FACTORS INFLUENCING ENTREPRENEURIAL INTENTION AMONG MUSLIM UNDERGRADUATE STUDENTS: A CASE STUDY OF UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

BY

USMAN SALEH USMAN

UNITED STATES INTERNATIONAL UNIVERSITY- AFRICA

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A Research Project Submitted to Chandaria School of Business in Partial Fulfillment of the Requirement for the Degree of Masters in Business Administration (MBA)

UNITED STATES INTERNATIONAL UNIVERSITY- AFRICA

FALL 2016
DECLARATION

I, the undersigned, declare that this research is my original work and has not been submitted to any other college, institution or university other than the United States International University-Africa for academic credit.

Signed: ________________________ Date: ________________________________

Usman Saleh Usman (635074)

This proposal has been presented for examination with my approval as the appointed supervisor.

Signed: ________________________ Date: ________________________________

Dr. Joseph Ngugi Kamau

Signed: ________________________ Date: ________________________________

Dean, Chandaria School of Business
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ABSTRACT

The purpose of this study is to identify factors influencing entrepreneurial intention among Muslim undergraduate students in United States International University-Africa using Ajzen’s Theory of Planned Behavior. The research also aims at identifying whether attitude towards the behavior, subjective norm, perceived behavioral control affect entrepreneurial intention of Muslim students. To achieve this objective, a deductive approach was employed where primary data was gathered through a questionnaire using data from a sample population of 120 Muslim students. As shown in the sample frame, questionnaires were issued to the target respondents around the campus. The selected students supplied data via administering a set of structured questionnaire which is line with the objective. Descriptive statistics and inferential statistics were employed for determining and analyzing factors influencing entrepreneurial intention.

A Correlation analysis was used to find out the relationship between Personal Attitudes, Subjective Norm, Perceived Behavioral Control and Entrepreneurial Intention. Linear Regression analysis of variance, frequency distribution and cross tabulations was also used to analyze the findings. The study indicated that Muslim students are highly influencing by their attitude towards starting a venture. Most students were exposed to family business which have influence a positive personality or character towards starting their own venture. It was established that entrepreneurial intention among Muslim students is significantly affected by their personal attitude. On Subjective Norm, pressure from family members indicated to be very influential in the making of student entrepreneurial intention to engage in an entrepreneurial activity. The role of friends was less significant as compared to family. On Perceived Behavioral Control, majority of the student have acquired the skill and knowledge from the exposer of the family business. Therefore, Muslim student felt the ease and confidence to venture into their own ventures. They believe it will be easy for them and sure that they will succeed.

The current study concluded that Ajzen Theory of Planned Behavior could predict the entrepreneurial intention among Muslim student. Personal behavior influences entrepreneurial intention. Subjective Norm was also influential to entrepreneurial intention. Perceived Behavioral Control also had an influence on entrepreneurial intention. This study recommends for further studies using other variables since the study focused only on three factors (Personal attitude, Subjective norm and perceived behavioral control) in the study. The research was only
carried out in United States International University-Africa, therefore the information could be in exhaustive and thus ungeneralizable at some point, it also means that result might be skewed to the perception of the data from the university. Therefore, it is recommended that more studies should be carried out in other universities to unearth more on the subject
ACKNOWLEDGEMENTS

The writing of this thesis has been a fascinating process and a personal experience in the recent past. Many people contributed to this process; without their support, it would have been impossible to complete this project. Therefore, I will want to take this opportunity to express my gratitude in this section.

First and foremost, I will like to thank Allah Subhanahu Wata’alah for giving me the knowledge, health, strength, and courage to undertake this research. I am particularly grateful to my supervisor, Dr. Joseph Ngugi Kamau for having faith as well as the continuous support to my career since the very start. Big thanks to all colleagues, friends, and family members who gave me all the support I ever needed to complete this project.

Thank you very much for walking with me through one of the toughest journeys in my academic life. This proposal has also benefited greatly from numerous discussions and feedback sessions with friends and colleagues.
DEDICATION

I would like to dedicate this accomplishment to my late uncle Mr. Habib Usman and my parents Mr. Saleh Usman, Mrs. Hafsat Saleh and Mrs. Amina Saleh.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

Choosing to become an entrepreneur is not a fate but a decision made by individuals. Regardless of the common challenges such as high risk, uncertainties, barriers, and failure in making right decisions that may lead to the success or failure of the entrepreneur growth in their business (Nandan, 2007). In the past two decades, the world has experienced substantial growth in entrepreneurship education in most developing countries (Carey & Naudin, 2006). The number of entrepreneurship programs increased in the United States in between the period of 1979 to 2001, and investment in entrepreneurship programs is still rising. The growth is indicative of a pervasive governmental belief in the positive influence that entrepreneurship can have on the socio-economic and political infrastructure of a nation" (Matlay, 2008).

Policymakers have very much realized the significance of entrepreneurship as the force of economic development and hence support and encourage entrepreneurship education to increase entrepreneurial activity (Fayolle, Gailey, & Lassas-Clerc, 2006). The European Commission, for instance, have endorsed such support, realizing that the "main purpose of entrepreneurship education at higher education level is to develop entrepreneurial capacities and mindsets" (European Commission, 2008) and therefore recommended integrating entrepreneurship education more fully into university curricula. The final report of the European Commission Expert Group for Entrepreneurship Education emphasizes that the "important role of education in encouraging more entrepreneurial attitudes and behaviors, is widely recognized" (European Commission, 2008).

Entrepreneurs are individuals who intend to pursue a business opportunity within the next three years. The intentional entrepreneurs in Sub-Saharan Africa are high at an average of 53%, which is line with their positive perceptions about opportunities and capabilities. The only exceptions are South Africa (12%) and Ethiopia (24%). This means that the societal attitudes towards entrepreneurship are favorable in most SSA countries, which is very positive for both entrepreneurship and SMME development (Herrington & Kelley, 2012).
Per the data from the Kenya Youth Empowerment Project (KYEP) (2011), youth unemployment in Kenya is double the national average at 38% in 2011. This consists of youth who are neither in school nor working. According to Otieno (2011) an economic expert with the Federation of Kenya Employers asserts that, young people account for more than 35 percent of the national population, yet they account for a whopping 67 percent of the country’s unemployed workforce, this situation can lead to greater insecurity, as jobless young people turn to crime or radical militant groups.

Islam is basically a way of life, consisting all parts of human life, such as political, social, moral and economic, where all aspects are interrelated (Pramanik, 2002; Sakat , 2012). The manner of doing business in Islamic is inclusive in the Fiqh muamalat, which is related to the social relationship between human and others inclusively(Jalil & Ramli, 2014). In fact, the Prophet was once an entrepreneur before he became a prophet. Given the undesirable unemployment issues among the Kenyan youth, it is a key to understand the factors that influence entrepreneurship intentions among youth in Kenya. Undergraduate students present a big proportion of youth with untapped job-creating potential, given that entrepreneurship offers many opportunities for revitalization and development of both local and national economies, one of the objectives of this study is to examine the factors that affect university student’s entrepreneurial intentions to keep in mind the cultural context of Kenya's ethnic groups (Melorose, Perroy, & Careas, 2015: Mungai, 2013).

Beyond reasonable doubt, researchers have also concluded that entrepreneurs are made and not born (Mellor, 2009), which basically mean entrepreneurs can actually be trained. Thus, it is of value to look at the factors that nurture an individual into an entrepreneur and the issues related to the development of entrepreneurs (Jusoh, Ziyae, & Asimiran, 2011). As proven, entrepreneurship activities are based on intention (Krueger, 2000), in which entrepreneurs start with some degree of entrepreneurial intention before they turned out to become one. In other words, persons will not become an entrepreneur in a sudden without definite triggers and most importantly, intention.

According to Schwarz, Wdowiak, Almer-Jarz and Breitenecker(2009), entrepreneurs have contributed significantly to the economy, society, humankind and the world at large. Precisely, job creation has been regarded as one of the major contributions of entrepreneurs. The issue of
graduates’ employability has received much attention from the Kenyan government lately, embarking on entrepreneurship is believed to be a feasible strategy for handling the modern issue, this is because entrepreneurship, self-employment, and starting-a-business can be regarded as synonymous (Erich, Schwarz, Daniela, Robert & Breitenecker, 2009). Self-employment, or simply entrepreneurship, is becoming popular as a career choice (Gelderen, Van, Brand, Praag, Mirjam Bodewes, Wynand, Poutsma, Erik, Gils & Anita, 2008). Recently, entrepreneurship has been upheld as an attractive career alternative for students all over the world.

Public, private, and non-governmental organizations are taking various measures to promote entrepreneurship in different countries. Universities and colleges have implemented various postgraduate, undergraduate, and diploma courses on small business management and entrepreneurship. Entrepreneurship has become crucial to every country ever since the age of globalization due to competition. The growth of entrepreneurial activities will help in creating jobs for the society, decreasing the unemployment rate (Azhar & Javaid, 2010). Nafukho and Muyia (2010) proved that entrepreneurship is vital in creating and rewarding a healthy economy. This is supported by Dickson, Solomon and Weaver (2008) where the growth of entrepreneurship is noteworthy to a country’s economy.

Various researchers and educators across the world have recently attempted to answer the critical question why some individuals select to enter the challenging process of establishing a new venture but others do not. The increasing interest in determining the factors that build one’s entrepreneurial intention is due to the critical role that entrepreneurs and entrepreneurial activities play in nurturing the economic and social growth of developed and developing countries (Matlay, 2006). Some researchers attributed the intention to become an entrepreneur to personal characteristics (e.g., locus of control, need for achievement and tolerance for ambiguity) and cognitive abilities (Hansemark, 1998). While others associated the challenging decision to environmental factors such as education and training significantly inspire and prepare students for establishing a new venture. More recent studies adopted an integrated approach that examines both personal and environmental factors that influence student’s decision to establish their own ventures and how interactions among these factors affect the decision (Douglas & Fitzsimmons, 2015).
Schwarz (2009) has also pointed out that in entrepreneurship research, understanding what factors affecting entrepreneurial intention is critical. Therefore, examining determinants of entrepreneurial intention is a crucial step in identifying ways to develop competitive entrepreneurs. Many researchers have been trying to identify the roots of entrepreneurship intention with thousands of literature conducted over the past decades. Most of them focus on the related factors of entrepreneurship, links personal characteristics or human capital with entrepreneur intention. Some consider the exogenous environment as one of the most important determinants of intentions to start a new business venture. And few of them concentrate on the basic psychological components that cause the intention’s formation (Mungai, 2013).

