

The entrepreneurial attitude, subjective norm, entrepreneurial self-efficacy, resource accessibility, and e-entrepreneurship intention variables were measured using items adapted from the Lián and Chen (2009) scale. Respondents utilised a five-point Likert scale to rate their degree of agreement with the item phrases, with 1 indicating “strongly disagree” and 5 indicating “strongly agree.” The study used Structural Equation Modelling (SEM) with Partial Least Squares (PLS) and Smart PLS 3.2.8 software to evaluate the hypotheses (Ringle et al., 2015). SEM with PLS (Henseler et al., 2009) does not necessitate making stringent distributional assumptions of the data. It works well with first- and second-order notions in sophisticated causal analysis (Hair et al., 2017). To evaluate the statistical significance of the variables, the PLS analysis employed 5,000 subsets to create bootstrap t-statistics with $n - 1$ degree of freedom.

Results

Individual item reliability, internal consistency reliability, convergent validity, and discriminant validity scores suggested 0.707 level (Hair et al. 2017) or were over the 0.5 thresholds (Hulland, 1999) and (Husaini, Pirzada, & Saiful, 2020) in terms of item reliability. Such reliability findings suggest a medium correlation, depicting earlier findings by Hair et al. (2010). Cronbach’s Alpha and composite reliability varied from 0.838 to 0.932 and 0.885 to 0.947, respectively, showing that they were higher than the 0.70 thresholds (Hair et al., 2017).

The results from the measurement model evaluation are given in Table 1.

Table 1. Measurement Model (Loading, Cronbach's Alpha, CR, AVE)

Constructs	Items	Loading (> 0.5)	CA (> 0.7)	CR (> 0.7)	AVE (> 0.5)
Attitude Towards Entrepreneur	ATTD1	0.582	0.838	0.885	0.610
	ATTD2	0.833			
	ATTD3	0.823			
	ATTD4	0.788			
	ATTD5	0.847			
Subjective Norms	SN1	0.782	0.843	0.906	0.763
	SN2	0.916			
	SN3	0.915			

Entrepreneurial Self-Efficacy	ESE1	Dropped	0.892	0.910	0.513
	ESE2	0.654			
	ESE3	0.710			
	ESE4	0.791			
	ESE5	0.789			
	ESE6	0.798			
	ESE7	0.740			
	ESE8	0.778			
	ESE9	0.726			
	ESE10	0.799			
	ESE11	0.787			
Resource Accessibility	RA1	0.732	0.913	0.929	0.623
	RA2	0.841			
	RA3	0.812			
E-Entrepreneurial Intention	EEI1	0.823	0.932	0.947	0.747
	EEI2	0.871			
	EEI3	0.916			
	EEI4	0.893			
	EEI5	0.823			
	EEI6	0.857			

Note: CA= Cronbach's Alpha; CR= Composite Reliability; AVE= Average Variance Extracted.

Table 2: Discriminant Validity via Fornell and Larcher 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. Resource Accessibility	0.310	0.422	0.446	0.672	
5. Subjective Norms	0.334	0.260	0.427	0.479	0.789

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

Table 3. 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			
5. Resource Accessibility	0.340	0.440	0.716		
6. Subjective Norms	0.403	0.294	0.485	0.546	
Note: HTMT Should be lower than 0.90					

There is a significant relationship between entrepreneurial attitude and resource accessibility in the context of e-entrepreneurship intention (H-4a) ($\beta = 0.066$, t -value = 2.602, p -value = 0.005). The relationship between subjective norms and resource accessibility was associated to e-entrepreneurial intention in H4b ($\beta = 0.048$, t -value = 2.654, p -value = 0.004). Furthermore, the interaction between entrepreneurial self-efficacy and resource accessibility in relation to e-entrepreneurial intent was statistically significant ($\beta = 0.049$, t -value = 2.759, p -value = 0.003). The study followed Dawson (2014) and presented regression lines for high vs low staff resource accessibility.