Intentions have been proved to be the best predictors of individual behaviors, particularly when the behavior is rare, hard to observe or involves unpredictable or uncertain time lags (Melorose, Perroy & Careas, 2015). This study will attempt to narrow the gap in the literature by examining the factors that affect Kenyan undergraduate entrepreneurial intentions using the theory of planned behavior. The findings provide a better understanding of the factors that construct entrepreneurship intention and the path in which these factors influence students’ entrepreneurial intentions. However, despite the remarkable amount of research conducted in this area, there exist many unaddressed questions on the factors that shape students’ entrepreneurial intentions (Chen & He, 2011).

1.2 Statement of the Problem

For the unemployment distresses among youth, serious concern has been raised by policy makers and academicians. To decrease the issue, graduates can choose to be either self-employed or employed. Most graduates in Kenya possess the skill and knowledge to launch a successfully owned venture, however, only a small percentage of students choose to be self-employed immediately after graduating. It may be mainly due to lack of self-confidence or lack of encouragement or reassurance. Some entrepreneurs who have the potential of starting a business are often not aware of career option open to them (Melorose, Perroy & Careas, 2015).
Melorose, Perroy and Careas (2015) although the recent studies contribute a methodologically rough cross-country evaluation of the Theory of Planned Behavior and its generalization in the contexts of developing and developed countries, it still has some limitations. The study relied on students who were not randomly selected. The fact that respondents were enrolled in study programs enacts limits on the generalizability of the research findings to other groups. Future research may explore the robustness of the theory with respondents other than students, or even with other types of students from different countries (Iakovleva, Kolvereid, & Stephan, 2011). While we can speculate about the reasons for these, future research should also directly address the foundation of the mean differences in entrepreneurial attitudes, subjective norms, perceived behavioral control, and intentions.

The tie between behavioral intention and subsequent behavior, even for complex behaviors requiring planning and a coordinated sequence of activities, is well established in theory, and supported by extensive empirical research (Ajzen, 1991). Becoming an entrepreneur is usually viewed as an intentional behavior, it is important to understand the factors that influence this intention, regardless of the factors that may subsequently avert the intention from becoming a reality. Nonetheless, longitudinal research that examines who actually becomes or succeeds is key (Zhao, Seibert, & Hills, 2005).

Factors influencing entrepreneurial intention have been examined across the world and various models have been formulated. However, Culture is stressed in the literature as a differentiating factor for entrepreneurial activities across countries (Minniti & Bygrave, 2003). Hofstede’s seminal contributions to culture are applied in this study to investigate the inclination for university students’ entrepreneurial intention by hypothesizing that cultural determinant (cultural values) may have a substantial impact on students’ entrepreneurial intentions. Gender-related constraints are also considered from a cultural perspective because such restraints tend to shape women’s entrepreneurial behavior (Rutashboya & Nchimbi, 1999).

The entrepreneurial intention has been extensively researched in the West, (Schwarz, 2009) however; it remains an under-studied area in Kenya. Applying the Western studies in the Kenyan context would raise a question of their appropriateness and applicability. As findings on determinants, that predict entrepreneurial intention varies across countries and cultures. Some studies are indeed needed at the local setting to increase the relevancy and accuracy of
the results. Several local scholars have attempted to investigate entrepreneurial intention in Kenya (Stephanie & Genser, 2010). Several limitations can be found in their studies for instance, Yusof (2007) and Ismail (2009) focused on the influence of personality traits on entrepreneurial intention. Zain, Akram, and Ghani (2010) focused on personality and economic traits; meanwhile (Koe, Nga, & Shamuganathan, 2016) emphasized the influence of personality and demographic factors. Kayed and Hassan (2010) also mentioned that research on Islam and entrepreneurship is under presented and not well discussed; one could possibly assume that there is a huge research gap in the study of Islamic entrepreneurship, especially within the Islamic countries themselves. Identifying the intention of Muslims to become entrepreneurs is interesting to be understood and explored.

Finally, while entrepreneurial intention has become a popular research topic, only a partial number of studies has focused on the entrepreneurial intention of Muslim students in Kenya (Koh & Wong, 2005). This study attempts to fill the aforementioned gaps by addressing the research question: personal attitude and entrepreneurial intention, subjective norm and entrepreneurial intention, perceive behavioral control and entrepreneurial intention? This research will enable us to understand the factors influencing the students’ entrepreneurial intentions.

1.3 Purpose of the Study

The purpose of this study was to determine the factors influencing entrepreneurial intention among Muslim undergraduate student of United States International University-Africa.

1.4 Research Questions

This study was directed by the following research questions;

1.4.1 To find out the influence of Personal attitude on entrepreneurial intention among Muslim student?

1.4.2 To establish how Subjective norm affects entrepreneurial intention among Muslim student?

1.4.3 To establish how Perceived behavior control affects entrepreneurial intention among Muslim student?
1.5 Significance of the Study

The research project would benefits Kenyan government, public, academicians, and researchers with basic understanding of the level entrepreneurial intention among the Muslim students.

1.5.1 Kenyan Government

This study makes substantial contributions on various fronts. The Kenya Government development blueprint is captured in its 25 years’ development plan Vision 2030. For Vision 2030 to achieve its intended targets both in growth and decrease in inequality, it must create sufficient jobs in the informal sector, generate a more rapid increase in incomes of those in low-paying sectors of the economy, and create many new entrepreneurs. If the Kenya Government is, therefore, to realize its Vision 2030 and enjoy the benefits of increased entrepreneurial activity, it must seek to comprehend the key variables that may limit or harness the growth of entrepreneurship.

1.5.2 Academicians and Researchers

This study is also significant for implementation of policy on the future development of an entrepreneurial program for students. As a result of having a good understanding of factors affecting entrepreneurial intention among Muslim students, the government will create the most favorable atmosphere as well as provide materials that will be fully utilized.

1.5.3 Public

It will also be significant for the public to understand the role they play in enhancing intentions and providing social support. Family background can affect a person’s intention to be an entrepreneur. Parents who are running a business could provide prior business knowledge and experience for youth to enhance their self-confident for being self-employed.

1.6 Scope of the Study

The target populations for this research study are the Muslim undergraduate student at United States International University-Africa and to understand their entrepreneurial intention. This study took place between the months of July to December 2016. The limitations which that
emanated during the research was that the study employed the theory of planned behavior, thereby limiting the study to only three variables.

1.7 Definition of Terms

1.7.1 Entrepreneurship

Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risk, and receiving the resulting rewards of monetary and personal satisfaction and independence (Robert, Hisrich, Michael, Peters, Dean, & Shepherd, 2010).

1.7.2 Entrepreneurial Intention

Gupta and Bhawe (2007) observe that entrepreneurial intention is a state of mind that directs and guides the actions of the entrepreneurs towards the development and implementation of a business concept.

1.7.3 Personal Attitude

Personal attitude refers to individual’s perception of the desirability to perform an entrepreneurial activity (Tshikovhi & Shambare, 2015).

1.7.4 Subjective Norm

Subjective norm refers to the perceived social pressure to perform or not to perform a certain desired behavior (Ajzen, 1991).

1.7.5 Perceived Behavioral Control

Perceived behavioral control refers to the extent to which the individual feels capable of performing the behavior. This is based on the individuals know how, experience and his or her appraisal of likely obstacles to performing the behavior. (Samuel & Ernest, 2013).

1.7.6 Muslim entrepreneur

A muslim entrepreneur is a person who will and shall always act according to the Islamic principles and values when venturing into business (Oukil, 2013).
1.7.7 Muslimpreneurs

Muslimpreneurs are Muslims who are involved in entrepreneurial activities, perceive an opportunity and creates an organization to pursue it based on the Islamic principles (Sakat et al., 2012).

1.8 Chapter Summary

This chapter presents the background of the problem, statement of the problem, the purpose of the study, potential research questions that were addressed in the project, importance of the study, the scope of the study and definition of terms. Therefore, this chapter provided a better understanding of the factors influencing entrepreneurial intention among Muslim student. Chapter two presented a review of the literature focusing on the Ajzen’s theory of planned behavior on personal attitude, subjective norm and perceived behavior control. Chapter three provided an outline of the research methodology adopted for this research. A quantitative research methodology was adopted and arguments justifying the choice of this approach presented. The Chapter will also present details of research design, target population, a sample of the study, sampling techniques, research instrument, and the data collection process. Chapter for was a presentation of findings and interpretation of result in tables, graph and charts. Chapter presented discursion, conclusion and recommendation of the study.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter will center on the research questions that were put forward in chapter one. The main objective of this research study that brought forth the research questions is to determine the factors that influence entrepreneurial intention among Muslim undergraduate students of United States International University-Africa. The literature review will form its basis on the Ajzen’s theory of planned behavior.

2.2 Personal Attitude and entrepreneurial Intention

Personal attitude refers to individual’s perception of the desirability to perform an entrepreneurial activity (Tshikovhi & Shambare, 2015). A personal attitude is a measure of commitment towards starting a new business and the will to expense towards entrepreneurial initiatives (Díaz-García, Sáez-Martínez, & Jiménez-Moreno, 2015). Ajzen (2011) claims that people develop attitudes based on beliefs they embrace about the consequences of carrying out a certain behavior. Such consequences comprise both extrinsic and intrinsic rewards as personal or financial rewards, independence, family security, all of which play a key role in influencing favorably the intention to start a business (Choo & Wong, 2006; Vanevenhoven & Liguori, 2013). Negative or costly outcome expectancies such as perceiving risk associated with entrepreneurial activities impact unfavorably the intent to start own business.

The idea of attitudes is fundamental to understand how experience or knowledge gives rise to predisposition of attitudes (Chen, 2014). Krueger, Reilly and Carsrud (2000) indicated that personal attitude is described as an enduring personality consisting of positive or negative evaluations of an object. It signifies the individual’s way of assessing and comparing an object against the obtainable options based on an individual’s thought belief and emotions towards the object. Leroy, Maes, Meuleman, Sels and Debrul (2014) suggested that personal attitudes and perceived behavioral control work indirectly with social norms in influencing the individual’s intention in involving in the entrepreneurial intention. In a similar finding, Bekirogullari, Kadir, Salim and Kamarudin (2012), indicated that the undergraduate students’ attitude has a positive influence on intention to choose a career in entrepreneurship.
Researchers have focused on personality traits or psychological characteristics school of thought (Gurbuz & Aykol, 2008). The postulation of this approach is that individuals who choose self-employment as a profession have peculiar personality character (Amos & Alex, 2014). Need for achievement, risk taking propensity and locus of control are the most commonly mentioned personality traits of entrepreneurial intention (Amos & Alex, 2014). According to Amos and Alex (2014), there is a positive relationship between the need for achievement and the individual entrepreneurial intention. Entrepreneurs are most likely to have upper levels of need for achievement, risk taking propensity and locus of control (De Pillis & Readon, 2007). In most situations, a positive attitude of students may more likely reinforce an individual’s intention to participate in entrepreneurship.

Researchers have labeled need for achievement for several years now as the most important part of achievement motivation theory which was developed by McClelland (1961). The need for achievement is referred to as a self-motivation to greater levels of personal accomplishment over an individual’s own effort (McClelland, 1961). From diverse business executive’s samples, the author’s findings disclosed that executive marketing managers have the highest need for achievement. The author posited that needs can be learned and therefore be cultural, but not biologically determined, and therefore some societies produce more entrepreneurs because of socialization and networking process that creates a high need for achievement (Kisolo, 2016). Researchers suggested that need for achievement is very much portrayed in company founders, as compared to the company managers (Okhomina, 2010). It is also related to company growth (Okhomina, 2010). The link between the levels of entrepreneurial intention the individuals render result into the level of need for achievement of the founders and the financial growth of the business.

The theory of planned behavior assumes that individual’s attitudes towards certain actions are subjective conscious. In the context of entrepreneurship, personal attitude refers to the degree to which individuals hold a positive or negative evaluation towards entrepreneurial behavior (Miralles, Riverola & Giones, 2012). As such, it is both a mental affair that deeply lies within oneself, at the same time the environment can also influence it.
Risk-taking propensity refers to individual’s mindset of deciding in uncertain contexts (Nishantha, 2009). According to Cantillion(1775), the main factor in differentiating the entrepreneurs from employed workers was the uncertainty and risk taken by the former. It is believed that average entrepreneurs prefer to take moderate risks while thinking of starting a business. Dohse and Walter (2010) proposed that risk-taking propensity is significantly and positively affect entrepreneurial intention (Dohse & Walter, 2010). However, in the study conducted by Altinay, Madanoglu, Daniele and Lashley (2012) they found that risk-taking propensity is not significant toward entrepreneurial intention it is instead due to its effect on the family background. It has always been cliché that without the risk and uncertainty there would be no entrepreneurship and it is implicit that risk, as well as the uncertainty, is at the foundation of the entrepreneurial development. Thus, it is considered that risk is an entrepreneurial characteristic and those who are entrepreneurially inclined are expected to display higher propensity to take risk (Lee, Lim, Ying, Huei &Wong, 2012).

Locus of control is a psychological distinctive attitude that is correlated to the ability of an individual to adjustto positive or negative events in life (Rotter, 1990). Persons who have a high internal locus of control believe that they can control life's events while individuals who are the external locus of control believe that life's events are the result of external factors, such as chance, luck, or fate. Individuals with a higher internal locus of control are considered to be self-employed (Bönte & Jarosch, 2011) as well as high motivation to increase the efficiency of work (Göksel & Belgin, 2011). They have a high sense of control the environment through their action and they are enthusiastic to take risks (Thomas, 2000). Gürol and Atsan (2006) found that person with an internal locus of control will have a positive attitude against entrepreneurial intention and a great possibility to become an entrepreneur. Hence, it can be concluded that the higher the internal locus of control of undergraduates, the higher the entrepreneurial intention.

Luthans, Avey, Avolio, Norman, and Combs (2006) indicated that individuals with an internal locus of control are most likely to positively face challenges and hindrances, and they resolve those setbacks by seeking constructive solutions. In comparison with people with an external locus of control, individuals with an internal locus of control tend to exhibit higher achievement motivation thus, thus, they are more willing to learn how to enhance their
capabilities and knowledge when encountering challenges. A person with the high-level need for achievement, the greater internal locus of control and high willingness to take risk will lead to more intention to become an entrepreneur. Therefore, personality trait is an important determinant to entrepreneurship intention (Lee, Lim, Li, Ying & Sern 2012).

According to Alexander and Honig (2016), it is safe to assume that entrepreneurial intention differs among ethnic due to the dissimilar effects of their attitude terms of personal attitude, even though little is known about differences in entrepreneurial intentions and attitudes among persons belonging to different cultures and ethnic group, research has shown that attitudes towards entrepreneurship may also vary by ethnicity (Lindsay, 2005). There are several perspectives that form the bases of argument to explain the probable ethnic in differences in a persons’ personal attitude towards entrepreneurship. For example, some certain cultural values may enhance the positive attitudes towards entrepreneurship, as well as provide legitimacy for such attitudes (Davidsson, 1995) and research has indicated that Hofstede’s cultural dimensions may relate with certain personal traits that lead to a positive attitude towards entrepreneurship. It is evident that individuals, who uphold personal values such as independence, self-sufficiency, need for achievement, will have a positive attitude towards entrepreneurship than those who do not value these traits.

Douglas and Shepherd (2002) indicated that the intention to start one’s own venture seems to be driven by more entrepreneurial attitudes to risk and independence. Similarly, person leaving in societies with high level of uncertainty avoidance may try to avoid risk and therefore a less favorable attitude towards entrepreneurship. Aharonovitz and Nyaga (2008) indicated that kikuyu student tends to be more oriented toward taking risk compared to other tribes such as Kamba, Lue, Luyha are expected to avoid risk.

Research has indicated that persons with a high chance of taking-risk propensity are more likely to have a positive attitude towards entrepreneurship; we therefore, anticipate that the personal attitude towards entrepreneurship is greater for students from Kikuyu land than for any of the other tribes. Another motive for the ethnic differences in personal attitude is because of the self-efficacy of associates. Self-efficacy stimulates a positive attitude toward entrepreneurship and persons with high levels of confidence in their skills to start a business are more likely to have a positive attitude towards entrepreneurship.
2.3 Subjective Norm and Entrepreneurial Intention

Subjective norm refers to the perceived social pressure to perform or not to perform a certain desired behavior (Ajzen, 1991). Pressure from family, friends, and society influences one's behavior to be an entrepreneur. Subjective norm has been challenged by many researchers, stating its importance in predicting entrepreneurial intention. Some researcher found that subjective norm is insignificant in predicting entrepreneurial intention (Liñán & Chen, 2009), while some found that subjective norm is significant (Yordanova & Tarrazon, 2010) and some who completely neglect this variable in measuring entrepreneurial intention (Peterman & Kennedy, 2003; Veciana, Aponte & Urbano, 2005).

According to Theory of Planned Behavior, individual’s opinion may well be influenced by social normative pressures due to societal factors and other relevant belief to engage in certain behavior or not. This can also be subjective as a result of the inferences influenced by the immediate community (e.g. parents, friends, religious leaders, and teachers). Mohammed (2013) has proven the importance of subjective norms in students’ choice of their career preference. Therefore, students are likely to be self-employed after graduation when their immediate contacts are in support to become entrepreneurs. Subjective norms have been found to be linked with entrepreneurship intention (Spencer & Gomez, 2004). Research has found that those Global Entrepreneurship Monitor respondents who perceived social support for entrepreneurship to be very strong were nearly four times as likely to be involved in starting a new business as opposed to those who perceived cultural support for entrepreneurship to be very weak (Reynolds, Bygrave & Autio, 2004).

The influence of subjective norm on entrepreneurship studies have shown that approaches that consider a society’s specific feelings to entrepreneurship, as opposed to the general cultural norm, are better indicators of entrepreneurial activity (Spencer & Gomez, 2004). Additionally, societal pressures can become a trigger or a barrier to the development of entrepreneurship process, and this relates directly to the social environment. It was found that those with a positive attitude about family businesses, project perceived desirability and the perceived feasibility of starting their own business. Individuals’ with experience in facing harsh circumstances or frequent rearrangements also predicted a positive impact on the autonomy of individuals and attitude toward self-employed (Drennan, 2005).
On the same hand, it has been suggested that the direct experience of a business venture or starting a new business will affect the attitudes and perceptions about entrepreneurship and career (Rhodes, 2002). Findings indicated that subjective norms of entrepreneurship in the social and close environments create a system of valuation and support for students’ entrepreneurial intentions which highly influences their attitude toward entrepreneurship and consequently enhances their intentions to become entrepreneurs (Bagheri, Akmaliah, & Pihie, 2011). The indirect relationship between subjective norms and entrepreneurial intentions through personal attraction highlights the key role that individuals play in evaluating and weighting the values of entrepreneurship in their social and close environments and their tendency to comply with them (Bagheri, Akmaliah, & Pihie, 2011).

The use of subjective norms in theory of planned behavior is based on the perceptions of what important people in respondents’ lives think about performing a particular behavior. Such norms include the individual’s family expectations about the desirability of taking a career path, for example, becoming a lawyer, doctor, or entrepreneur. These normative beliefs are weighted by the strength of the motivation to comply with them. Thus, an individual is likely to perform a behavior if significant others who the person is motivated to comply, approve of going for it. Conversely, the person will suffer a subjective norm that forces them to avoid performing the behavior. To check construct validity, these subjective social customs should depend on the expected support of significant others. Interestingly, social norms are less predictive of intentions for subjects with a high internal locus of control (Ajzen, 1987) or a strong orientation toward acting which is used as a measure of entrepreneurial disposition in the study.

Empirically, this study operationalizes the most important influences as emerging from social-cultural context, conceptualized as cultural values and gender. The researcher could not find any studies addressing social norms in this context. Social norm captures the social influence to perform or not to perform an entrepreneurial action this is a critical determinant for individuals without entrepreneurial experience. University students are easily influenced by their social environment when they have little entrepreneurial experience. Attitudes from friends and family members are likely to encourage or discourage a potential entrepreneurial behavior. Results have portrayed a relationship between family antecedents and the
entrepreneurial intention of secondary school students. Despite some authors maintaining that this is a positive relationship, hence, individuals with family members owning and running businesses report a high propensity towards entrepreneurship (Marques, Ferreira, João, Gomes, Daniela, Gouveia & Ricardo, 2014).

Values are generally acquired early in life through a person’s childhood society as well as education. Literature emphasized that values are learned responses and are non-rational. They mostly determine our subjective definition of rationality. Urban (2004) observes that nearly all other mental programs such as attitude and belief carry a value component and notes that while value taps what is important, belief taps what is true. According to Davidsson (1995), culture may influence entrepreneurship both through social legitimating and through promoting on individuals certain positive attitudes related to firm creation. According to Davidson (1995), the concept of beliefs corresponds to perceived behavioral control which is said to have motivational implications. Thus, if the individual is convinced of having neither the required resources nor the opportunity to engage in entrepreneurship, the intentions towards starting a business will not be favorable even if the general attitudes towards this behavior is positive.

It appeared that there are several factors that influence how subjective norm predict entrepreneurial intention, therefore making inconclusive answer to how accurate and precise subjective norm predict the entrepreneurial intention. Liñán (2004) stated that future analysis is needed to solve this discrepancy of subjective norm and entrepreneurial intention. Subjective norms derive from normative beliefs concerning the expectations of significant others (Azjen 2012). Individuals feel pressured to perform a certain behavior when they have faith in the importance of social referent persons or groups approve or disapprove of performing the given behavior and are motivated to comply with the expectations of such referents (Ajzen 2012). Important referents may include an individual’s parents, spouse, close friends, co-workers, and even experts in the behavior of interest.