The AVE for the constructs ranged from 0.513 to 0.747, above the 0.5 threshold, which supports the convergent validity (Hair et al., 2017). The abovementioned results are detailed in Table 1. The variance that each construct shared with the other latent variables was less significant than the AVE for each construct (Hair et al., 2017). From Table 3, HTMT values are less than 0.90, indicating that each pair of variables has discriminant validity. All HTMT values are substantially different from 1, and the 95 percent confidence intervals (CI) do not include 1 (Henseler et al., 2015), indicating that each pair of variables has discriminant validity.

The study employed the variables' standardised scores (Low & Mohr, 2001) to minimise multicollinearity to test the moderation prediction in H4a to H4c. The findings thus suggest a significant interaction between attitude towards entrepreneurial and resource accessibility towards e-entrepreneurship intention (H-4a) ($\beta = 0.066$, t -value = 2.602, p -value = 0.005). In regards to H4b the interaction between subjective norms and resource accessibility was significantly related to e-entrepreneurial intention ($\beta = 0.048$, t -value = 2.654, p -value = 0.004). Also, the interaction between entrepreneurial self-efficacy and resource accessibility towards e-entrepreneurial intention was statistically significant ($\beta = 0.049$, t -value = 2.759, p -value = 0.003).

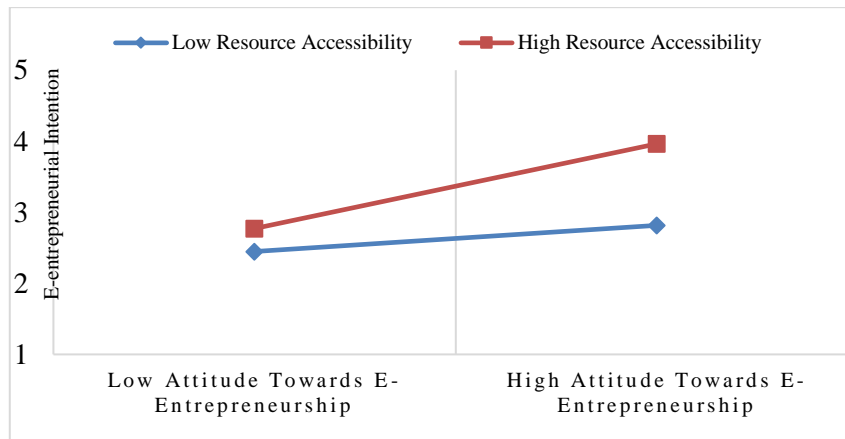


Figure 2: Graphing Plot of Interaction between Attitude towards E-Entrepreneurship and Resource Accessibility on the E-Entrepreneurial Intention

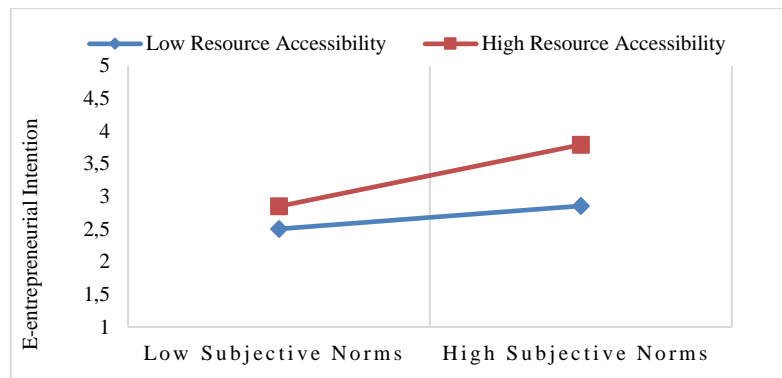


Figure 3: Graphing Plot of Interaction between Subjective Norms and Resource Accessibility on the E-Entrepreneurial Intention