According to Ajzen (2005), whether society members themselves engage or not in a particular behavior influences perceptions concerning whether that behavior is approved or disapproved. Research has indicates that individuals are more likely to build the intention to start a business when they have relationships with others who are entrepreneurs themselves (Laspita, Breugst,
Heblich, & Patzelt, 2012). Similarly, Muofhe and Toit (2014) stated having a good relationship with entrepreneurs encourages an individual to have entrepreneurial intention. Sun and Lo (2012) reported a substantial relation between having entrepreneurial role models and advanced levels of subjective norms. The influence of subjective norms on the intention to start a business is found in individual personality (Souitaris, Zerbinati & Al-Laham, 2007; Mueller, 2011; Fretschner & Weber, 2013).

Baines (2009) several research indicated that social norms have the greatest impact when the environment is turbulent or conditions are uncertain as it is often perceived with entrepreneurial activity. He concluded that social norms, which they operationalized as family experience and support in addition to knowledge of others who had started businesses, significantly help to explain entrepreneurial intent. Interestingly, Baines (2009) also further supported Ajzen’s overall statement that in addition to direct societal learning, behaviors are also regulated by people’s anticipations, intentions, and self-evaluations”, which are largely formed by social observation. Krueger (2000) in his research did not find a significant relationship between subjective norms and entrepreneurial intention in their US university student.

### 2.4 Perceived Behavioral Control and Entrepreneurial Intention

Perceived behavioral control refers to the extent to which the individual feels capable of performing the behavior. This is based on the individuals know how, experience and his or her appraisal of likely obstacles to performing the behavior. The greater the feeling of behavioral control, the stronger will be the intention to perform the behavior (Samuel & Ernest, 2013). Perceived behavioral control is one’s perceived ease or difficulty in performing a behavior (Ajzen, 2005). To explain the perception related to this perceived behavioral control, Ajzen (2005) distinguishes it from the locus of control suggested by Rotter (1966). Locus of control is related to one’s beliefs which are relatively stable in all situations. Perceived behavioral control, on the other hand, may change depending on situations and kinds of behaviors to be performed. Locus of control is concerned with one’s beliefs that one’s success in doing something depends on one’s own effort (Rotter, 1966). If this belief is related to specific achievements, such as one’s belief in mastering computing skill, then it is called perceived behavioral control (Huda, Rini, Mardoni, & Putra, 2012).
Perceived behavioral control is a principle of an individual’s perceived personal comfort or difficulty to perform entrepreneurial behavior (Leroy, Maes, Meuleman, Sels, & Debrulle, 2014). The indicator of perceived interactive control needs to be differentiated between internal and control beliefs, this carries a contrasting sense in influencing the person’s intention. As explained by Leroy, Maes, Meuleman, Sels and Debrulle (2014), internal control beliefs are connected to the personal capabilities of the individual’s, for instance, having the self-confidence to venture into entrepreneurship while external control is linked to situational control. The study conducted by Bekirogullari, Kadir, Salim and Kamarudin (2012) also found that perceived behavioral control had a positive affiliation with entrepreneurial intention. External control may be situational characteristics as the indicators to react in such way, for example, having an individual’s perception of having monetary support as an important requirement to set up a venture.

The study carried out by Souitaris, Zerbinati and Al-Laham (2007) concerning student entrepreneurial intention in showed that students in general are most likely to have high self-confidence, which represents the perceived behavioral control. The desire to do something is important but it is not only requirement to transform the motivations into intention. This process also needs the belief of individual that they can do this behavior. The Perceived Behavioral Control or Perceived Self-Efficacy is the personal belief about the possibility to conduct the planned behavior, the faculty of thoughts, physical mental, passion, finance, and resources to personally control and execute the action. It represents and overlaps the perceived feasibility factors of SEET and is thus related to the concept of self-efficacy (Khuong & An, 2016).

Self-efficacy as “In one sense of competence: a belief that we can do something specific,” it simply means the individual’s judgment of his or her competencies whether they have the possibility to execute the target behavior (Khuong & An, 2016). Many prior studies have identified self-efficacy as the key component both directly and indirectly, affect entrepreneurial intentions by influencing perceived behavioral control. Liñán, Sevilla, Economía, and Rodríguez-cohard (2005) suggested intention is a function of perceived self-efficacy which also means the control over behavior. Thus, self-efficacy and perceived behavioral control are used interchangeably since the concept of perceived behavioral control
is closely related to self-efficacy (Norasmah & Hafiza, 2015). Zaidatol, Akmaliah, Lope and Pihie (2009) found that students who want entrepreneurial exposure have a higher score on perceived behavioral control. This implies that the greater the students expose to entrepreneurial issues, the greater will be their perceived behavioral control.

Zaidatol, Akmaliah, Lope and Pihie (2009) further state that individuals who perceive entrepreneurship need to be offered in University will have an upper score on perceived behavioral control. Wood and Bandura (1989) also claimed that university teaching should focus on providing experience to develop student self-efficacy because entrepreneurship education could enhance the knowledge and experience of students. This is consistent with the findings of Basu and Virick (2008) where prior exposure to entrepreneurship education has a positive effect on perceived behavioral control. In addition, Basu and Virick (2008) further stated that students who have prior experience in entrepreneurship will have more confidence in their ability and this leads to higher entrepreneurial intention.

According to Obschonka, Silbereisen and Schmitt-Rodermund (2010) indicated that individuals with early characteristics and entrepreneurial personality have higher entrepreneurial control beliefs and these beliefs will lead to higher entrepreneurial intention. Those who have entrepreneurial personality patterns such as locus of control appear to be more confident that they could be successful. Obschonka and Silbereisen (2012) implied that control beliefs are closely related to the concept of self-efficacy (Bandura, 1977) and locus of control (Rotter, 1989). Perceived behavioral control has a positive influence towards student’s entrepreneurial intentions (Basu & Virick, 2008; Zaidatol, Akmaliah, Lope & Pihie 2009; Ruhle, Mühlbauer, Grünhagen & Rothenstein 2010). Among them, Basu and Virick (2008), Ruhle, Mühlbauer, Grünhagen, & Rothenstein, (2010) claimed that perceived behavioral control has a significant relationship with the intention.

Ruhle, Mühlbauer, Grünhagen and Rothenstein (2010) further mentioned that self-assessment of perceived behavioral control has a great impact on student’s intentions as there is a supportive range of perceived feasibility that can enhance the entrepreneurial intentions. Furthermore, Basu and Virick (2008) stated that prior experience of starting a business is significantly related to the great level of self-efficacy and positive attitude towards entrepreneurship. People with experience of being successful will have higher self-efficacy.
and more confident with their ability to repeat that behavior, as compared to those who do not have prior experience. This supports Aizen's theory where perceived behavioral control relies on experience with the behavior. Elfving, Brännback and Carsrud (2009) argued that self-efficacy does not have a significant direct effect towards entrepreneurial intention. Elfving, Brännback and Carsrud (2009) further explained that when individuals have a high self-efficacy, this will increase their commitment towards entrepreneurship and lead to greater motivation to start a business.

Their study found that the three antecedents (attitude toward entrepreneurship, subjective norms, and perceived behavioral control) significantly influence the students’ entrepreneurial intentions. Further, applying the theory of planned behavior, Autio, Keeley, Klofsten, Parker, and Hay (2001) analyzed the factors influencing entrepreneurial intention among university students from Finland, Sweden, USA and the UK. Their results revealed that TPB was robust across the samples from multiple countries and perceived behavioral control was the most important determinant of entrepreneurial intention. Perceived behavioral control (Ajzen, 1991) is most compatible with the theory of perceived self-efficacy (Bandura, 1977). Bandura (1982) indicated that perceived self-efficacy is mainly concerns with the extent at which person can execute a specific action to deal with certain situations. Both self-efficacy and perceived behavioral control are often used interchangeably since the concept of self-efficacy is closely related to perceived behavioral control.

Perceived behavioral control is affected by perceptions of access to all the necessary skills, opportunities, and resources to perform the behavior. In cases where an individual does not have control over the surroundings, the intention to start up a business is reducing to perform the desired behavior. Therefore, this further shows that perceived behavior control influences intentions to perform a behavior. Previous findings have shown that there is a relationship between perceived behavior control and behavioral intention (Souitaris, Zerbinati & Al-Laham, 2007). A study by Kisolo (2016) indicated that perceived behavior control is the most influential on intention among Swedes to start their business. Kolvereid (1996) discovered that perceived behavior control developed among the significant contributors to self-employment intentions among masters ‘students in Norway.
Perceived behavioral control differs from Rotter’s (1966) concept of perceived locus of control; this is mainly because it can often vary depending on the situation. Though, locus of control is anticipation that things stay unchanging across circumstances, hence people may believe that their actions are determined by internal locus of control. Perceived behavioral control is highly in accordance with Bandura’s (1977, 1982) concept of perceived self-efficacy, which is concerned with how well a person can execute an action required to deal with prospective situations” (Bandura, 1982). Notwithstanding, to avoid misunderstandings in the interpretation, Ajzen (2002) redefines the concept of perceived behavioral control. He suggests that this term should be read as “perceived control over performance of a behavior” (Ajzen, 2002).

2.5 Chapter Summary

The literature review chapter entailed the brief reviews of empirical literature on entrepreneurial intentions based on the three research questions proposed in chapter one. This chapter specifically reviewed the influence of Theory of Planned Behavior on entrepreneurship intention. The next chapter is Chapter three which will discuss the research methodology.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a discussion of the research methodology that was used in this study. It discusses the research methodology with respect to the choice of the design, population, sample, and sampling techniques, data collection methods as well as data analysis, presentation and interpretation method.

3.2 Research Design

The research design is a plan and structure of investigation so conceived as to obtain answers to research questions. The plan is the overall scheme or program of the research. The research design generally plans how you will go about answering the research questions. It contains clear objective derived from the research questions, specifying the sources from which you intend to collect data, how you propose to collect and analyses the research questions, discussing ethical issues and the constraints you will inevitably encounter (Saunders, Lewis, & Thornhill, 2012).

For this study, descriptive research design was used as the study sought to determine the factors influencing entrepreneurial intention among Muslim undergraduate student. Descriptive research is to gain an accurate profile of events, person or situation; this may be an extension of, or a forerunner to, a piece of exploratory research or, more often, a piece of explanatory research (Saunders, Lewis & Thornhill, 2012). The independent variable for this study was entrepreneurial intention while the dependent variable was Personal Attitude, Subjective Norm and Perceived Behavioral Control.

3.3 Population and Sampling Design

3.3.1 Population

Blumberg, Cooper and Schindler (2014) define a population is the total collection element about which we wish to make inferences. The population for this study consists of Muslim undergraduate students in United States International University-Africa. The Muslim population consists of about 288 students in both juniors and seniors doing undergraduate. The
population belongs to all undergraduate majors offered in United States International University-Africa.

3.3.1.1 Sampling Frame

The sampling frame is the listing of all population elements from which the sample was to be drawn. The sampling frame for any probability sample is a complete list of all the cases in the population from which the population will be drawn (Saunders et al., 2012). The sampling frame for this study was Muslim undergraduate student in United States International University-Africa. Due to late of clear information on the number of Muslims enroll in undergraduate, estimation was made by observation on the number of Muslim student in United States International University-Africa. It consisted of students from all undergraduate majors in United States International University-Africa. The sample frame for this study is all Muslim student at United States International University-Africa enrolled in all undergraduate majors.

3.3.2.2 Sampling Technique

The researcher adopted a simple random sampling to ensure that each Muslim student has equal chances of been chosen. The researcher chooses a random sampling is mainly to increase a sample statistical efficiency as well as ensures equal chances among Muslim undergraduate student.

3.3.2.3 Sample Size

The sample size is the statistical determination of the appropriate sample size which can be generalized to represent the entire target population (Dessel, 2013). The sample size depends on a variety reflection such as the size of the population as well as the similarity of the population. Yamane (2011) prescribed a formula to determine the sample size of the study. A sample of 120 student were sample out of the total of 288.

\[ n = \frac{N}{1+N(e)^2} = \frac{2000}{1+2000(0.088)^2} = 120.3570 \]
<table>
<thead>
<tr>
<th>Program</th>
<th>Population</th>
<th>Target population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDG</td>
<td>4939</td>
<td>288</td>
<td>42%</td>
</tr>
</tbody>
</table>

### 3.4 Data Collection Methods

Primary data was gathered from Muslim undergraduate student United States International University-Africa using self-administered questionnaire which was distributed to the classrooms, library, cafeteria and the prayer place. This study used primary data that was collected using questionnaires established as an important data collection tool (Malhotra, 2011). This data collection method was justified because they provide an effective and efficient way of gathering information within a very short time. The questionnaires were designed in line with research question to ensure that relevant data was obtained. The questionnaires administered include closed and open-ended questions. A Likert scale questionnaire was deployed with total disagreement been the lowest and total agreement been the highest. The questionnaires had two sections; section one contained general information. Section two contained personal attitude, subjective norm and perceived behavioral control.

### 3.5 Research Procedures

After developing the questionnaires, five respondents were selected to participate in pre-testing of the questionnaires. This was mainly done to test the viability of the tool as well as to minimize the likelihood of respondent misinterpreting the questions. After the pretest, revising and restructuring was required to make the questionnaires more effective. The questionnaires were administered through the drop and pick method mixed with personal calls and visit. The period schedule for dropping and collecting the questionnaires last for a period of one week. To ensure a high rate of return, respondents were encouraging to take few minute to answer and return the questionnaire without having to leave with them.

### 3.6 Data Analysis Methods

Data analysis is a process of inspecting, cleaning, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making. Data analysis included both qualitative and quantitative techniques. Qualitative technique refers to any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification while qualitative research seeks insight
through a less structured and more flexible approach (Save the Children, 2010). The collected data for this research will be coded and analyzed using the descriptive statistics, specifically mean and standard deviation to describe each variable under study. Factor analysis will be used to measure the variability of the variables that were observed and correlated. The data will be analyzed using Statistical Package for Social Sciences (SPSS) program and presented using tables, and figures to give a clear picture of the research findings at a glance. Chapter four contains data and information that was presented using tables, pie chart, and bar graph for clarity and ease of understanding. It was also interpreted to make meaning of the data.

3.7 Chapter Summary

This chapter draws up an outline on the step by step actions that is carried out or implemented on how to accomplish and administer the research, which included conducting a research design, population and sampling design, data collection methods, research procedures and data analysis. The next chapter will focus on the results and findings of the research.
CHAPTER FOUR

4.0 RESULT AND FINDINGS

4.1 Introduction

This chapter presents the data analysis results, interpretation, and presentation. Furthermore, the chapter presents perceptions of the respondents on their entrepreneurial intentions. Findings on the personal attitude and entrepreneurial intentions, subjective norm and entrepreneurial intention, perceived behavioral control, and entrepreneurial intention are outlined. Lastly, the chapter will conclude with a section containing chapter summary.

4.2 Response Rate

Table 4.1 indicates that out of the 120 questionnaires administered, all the 120 were returned. The overall response rate was thus found to be 100% which is quite high compared to the usually expected response rate of 50-75% for hand-delivered questionnaires and was sufficient to proceed with the data analysis.

Table 4. 1Response Rate.

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responded</td>
<td>120</td>
<td>100%</td>
</tr>
<tr>
<td>Did not respond</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>120</td>
<td>100%</td>
</tr>
</tbody>
</table>

4.3 Demographic Characteristics

This section discusses the results of the general information about the respondents.

4.3.1 Age of the Respondents

Age of the respondent is a significant factor of study in a population. It helps in planning and making policies since certain behavioral characteristics are attributed to certain age sets and groups. In this study (as shown in figure 4.1), the majority (90%) of the respondents were of
age bracket 20-25 years, followed by those aged between 26-30 years (6%) and thirdly age bracket 30 and older (4%). The distribution shows views expressed in this study reflects perceptions of the youth on entrepreneurial intention because 90% of the respondent were between the age of 20-25.

Figure 4. 1 Age of the Respondents

4.3.2 Gender of the Respondents

The respondents were asked to indicate their gender. Gender balance has been a hot topic and key consideration in this research. Finding the gender status will provide valuable insight to this research. The gender results are shown in figure 4.2. The findings indicated that majority of the respondent were males with 52% while 48% were female. The above finding reveals that majority of the respondents were male.

Figure 4. 2 Gender of the Respondents
4.3.3 Sections of the Respondent

Figure 4.3 indicates that 89.6% of the respondents were from Sunni sects and 9.6% were from Shia and 0.9% of the respondents were from Ahmadi.

![Figure 4.3 Sects of the Respondent](image)

4.3.4 Degree Level Undertaking

The study was taken by both junior and senior students in the university. The finding indicated that Majority of the respondent were junior level with 66% and 34% were in senior level.

![Figure 4.4 Degree Level Undertaking](image)
4.3.5 Have parents ever been self-employed

The study shows that majority of the parents of the respondent are self-employed with 74% while 26% were employed.

4.3.6 Number of years the Respondents parents have owned Enterprises

Parents in business had owned enterprises for a mean value of 15 years and a standard deviation of 10.19. The high standard deviation value indicative of the fact those actual ages of respondents differed widely.

Table 4. 2Average Years of Owning Enterprises

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of years</td>
<td>15</td>
<td>10.19</td>
</tr>
</tbody>
</table>
4.3.7 Exposure to Family Business

The study indicated that 67% of the respondents were exposed to family while 33% were not. This means that majority of the student have acquired skills, knowledge and hand in information that will influence them to have a positive intention toward entrepreneurship.

![Bar Chart](image)

**Figure 4.6 Exposure to Family Business**

4.3.8 Family Background Economically

The study indicated that majority of the respondent come from a middle-class background with 90%, while the low class was 6% and the high class was 4%. This indicate that 90% of the respondent are economically stable and seek to gain financial stability.

![Bar Chart](image)
4.4 Descriptive Statistics of Variables

4.4.1 Personal Attitude.

Table 4.3 indicated that overall, respondents agreed that there was a degree of Personal attitude (Agree, partial and Total Agreement PA1, 69%; PA2, 68%; PA3, 83%; PA4, 76% and PA5, 67%).

<table>
<thead>
<tr>
<th>Item</th>
<th>TD (%)</th>
<th>N (%)</th>
<th>A (%)</th>
<th>TA (%)</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advantages/ disadvantages of being an entrepreneur</td>
<td>9</td>
<td>14</td>
<td>11</td>
<td>48</td>
<td>5.37</td>
</tr>
<tr>
<td>Career in entrepreneurship</td>
<td>6</td>
<td>14</td>
<td>7</td>
<td>45</td>
<td>5.34</td>
</tr>
<tr>
<td>Career in entrepreneurship with available resources</td>
<td>7</td>
<td>3</td>
<td>7</td>
<td>69</td>
<td>5.96</td>
</tr>
<tr>
<td>Level satisfaction with entrepreneurship</td>
<td>7</td>
<td>9</td>
<td>12</td>
<td>51</td>
<td>5.58</td>
</tr>
<tr>
<td>Choosing entrepreneurship rather than any option</td>
<td>8</td>
<td>15</td>
<td>12</td>
<td>47</td>
<td>5.28</td>
</tr>
</tbody>
</table>

Key: TD-Total Disagreement; PD- Partial Disagreement; D- Disagreement; N- Neutral; A-Agreement; PA- Partial Agreement; TA- Total Agreement.

4.4.2 Subjective Norm

Table 4.4 indicated that overall, respondents agreed that there was a degree of Subjective Norm (Agree, partial and Total Agreement: SN1, 74%; SN2, 61% and SN3, 55%).
Table 4. Subjective Norm

<table>
<thead>
<tr>
<th>Item</th>
<th>TD (%)</th>
<th>N (%)</th>
<th>A (%)</th>
<th>TA (%)</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your family</td>
<td>8</td>
<td>7</td>
<td>8</td>
<td>55</td>
<td>5.54</td>
</tr>
<tr>
<td>Your friends</td>
<td>7</td>
<td>17</td>
<td>18</td>
<td>28</td>
<td>4.9</td>
</tr>
<tr>
<td>Your colleagues and mates</td>
<td>10</td>
<td>16</td>
<td>16</td>
<td>23</td>
<td>4.64</td>
</tr>
</tbody>
</table>

Key: TD-Total Disagreement; PD- Partial Disagreement; D- Disagreement; N- Neutral; A-Agreement; PA- Partial Agreement; TA- Total Agreement.

4.4.3 Perceived Behavioral Control

Table 4.5 indicated that overall, respondents agreed that there was a degree of Perceived Behavioral Control (Agree, partial and Total Agreement PBC1, 58%; PBC2, 61%; PBC3, 68%; PBC4, 62%; PBC5, 56% and PBC6, 66%).