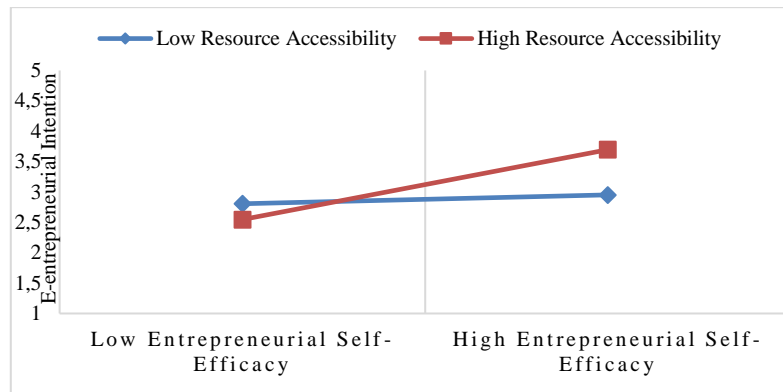


Figure 4: Graphing Plot of Interaction between Subjective Norms and Resource Accessibility on the E-Entrepreneurial Intention

When resource accessibility is stronger, the positive association between entrepreneurial and e-entrepreneurship intents is higher (slope is more prominent) (Figure 2). When resource accessibility is more than low, the slope is more steeper for the second relationship between subjective norms and e-entrepreneurial intention (Figure 3). Finally, Figure 4 demonstrates that when resource accessibility is greater than lower, the association between entrepreneurial self-efficacy and e-entrepreneurial intention is stronger. With regards to the model’s explanatory power, the study revealed R-square values of 0.413 for e-entrepreneurial intention, suggesting a significant effect (Hair et al., 2017). Furthermore, to determine the predictive usefulness, this study used the Stone-Geisser blindfolding sample reuse approach, which provides Q-square values greater than 0. As a result, the study model accurately predicts e-business intention ($Q^2 = 0.361$).

Discussion

From the findings, the e-entrepreneurial intention is favourably influenced by attitude toward entrepreneurship and entrepreneurial self-efficacy. However, the subjective norm had no bearing on e-entrepreneurial intent. Accordingly, subjective norm did not show a significant relationship with e-entrepreneurial intent. The lack of a link might be attributed to the fact that subjective norms exist in some contexts as “social pressure,” thus may lead to a negative impact. Subjective norms are influenced by the perceived social pressure from the peers or the perceived significant others, and a person’s incentive to follow other people’s opinions (Autio et al., 2001). The subjective norms or social pressure encompasses conservative behaviour and tribal tendencies etc.) in the Saudi context (Knauerhase, 1980). Generally, these ‘norms’ are common in the Arab world when the perception of the religious and social aspects is wrongly interpreted as it is primarily derived from ‘tribal’ norms.

Concisely, the perception of women in Saudi Arabia is critical for the progression of women's e-entrepreneurship. Initially, the social norms in the SA tasked women with home-making responsibilities and were not welcome to work freely in public or private sector jobs (Bursztyn et al., 2018). Such a societal culture implies that women in Saudi Arabia experienced immense pressure in gaining access to a supportive working environment and financial independence (Bursztyn et al., 2020). The current study findings have significantly demystified such earlier trends, subjecting that women bear the intention to engage in e-entrepreneurial activities and enhance their financial progression. Notably, the results also signify the fact that resource accessibility levels can intensify the positive impacts of attitude towards entrepreneurship, subjective norms, and entrepreneurial self-efficacy on e-entrepreneurial intention (Gantino, Ruswanti & Rachman, 2020). Thus, this study derives significant conclusions: First, by evoking enhanced TPB components (e.g., attitude towards entrepreneurship, subjective norms, and entrepreneurial self-efficacy) among individuals; Second, for women to be effective in e-entrepreneurship, they need access to supportive resources. With access to supportive resources, women tend to have higher entrepreneurial intentions to engage in e-entrepreneurship.