Table 4.5 Perceived Behavioral Control

<table>
<thead>
<tr>
<th>Item</th>
<th>TD (%)</th>
<th>N (%)</th>
<th>A (%)</th>
<th>TA (%)</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stating a venture is easy for me</td>
<td>6</td>
<td>20</td>
<td>21</td>
<td>27</td>
<td>4.8</td>
</tr>
<tr>
<td>Am prepared to start a business</td>
<td>6</td>
<td>16</td>
<td>14</td>
<td>31</td>
<td>4.96</td>
</tr>
<tr>
<td>I can control the process of creating a new business</td>
<td>6</td>
<td>16</td>
<td>15</td>
<td>35</td>
<td>5.23</td>
</tr>
<tr>
<td>I know the necessary skill to start a business</td>
<td>6</td>
<td>12</td>
<td>17</td>
<td>34</td>
<td>4.94</td>
</tr>
<tr>
<td>I know how to develop an entrepreneurial project</td>
<td>9</td>
<td>15</td>
<td>20</td>
<td>24</td>
<td>4.57</td>
</tr>
<tr>
<td>I will succeed if I start a business</td>
<td>7</td>
<td>17</td>
<td>16</td>
<td>34</td>
<td>5.13</td>
</tr>
</tbody>
</table>

Key: TD-Total Disagreement; PD- Partial Disagreement; D- Disagreement; N- Neutral; A-Agreement; PA- Partial Agreement; TA- Total Agreement.
4.4.5 Entrepreneurial Intention

Table 4.6 indicated that overall, respondents agreed that there was a degree of Entrepreneurial Intention (Agree, partial and Total Agreement EI1, 63%; EI2, 58%; EI3, 68%; EI4, 78%; EI5, 74% and EI6, 79%).

Table 4.6 Entrepreneurial Intention

<table>
<thead>
<tr>
<th>Item</th>
<th>TD (%)</th>
<th>N (%)</th>
<th>A (%)</th>
<th>TA (%)</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Am ready to become an entrepreneur</td>
<td>9</td>
<td>12</td>
<td>19</td>
<td>33</td>
<td>4.89</td>
</tr>
<tr>
<td>My goal is to become an entrepreneur</td>
<td>9</td>
<td>14</td>
<td>16</td>
<td>36</td>
<td>4.83</td>
</tr>
<tr>
<td>I will make effort to start my business</td>
<td>6</td>
<td>15</td>
<td>12</td>
<td>42</td>
<td>5.34</td>
</tr>
<tr>
<td>Am determined to create my business in the future</td>
<td>5</td>
<td>11</td>
<td>12</td>
<td>50</td>
<td>5.68</td>
</tr>
<tr>
<td>I have serious thought of starting a business</td>
<td>5</td>
<td>10</td>
<td>10</td>
<td>48</td>
<td>5.56</td>
</tr>
<tr>
<td>I intent to start a business in the future</td>
<td>3</td>
<td>9</td>
<td>7</td>
<td>52</td>
<td>5.77</td>
</tr>
</tbody>
</table>

Key: TD-Total Disagreement; PD-Partial Disagreement; D-Disagreement; N-Neutral; A-Agreement; PA-Partial Agreement; TA-Total Agreement.

4.5 Confirmatory Measurement Model

The first phase involved confirmatory factor analysis (CFA) that evaluates the measurement model on multiple criteria such as internal reliability, convergent, and discriminant validity. Prior to this was the exploratory factor analysis (EFA) whose key steps included the computation of factor loading matrix, commonalities and principal components analysis (PCA).

4.5.1 Exploratory factor analysis
Exploratory factor analysis was used to refine the constructs. The data was first run tests to assess its factorability using these indicators (Kaiser Meyer-Olkin Measure of Sampling Adequacy, Bartlett’s Test of Sphericity and commonalities). KMO Measures of Sampling Adequacy of manifest variables were above the threshold of 0.6 (Kaiser, 1974), and p-values for Bartlett’s test of Sphericity were significant (below 0.05) as indicated in table 4.7.

Table 4.7 KMO and Bartlett's Test

<table>
<thead>
<tr>
<th>KMO and Bartlett's Test</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</td>
<td>.918</td>
</tr>
<tr>
<td>Approx. Chi-Square</td>
<td>1610.422</td>
</tr>
<tr>
<td>Bartlett's Test of Sphericity</td>
<td>Df 120</td>
</tr>
<tr>
<td>Sig.</td>
<td>.000</td>
</tr>
</tbody>
</table>

Total Variance Explained

Based on these Kaiser’s criterion, four factors, out of a total 16 factors, were imputed. Amongst themselves, they were able to explain 78.144% of the total variance in the data. Table 4.8 indicated that the four factors in the initial solution have eigenvalues greater than 1.5, with the threshold being eigenvalue greater or equal to 1.0 (Hair, Black, & Babin, 2010).
Table 4. Total Variance Explained

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings$^a$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total % of Variance</td>
<td>% of Cumulative Total % of Variance</td>
<td>% of Cumulative Total</td>
</tr>
<tr>
<td>1</td>
<td>8.813</td>
<td>55.083</td>
<td>8.813</td>
</tr>
<tr>
<td>2</td>
<td>1.488</td>
<td>9.302</td>
<td>1.488</td>
</tr>
<tr>
<td>3</td>
<td>1.166</td>
<td>7.287</td>
<td>1.166</td>
</tr>
<tr>
<td>4</td>
<td>1.036</td>
<td>6.472</td>
<td>1.036</td>
</tr>
<tr>
<td>5</td>
<td>.793</td>
<td>4.956</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>.444</td>
<td>2.777</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>.389</td>
<td>2.430</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>.341</td>
<td>2.133</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>.279</td>
<td>1.747</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>.252</td>
<td>1.575</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>.231</td>
<td>1.442</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>.210</td>
<td>1.312</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>.181</td>
<td>1.134</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>.172</td>
<td>1.077</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>.111</td>
<td>.695</td>
<td></td>
</tr>
</tbody>
</table>
Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

**Pattern Matrix**

Communality values to measure the variability of each observed variable that could be explained by the extracted factors were checked (Field, 2009). A low value for commonality, for instance, less than 0.3, could indicate that the variable does not fit well with other variables in its component, and it is undesirable (Pallant, 2010). Commonalities were above 0.5 signifying satisfactory factorability for all items as indicated in table 4.9. A simplified factor loading matrix or a pattern matrix, shown in table 4.9, is a matrix containing the coefficients or "loadings" used to express the item in terms of the factors, that is, interpretation of factors (Rummel, 1970). In this study, the pattern matrix coefficients ranged from 0.534 to 0.981 thus showing variables are almost perfectly related to a factor pattern.
Table 4. Pattern Matrix and Commonality.

<table>
<thead>
<tr>
<th>Items</th>
<th>Entrepreneurial Intention</th>
<th>Perceived Behavioral Control</th>
<th>Perceived Behavioral Control</th>
<th>Subjective Norm</th>
<th>communalities</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA1</td>
<td></td>
<td>0.908</td>
<td></td>
<td></td>
<td>.759</td>
</tr>
<tr>
<td>PA2</td>
<td></td>
<td>0.858</td>
<td></td>
<td></td>
<td>.765</td>
</tr>
<tr>
<td>PA3</td>
<td></td>
<td>0.884</td>
<td></td>
<td></td>
<td>.786</td>
</tr>
<tr>
<td>PA4</td>
<td></td>
<td>0.887</td>
<td></td>
<td></td>
<td>.896</td>
</tr>
<tr>
<td>PA5</td>
<td></td>
<td>0.67</td>
<td></td>
<td></td>
<td>.748</td>
</tr>
<tr>
<td>EI1</td>
<td></td>
<td>0.759</td>
<td></td>
<td></td>
<td>.657</td>
</tr>
<tr>
<td>EI2</td>
<td></td>
<td>0.82</td>
<td></td>
<td></td>
<td>.713</td>
</tr>
<tr>
<td>EI3</td>
<td></td>
<td>0.855</td>
<td></td>
<td></td>
<td>.798</td>
</tr>
<tr>
<td>EI4</td>
<td></td>
<td>0.851</td>
<td></td>
<td></td>
<td>.865</td>
</tr>
<tr>
<td>EI5</td>
<td></td>
<td>0.981</td>
<td></td>
<td></td>
<td>.805</td>
</tr>
<tr>
<td>EI6</td>
<td></td>
<td>0.786</td>
<td></td>
<td></td>
<td>.696</td>
</tr>
<tr>
<td>SN2</td>
<td></td>
<td></td>
<td>0.92</td>
<td></td>
<td>.811</td>
</tr>
<tr>
<td>SN3</td>
<td></td>
<td></td>
<td>0.871</td>
<td></td>
<td>.782</td>
</tr>
<tr>
<td>PBC3</td>
<td></td>
<td></td>
<td>0.534</td>
<td></td>
<td>.622</td>
</tr>
<tr>
<td>PBC4</td>
<td></td>
<td></td>
<td>0.773</td>
<td></td>
<td>.810</td>
</tr>
<tr>
<td>PBC5</td>
<td></td>
<td></td>
<td>0.966</td>
<td></td>
<td>.784</td>
</tr>
</tbody>
</table>

Extraction Method: Principal Component Analysis.

Rotation Method: Promax with Kaiser Normalization.
a. Rotation converged in 5 iterations.

4.5.2 Confirmatory Factor Analysis.

Confirmatory factor analysis (CFA) was then performed using IBM AMOS software to assess the reliability and validity of the measures before using them in the research model (Anderson and Gerbing (1988)).
\[ \chi^2 = 204.39 ; \text{df} = 98 ; \frac{\chi^2}{\text{df}} = 2.086 ; \text{CFI} = .933 ; \text{GFI} = .796 ; \text{RMSEA} = 0.095 \]

Figure 4. 8 Confirmatory Factor Analysis for Study Variables.

The CFA fit statistics of the overall measurement model for study variables was then extracted as shown in Figure 4.8. The CFA model fit the data adequately since the fit indices were within an acceptable range (Gold et al., 2001).

**Construct Reliability**

Construct reliability was assessed by computing the composite reliability and the Cronbach alpha of the constructs. The Cronbach alphas were all above the 0.6 thresholds as specified for PLS analysis (Hair et al., 2006). Composite reliability of reflective items were all above the acceptable 0.7 threshold which means all the variables in the study exhibited construct reliability as indicated in table 4.10.

**Table 4. 10 Reliability of Constructs**

<table>
<thead>
<tr>
<th>Construct</th>
<th>Composite Reliability</th>
<th>Cronbach's Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Attitude</td>
<td>0.932</td>
<td>0.93</td>
</tr>
<tr>
<td>Subjective norm</td>
<td>0.796</td>
<td>0.767</td>
</tr>
<tr>
<td>Perceived behavioral control</td>
<td>0.845</td>
<td>0.899</td>
</tr>
<tr>
<td>Entrepreneurial intention</td>
<td>0.934</td>
<td>0.932</td>
</tr>
</tbody>
</table>

**4.4.2 Convergent Validity.**

Convergent validity was assessed using average variance extracted (AVE). Table 4.11 indicates that AVE of all constructs was above the 0.5 thresholds indicating that the latent constructs account for at least fifty percent of the variance in the items. This indicates that the measurement scales exhibited adequate measurement validity (Hair, 2006).
4.4.3 Discriminant Validity.