Conclusion

This study's findings suggest that subjective norms have an insignificant relationship with the e-entrepreneurial intention of Saudi women. These findings were attributed to the fact that Saudi's subjective norms (conservative, religious and tribal) highly impede women's motivation to engage in entrepreneurial intentions. However, the relationship tends to be significant with the addition of resource accessibility as a conational variable (Hyer et al., 2019; Lukeš et al., 2019). Resource accessibility includes access to credit, investment capital, financial support, knowledge support, government, and social support, among others (Bacq, & Eddleston, 2018; Hanif, Rakhman, Nurkholis, & Pirzada, 2019). An example is an initiation of an entrepreneurial growth program that offers support and opportunities to populations that experience difficulties starting entrepreneurial ventures. The study assumes congruence with the current Saudi government plans in its Vision 2030 objectives to change from the current petroleum-based economy to a service or knowledge-based economy (Amirat & Zaidi, 2019). The accomplishment of such goals entails support to women's e-entrepreneurial tendencies through resource accessibility.

The findings of the study are essential to Saudi policy makers for promoting women entrepreneurship as it demonstrates that women harbour self-confidence and potential to engage in entrepreneurship. The study is also beneficial for Saudi society, especially women who intend to become entrepreneurs as it presents an assurance that women, just like their male counterparts in Saudi Arabia, feel capable of performing entrepreneurial tasks that may help them gain financial independence and significantly contribute to the economy of Saudi Arabia. Further, this study boosts e-entrepreneurial practices to increase the size of the online market.

To facilitate further theoretical research and development using the components of TPB, future studies may incorporate supportive beliefs that underlie SN, attitude, and ESE. Such input will broaden e-entrepreneurial intention as influenced by TPB components. For instance, the constructs will identify the most normative influence for a particular woman to engage in business. Research work identifying such specifics can be crucial in developing a base for supporting women's entrepreneurship at foundational levels.

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MODERATORSKA ROLA DOSTĘPNOŚCI ZASOBÓW W TEORII PLANOWANYCH KOMPONENTÓW ZACHOWANIA: BADANIE INTENCJI E-PRZEDSIĘBIORCZOŚCI WŚRÓD KOBIEC SAUDYJSKICH

Streszczenie: W artykule zbadano wpływ elementów teorii planowanego zachowania (TPB) na intencje e-przedsiębiorcze saudyjskich kobiet. Pięćset trzydzieści cztery studentki studiów licencjackich z różnych uniwersytetów w Arabii Saudyjskiej wypełniły ankiety, aby zrozumieć moderującą rolę dostępności zasobów we wpływie na intencje przedsiębiorcze. Do przetestowania modelu wykorzystano modelowanie równań strukturalnych (SEM). Z badania wynika, że stosunek do przedsiębiorczości i przedsiębiorczego poczucia własnej skuteczności są istotnie związane z intencją e-przedsiębiorczą, podczas gdy norma subiektywna była nieistotna. Moderacyjna rola dostępności zasobów (RZ) pozytywnie wpłynęła na relacje między komponentami TPB a intencją e-przedsiębiorczą. Wyniki tego badania tworzą podstawę do wspierania przedsiębiorczych zamierzeń kobiet poprzez dostępność zasobów.

Słowa kluczowe: teoria planowanych zachowań (TPB), przedsiębiorczość, intencja e-przedsiębiorcza, dostępność zasobów, intencja, postawa

资源可访问性对计划行为组件理论的调节作用： 沙特女性电子创业意愿研究

摘要：本研究调查了计划行为理论 (TPB) 组件对沙特女性电子创业意图的影响。来自沙特阿拉伯不同大学的 534 名女本科生完成了调查问卷，以了解资源可及性在影响创业意愿中的调节作用。使用结构方程模型 (SEM) 来测试模型。研究表明，创业态度和创业自我效能感与电子创业意向显著相关，主观规范不显著。资源可访问性 (RA) 的调节作用对 TPB 组件与电子创业意图之间的关系产生了积极影响。本研究的结果为通过资源可及性支持女性的创业意愿奠定了基础

关键词：计划行为理论 (TPB)，创业精神，电子创业意向，资源可及性，意向，态度