In correlation matrix table 4.11, the diagonal elements in bold are the square root of the average variance extracted (AVE) of all the latent constructs. The discriminant validity is assumed if the diagonal elements are higher than other off-diagonal elements in their rows and columns (Compeau, Higgins, & Huff, 1999). Discriminant validity was confirmed for the measurement model.

Table 4.11 Correlation Matrix

<table>
<thead>
<tr>
<th>Personal Attitude</th>
<th>Entrepreneurial Intention</th>
<th>Perceived Behavioral Control</th>
<th>Subjective Norm</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Attitude</td>
<td>0.857</td>
<td></td>
<td></td>
<td>0.734</td>
</tr>
<tr>
<td>Entrepreneurial Intention</td>
<td>0.755</td>
<td>0.839</td>
<td></td>
<td>0.703</td>
</tr>
<tr>
<td>Perceived Behavioral Control</td>
<td>0.683</td>
<td>0.733</td>
<td>0.805</td>
<td>0.648</td>
</tr>
<tr>
<td>Subjective Norm</td>
<td>0.342</td>
<td>0.428</td>
<td>0.416</td>
<td>0.815</td>
</tr>
</tbody>
</table>
\[ \chi^2 = 280.140; \text{df} = 101; \ \chi^2 / df = 2.774; \ \text{CFI} = .908; \ \text{GFI} = .756; \ \text{RMSEA} = 0.090 \]

**Figure 4.9 Structural Model for Study Variables.**

The structural model fit statistics of the overall structural model for study variables was then extracted as shown in Figure 4.9. The structural model fit the data adequately since the fit indices were within an acceptable range (Gold, 2001).

**Table 4.12 Path coefficients**

<table>
<thead>
<tr>
<th>Path</th>
<th>Estimate</th>
<th>S.E.</th>
<th>T-value</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>EI</td>
<td>SN</td>
<td>0.164</td>
<td>0.078</td>
<td>2.102</td>
</tr>
<tr>
<td>EI</td>
<td>PA</td>
<td>0.475</td>
<td>0.076</td>
<td>6.212</td>
</tr>
<tr>
<td>EI</td>
<td>PBC</td>
<td>0.373</td>
<td>0.082</td>
<td>4.546</td>
</tr>
</tbody>
</table>
The researcher did a correlation analysis to establish the magnitude and direction of relationship between personal attitude and entrepreneurial intentions, subjective norm and entrepreneurial intention and perceived behavioral control.

**Subjective norm and Entrepreneurial Intention**

Subjective norm was found to have a positive and statistically significant relationship with Entrepreneurial Intention. The path coefficient was positive and significant at the 0.05 level $(\beta=0.164, \text{T-value} = 2.102 \ p < 0.05)$ as indicated in table 4.12 and figure 4.9. The positive relationship means if, Subjective norm increases by 1, Entrepreneurial Intention of the respondents will increase by 0.164.

**Personal Attitude and Entrepreneurial Intention**

Personal Attitude was found to have a positive and statistically significant relationship with Entrepreneurial Intention. The path coefficient was positive and significant at the 0.05 level $(\beta=0.475, \text{T-value} = 6.212 \ p < 0.05)$ as indicated in table 4.12 and figure 4.9. The positive relationship means if, Personal Attitude increases by 1, Entrepreneurial Intention of the respondents will increase by 0.475.

**Perceived behavioral control and Entrepreneurial Intention**

Perceived behavioral control was found to have a positive and statistically significant relationship with Entrepreneurial Intention. The path coefficient was positive and significant at the 0.05 level $(\beta=0.373, \text{T-value} = 4.546 \ p < 0.05)$ as indicated in table 4.12 and figure 4.9. The positive relationship means if, Perceived behavioral control increases by 1, Entrepreneurial Intention of the respondents will increase by 0.373.

**4.6 Chapter Summary**

This Chapter explains the process followed in gathering data for this study. The chapter also presented the finding in a systematic way which is guided by the research question. A discussion of the findings is provided in chapter five on the findings and a comparison of the same with the literature on the topic.
CHAPTER FIVE

5.0 DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a discussion, conclusion, and recommendation based on the findings of the study. The discussion is made such that it links the study findings with the literature review in Chapter two. The chapter also contains a section of recommendations for future study.

5.2 Summary

The purpose of this study was to determine the factors that influence entrepreneurial intention among Muslim undergraduate students. The study was guided by the following research objectives: Personal attitude and entrepreneurial intention, subjective norm and entrepreneurial intention, perceived behavioral control and entrepreneurial intention.

A descriptive research design was used to gather data from both juniors and senior undergraduate Muslim University students, through the questionnaires handed out. The data analyzed was used to understand the influence of the study on the target population. The questionnaire contained five sections. These sections covered the Background Information, Personal attitude and entrepreneurial intention, Subjective Norm and entrepreneurial intention, Perceived Behavior Control and entrepreneurial intention. The selected target population of this study consisted of United States International University-Africa undergraduate students in Nairobi. A sample size of 120 respondents participated in the study recording a 100% response rate. The data analyzed consisted of both open-ended and closed ended questions and the results were presented in means, percentages, and frequencies in the form of graphs and tables.

Personal Attitude was also found to have a positive and statistically significant relationship with Entrepreneurial Intention. It is found to have a significant influence on Muslim student’s intention to start a venture. Most of the respondent parent were self-employed which translate to the student high level of exposer to business, student generally had positive attitude toward entrepreneurship due to their practical experience. Quite several students are also willing to venture into as soon as the resources are available.
Subjective norm was found to have a positive and statistically significant relationship with Entrepreneurial Intention. This is because the respondent generally believed that their family, friends, and colleagues are more than willing to offer adequate support for the entrepreneur to succeed. They also have societal pressure to be self-independent.

Per our findings, Perceived behavioral control has a significant impact on entrepreneurial intention among Muslim undergraduate students. Generally, students perceived that it is easier to become an entrepreneur, and believed that they have what it takes to succeed.

5.3 Discussion

This section presents the findings of the study as per the research objectives of the study.

5.3.1 Personal Attitude and Entrepreneurial Intention

The findings from the study uncover that majority of the respondents have a positive personal attitude towards entrepreneurship. Furthermore, the majority of the students are more than willing to venture into business among all possible options. The personal attitude in this study simply refers to the perception of the students on the advantages, satisfaction, and attractiveness of entrepreneurship.

Students who have family members who are exposed to the business had a higher intention to become an entrepreneur, this can help the student build confidence as well as knowledge and experience of starting a business. Students who were exposed to the family business were as well ready to engage in entrepreneurship. This shows that attitude of the student toward the family business could either positively or negatively affect the influence on their entrepreneurial intention.

According to Dahalan, Jaafar and Mohd Rosdi (2015) Attitude toward financial rewards was found to have significant influence to entrepreneurial intention. Although the significant value is small (p<.10), the findings are in line with Engle et al. (2010). Engle and colleague have studied the ability of Ajzen’s Theory of Planned Behavior to predict the entrepreneurial intent in 12 countries as identified in the globe project. The finding of the study was that the desirability for wealth in Ghana was a significant predictor of entrepreneurial intention. Another important finding was that personal attitude toward start-up was found to have contributed to entrepreneurial intention. The rural community may only consider engaging in
entrepreneurial opportunity when they believed it offers unique benefits such as wealth and life satisfaction.

Personal attitude and entrepreneurial intention are strong predictors of an individual’s intention to start a venture. 79% of the respondents have a strong intention of starting a business in the nearest future and 67% would rather choose to be an entrepreneur than various other options. According to Kisolo (2015) students generally, consider starting their own venture after graduation and are willing to look for opportunities even on the job assigned to them. Furthermore, students would start their own business if they have the resources as well as the idea on how to run it. The students felt that they have both the required skills and mental maturity to engage in entrepreneurship and liked to own their successful businesses than being salaried. This shows that most students on average have a need to achieve some entrepreneurial goals in their professional career. The findings agree with the findings of do Paço, Ferreira, Raposo, Rodrigues, and Dinis (2011) that need for achievement, self-confidence, and personal attitude affects entrepreneurial intention among secondary students. Need for achievement, risk taking among others are key predictors of personal attitude to entrepreneurial intention. The need for achievement can positively influence an individual character to continue striving to build him own venture even in the period of uncertainty, the individual is ready to take risk to ensure his needs are achieve.

5.3.2 Subjective Norm and Entrepreneurial Intention

Subjective norm is significant in prediction entrepreneurial intention, this finding has very similar outcome all over the globe. The role of the family, friends, and the society, in general, cannot be undermined. The higher the level of supports from parents, family, friends, and colleagues surrounding them, the better the entrepreneurial their intention is. It is found in the literature that, the role of friends and roles models is prominent in influencing the decisions to become an entrepreneur (Altinay, 2012; Nanda & Sorensen, 2006; Yurtkoru et al., 2014; Zapkau et al., 2015).

Shapero reasoned that personal attitude or intention towards entrepreneurship rest on exogenous factors like culture, demographics, traits, social and financial support. Prior exposure to entrepreneurial activity would be included as one such factor. Prior exposure could be in the form of early exposure to a family business, which influences intentions
towards entrepreneurial. The research found that those who reported a positive view of this family’s business experiencing a high entrepreneurial Intention (Krithika & Venkatachalam, 2015).

From the findings, the subjective norm is key in predicting Muslim entrepreneurial intention among undergraduate student. However, previous studies that tested this theory (Liñán, Urbano, & Guerrero, 2011; Liñán & Chen, 2009) indicated that subjective norms do not really predict entrepreneurial intention but nevertheless have an indirect influence by means of personal attraction and perceived behavioral control. These findings support those in Krueger et al. (2000) and (Nishimura, 2011). Equally, other findings reported full backing for the Theory of Planned Behavior with regard to the three antecedents of entrepreneurial intention (Mueller, 2011; Angriawan, Conners, Furdek & Ruth, 2012; Otuya, 2013).

From the finding, we can observe that Muslim student give more value to the perception of their closest family, friends, and colleagues, meaning that the influence of subjective norms exists among the respondents. The perception from the closest family that the respondents give more value is supported by Ajzen’s (1998) study where such perception would reinforce the respondent’s likelihood of becoming an entrepreneur. Some other studies also found that family plays a significant role in career choice (Krithika & Venkatachalam, 2015). Nelson and Shapero and Sokol’s supporting the other two items i.e., give more value to the perception of closest friends and perception from people that are important towards their self-employment. Shapero feels that family, friends are considered as the key influencing individuals on influencing whether or not a person decides to start a new business venture.

Pressure from family members is most influential factor in establishing the entrepreneurial intention of a person under the subjective norm. The pressure from members to engage in a certain behavior is to build ones confidence, knowledge and hand on skills to actually pursue their entrepreneurial desire, the families are often in a situation to offer various form of support to the student to succeed.

From the findings, the most respondent families were self-employed, in such a case where the parents themselves are entrepreneurs, the parent becomes role models for their children and the youth in general. Due to the level of exposure, students are able to gain more respect from their colleagues as they are more experienced and knowledgeable. According to Krithika
(2015), all important matters consigning business are discussed in the family and the children are engaging as they work together to achieve the business objective. Success in family business makes the younger generation feel attracted to entrepreneurship as a career choice.

5.3.3 Perceived Behavioral Control and Entrepreneurial Intention

Perceived behavioral control was found to have a significant impact on entrepreneurial intention among Muslim undergraduate students. Hence, if the students perceived or believe that it is easier to become an entrepreneur, it will highly motivate them to become one. This also increases the chances of the student to succeed, as well as the level of willingness to be independent. This was demonstrated by the students’ determination and confidence in their own actions, ensuring plans work as anticipated and confidence in their skills and abilities to start and run businesses.

The students who expressed their confidence in their abilities to exploit opportunities and work to attain their targets have a higher entrepreneurial intention. These results show that those students had some willingness to put some things under their control which influenced their entrepreneurial intentions too. The results agree with the findings of Luthans et al. (2006) who found that individuals with an internal locus of control were likely to positively face challenges and difficulties, and they resolve those hindrances by seeking constructive solutions. The same results were obtained by Hsiao et al. (2015) who held that perceived behavioral control had a positive, substantial influence on entrepreneurship among managers of all levels.

Perceived behavioral control has less significant in predicting entrepreneurial intention in areas where uncertainty avoidance is high, persons who feel less capable of handling the uncertainty of start-ups, even after possessing the necessary skills have a lower entrepreneurial intention. Thus, perceived behavioral control would be a weak predictor of entrepreneurial intention in those areas than in areas of lower uncertainty avoidance (Liñán & Chen, 2009). However, it is contended that persons with a high-risk propensity are probably able to anticipate experiencing less debilitating anxiety about an entrepreneurial career, perceive a healthier sense of control over results, judge the likelihood of receiving positive rewards more highly, and thus possess higher perceived.
Findings indicated that since perceived behavioral control also determines the decision to start up a business. Students who are more convinced that start-up is not a problematic task for them are more inclined to create a new venture. This is mainly because of the student feeling confident and has a positive mindset that will guide them to the success of the venture. They believe they have what it takes. As the findings indicated, most students are comfortable and with the process of starting up a venture, they perceive the process is difficult but it is within their control. This is related to that fact that most respondents is exposed to family business which has mentally prepared them for their own. Findings indicated that Muslim student that believed it is easy for them to start up or manage an entrepreneurial activity have a higher chance of succeeding due to their positive mental believe. They also perceive to have the practical skill to start their own venture.

5.4 Conclusions

5.4.1 Personal attitude and entrepreneurial intention

The study concludes personal attitude influences the entrepreneurial intentions of the Muslim students. Mainly because student strongly believes that being self-employed is the only option available. Students have a high sense of awareness for the need for achievement, the desire to identify an opportunity and succeed. The study also concludes that students are generally satisfied with being an entrepreneur. With available resources, the students are willing to take a risk in starting a business. And believe that a career in entrepreneurship is more attractive than been employed.

5.4.2 Subjective norm and entrepreneurial intention

The study concludes that subjective norms are a significant predictor of student intention to become an entrepreneur. The general perception, experiences, and information that students receive from those around them play a major role in determining their intention to become an entrepreneur.

5.4.3 Perceived behavior control and entrepreneurial intention

The study notes that perceived behavioral control influences the Muslim student entrepreneurial intentions of undergraduate students. This was evident by the level of
enthusiasm to start their own business to exercise control over, desire to control their plans and activities, ability to exploit opportunities among others.

5.5 Recommendations

5.5.1 Recommendation for improvement

5.5.1.1 Personal Attitude and Entrepreneurial Intention

As reflected from the study, it is evident that personal attitude is the single most important predictor of one’s entrepreneurial intention. Personal attitude must do with the student determination to learn and acquire skills and knowledge to start a business. Therefore, this reflects the need for the government, universities and other stakeholders to ensure that the youth admire starting their own venture. This can only happen if the youth are exposed to business.

5.5.1.2 Subjective Norm and Entrepreneurial Intention

From the results, it is evident that the subjective norm is key for student intention to establish a venture. Support from family members, friend’s colleagues, and mates were highly rated. The perception of stakeholders in the subjective norm is key to the success of an entrepreneur. Therefore, it is important for both the public and private institutions to engage the society on the importance of entrepreneurship.

5.5.3 Perceived Behavior Control and Entrepreneurial Intention

From the result, it is evident that Muslim student in United States International University-Africa are confident and ready to start up a business. They believe they have the practical skill to ensure that a venture succeeds. It is key for the university and other interested institution to ensure that the confidence level is maintained, and also investigate more on what increase the perceived behavioral control to an optimum level.

5.5.2 Recommendation for Future Studies

The study premised on the theory of planned behavior which has three variables in the study. It is therefore recommended that other studies be done to unearth more on the topic using
another variable. This will ensure more reliability and accuracy of the data as well as the results. The study was carried out only one university, this means that the results of this study are skewed to the perceptions, believe and culture of the university. It is suggested that such a study be done in other universities to increase the statistical relevance of the study and more reliable results.

REFERENCE


Bönte, W., & Jarosch, M. (2011). Gender differences in competitiveness, risk tolerance, and other personality traits: Do they contribute to the gender gap in entrepreneurship?


Koe, J., Nga, H., & Shamuganathan, G. (2016). Start Up Intentions Linked references are available on JSTOR for this article: The Influence of Personality Traits and Demographic Factors on Social Entrepreneurship Start Up Intentions, 95(2), 259–282.


and Enterprise Development 10 (2-3), 114-128.


December 12, 2016

P.O Box 14634-00800.

Nairobi

Email: uthmansaleh@gmail.com

Dear Respondent,

RE: ENTREPRENEURSHIP RESEARCH QUESTIONNAIRE

I am a graduate student at the United States International University – Africa pursuing a Masters of Business Administration program. I am currently conducting a research on determining the factors that influences entrepreneurial intentions among Muslim university students in Kenya.

I hereby request your assistance in filling in the provided questionnaire. The questionnaire is a tool used to achieve a research objective. This is an academic research and confidentiality will be strictly adhered to. Kindly spare your few minutes to fill the questionnaire attached.

Yours Sincerely,

Usman Saleh Usman
APPENDIX II: QUESTIONNAIRE

The purpose of this study is purely academic and your participation is entirely voluntary and you retain the right to withdraw at any time. All individual responses will be held in strictest confidence and only group data will be reported. Thank you for agreeing to participate in this questionnaire. In case you may need a preview of the report of this work, you can give your email…………………………..

Instructions: please answer each question to the best of your ability. Remember, all responses are completely confidential and only group data will be reported.

SECTON ONE: PERSONAL DATA

1. Age: (20-25) …… (26-30) …… (30 and Older) ……
2. Gender: Male--------Female---------
3. Sects: (Sunn)…… (Shia) ……….. (Ahmadi)………
4. Place of birth: ………… Place of residence: …………………………
5. Degree level undertaking: Undergraduate (………)
6. Area of Concentration/Major……………………………………………………………………
7. Have your parents ever been self-employed or the owner of a Small or Medium-sized Enterprise (SME)? Yes ( ) No ( )
8. If yes: How long (number of years) ………………………
9. Have ever been exposed to family business in your family?  Yes ( ) No ( )
10. How can you classify your family background economically?  Low class (…)  Middle class (…)  High class
### SECTION TWO

11. Indicate your level of agreement with the following sentences marking the “box” that best reflects your response; 1 (total disagreement) to 7 (total agreement).

<table>
<thead>
<tr>
<th>PA1</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being an entrepreneur provides more advantages than disadvantages to me</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PA2</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>A career as an entrepreneur is attractive for me</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PA3</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>If I had the opportunity and resources, I’d like to start a business</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

<table>
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<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being an entrepreneur would bring great satisfactions for me</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
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<th>4</th>
<th>5</th>
<th>6</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Among various options, I’d rather be an entrepreneur</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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</tbody>
</table>

12. Indicate your level of agreement with the following sentences marking the “box” that best reflects your response; 1 (total disagreement) to 7 (total agreement).

<table>
<thead>
<tr>
<th>SN1</th>
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<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your close family</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<table>
<thead>
<tr>
<th>SN2</th>
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<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your friends</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your colleagues and mates</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<td>☐</td>
<td>☐</td>
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</tbody>
</table>
13. Indicate your level of agreement with the following sentences marking the “box” that best reflects your response; 1 (total disagreement) to 7 (total agreement).

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>PBC1</strong></td>
<td>Start a business and keep it working would be easy for me</td>
<td></td>
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<tr>
<td><strong>PBC2</strong></td>
<td>I’m prepared to start a viable business</td>
<td></td>
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<tr>
<td><strong>PBC3</strong></td>
<td>I can control the process of creating a new business</td>
<td></td>
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<tr>
<td><strong>PBC4</strong></td>
<td>I know the necessary practical details to start a business</td>
<td></td>
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<tr>
<td><strong>PBC5</strong></td>
<td>I know how to develop an entrepreneurial project</td>
<td></td>
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<tr>
<td><strong>PBC6</strong></td>
<td>If I tried to start a business, I would have a high probability of succeeding</td>
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</tbody>
</table>

14. Indicate your level of agreement with the following sentences marking the “box” that best reflects your response; 1 (total disagreement) to 7 (total agreement).

<table>
<thead>
<tr>
<th></th>
<th>1</th>
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<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EI1</strong></td>
<td>I’m ready to do anything to be an entrepreneur</td>
<td></td>
<td></td>
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<tr>
<td><strong>EI2</strong></td>
<td>My professional goal is becoming an entrepreneur</td>
<td></td>
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<tr>
<td><strong>EI3</strong></td>
<td>I will make every effort to start and run my own business</td>
<td></td>
<td></td>
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<tr>
<td><strong>EI4</strong></td>
<td>I’m determined to create a business in the future</td>
<td></td>
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<tr>
<td>EI5</td>
<td>I have very seriously thought of starting a business</td>
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</tr>
<tr>
<td>EI6</td>
<td>I’ve got the business intention to start a business some day</td>
<td></td>
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</tbody>
</table>

THANK YOU