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INFLUENCE OF PSYCHOLOGICAL TRAITS ON THE ENTREPRENEURIAL INTENTION OF BUSINESS EDUCATION STUDENTS IN UNIVERSITIES IN ONDO AND EKITI STATES

BY

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Abstract

The study focused on the influence of psychological traits on the entrepreneurial intention of business education undergraduates in Ondo and Ekiti States. A descriptive research design was used for the study, two research hypotheses guided the study. The population of this study comprised 1,282 business education undergraduates from the universities in Ondo and Ekiti states. A proportionate sampling technique was used to arrive at 642 business education undergraduates as a sample. The questionnaire was the instrument used; linear regression was used for the hypotheses at 0.05 level of significance. It was revealed that self-efficacy and risk-taking propensity significantly influenced the entrepreneurial intention of business education undergraduates ($B = 0.58$, $t_{(640)} = 13.13$, $P = 0.000$ and $B = 0.42$; $t_{(640)} = 11.85$, $P = 0.000$). The study concludes that by focusing on these psychological traits within educational frameworks, institutions can better prepare students to engage in entrepreneurial activities. It was recommended that self-efficacy must be developed by helping students build confidence in their abilities through achievable goals and successes. Also, undergraduates should be taught to embrace challenges and view failures as learning opportunities.

Keywords: *Psychological traits, Entrepreneurial intention, Self-efficacy, risk-taking propensity.*

Introduction

The whole world has turned into a global village as a result of technological development. This technological development no doubt has a devastating effect on employment in developing countries, Nigeria inclusive. There had been a drastic reduction in employment in Nigeria. Every year, our tertiary institutions turn out graduates without corresponding employment opportunities. Some of these youths may get involved in social vices like kidnapping, armed robbery, cattle rustling, and cybercrimes, among others. Currently, many unemployed graduates in Nigeria seem to lack the motivation to embark on an entrepreneurial career by establishing their businesses.

Entrepreneurship is acknowledged as a crucial element in a country's economic progress due to its ability to generate job prospects for the sizable and skilled young population. Entrepreneurship is vital in empowering individuals and mitigating unemployment rates (Iro-Idoro & Iro-Idoro, 2016). Entrepreneurship identifies promising business opportunities and efficiently combines resources to provide profitable products or services. It represents a

positive attitude focusing on seizing opportunities rather than dwelling on risks. It functions to identify and convert opportunities into profitable business ventures. Entrepreneurship is producing innovative ideas, identifying economic or business opportunities, and then using one's talents and abilities to assemble the required resources to realize these opportunities. According to Moa-Liberty, Tunde and Tinuola (2016), entrepreneurship creates and develops financial resources. Entrepreneurs, also referred to as such, accomplish this by operating competitive businesses and implementing innovative tactics. Entrepreneurship is crucial in stimulating economic growth and is a primary force behind economic progress. The mechanism is generally recognized for creating employment, generating income, alleviating poverty, and promoting wealth creation (Bux & Honglin, 2005).

To address this unemployment problem, government has implemented measures through relevant authorities to ensure that entrepreneurship education is provided in all tertiary institutions. Engaging in entrepreneurship-driven occupations offers individuals ample prospects for autonomy and increased financial autonomy, fostering innovation, employment expansion, and general economic progress (Ahmed et al., 2010). Despite the many benefits that entrepreneurship brings to an economy, many Nigerian adolescents choose to move between various organizations and ministries to pursue white-collar jobs, which are scarce and often non-existent.

Psychological qualities, called personality traits, are increasingly used to explain entrepreneurial activity and intention. According to Abdul-Kadir, Salim, Kamarudin, and Melaka (2018), psychological qualities are conceptualized as constructs that elucidate patterns in an individual's behavior. Several psychological traits substantially influence the decision to choose entrepreneurship as a career option. Several characteristics that could indicate entrepreneurial ambition have been identified by experts (Vijeyan et al., 2015; Mohammad, 2018). Psychological attributes relevant in this context include the ability to tolerate ambiguity, having an internal locus of control, a strong desire for achievement, self-efficacy, innovation, and willingness to take risks. However, this study examines two well-established characteristics that are believed to be indicators of a person's likelihood of becoming an entrepreneur during their undergraduate years' self-efficacy and risk-taking propensity.

Self-efficacy is a psychological trait that might serve as an indicator of an individual's inclination toward entrepreneurship. Self-efficacy is a psychological characteristic related to an individual's belief in their ability to perform a specific task effectively. Iro-Idoro and Iro-Idoro (2015) define self-efficacy as the confidence individuals have in their capacity to attain desired performance levels and exercise influence over the circumstances that impact their lives. Entrepreneurial self-efficacy refers to an individual's belief in their ability to create and manage a firm effectively. Self-efficacy is the assessment made by an individual regarding their ability to successfully perform a specific business task, which is determined by their confidence in their skills and potential to achieve a positive outcome. Vijayan, ShishiKumar, Abd Kadir, and Zabir (2015) argue that self-efficacy enhances entrepreneurial intent by emphasizing the importance of self-perception in influencing intention. Self-perception refers to an individual's subjective evaluation of their skills and inclinations. Therefore, if individuals perceive a specific activity to be above their capabilities, they will refrain from acting.
Various researches have consistently demonstrated that self-efficacy is a reliable and enduring indicator of entrepreneurial intention (Iro-Idoro & Iro-Idoro, 2015; Moa-Liberty et al., 2016; Vijeyan et al., 2015). Self-efficacy significantly impacts an individual's inclination to initiate

an activity, the level of effort they invest in it, and their dedication to completing it. Another psychological trait that helps forecast students' inclination towards entrepreneurship is their willingness to take chances and their self-assurance in their abilities. Entrepreneurs are sometimes characterized as those willing to participate in ventures that involve a certain degree of unpredictability or the potential for monetary setbacks. Entrepreneurs must have a significant ability to accept and handle risks, as they encounter more hazards than the general population. Their propensity to tolerate danger significantly impacts their business ambitions. Risk propensity is a psychological trait that measures an individual's inclination to enter assessed risks and aggressively pursue achievable objectives willingly. The concept of risk propensity, as defined by Francoise, Donghong, and Janvier (2017), pertains to the tendency to make decisions under circumstances that are difficult to predict. It displays an individual's willingness to take risks when commercial decisions are unclear. There is a strong correlation between the inclination to take risks and the personality traits associated with entrepreneurship. People with a high inclination towards risk are more prone to taking risks, boosting their likelihood of finding opportunities.

Nigeria, a prominent African nation, has the most significant number of young folks who require effective mobilization and empowerment for economically lucrative pursuits (Nwabufo, 2015). Based on the facts presented, many Nigerian teenagers and students need more motivation to engage in entrepreneurial pursuits despite their willingness to participate. Consequently, this can be attributed to an unfavourable business environment with inadequate initial finance and a need for more technical knowledge. They prefer to be employed by organizations rather than self-employed. Moreover, deliberate behaviors that are carefully strategized, intricate, and undetected can be reliably predicted, thereby establishing intention as the most dependable indicator. Bux and Honglin (2015) describe entrepreneurial intention as the cognitive state that impacts and guides individuals' actions toward establishing and implementing new business initiatives.

Statement of the Problem

The need to be more focused among youths on entrepreneurial aspirations is a great challenge in developing countries, including Nigeria. Universities turn out graduates annually without corresponding employment opportunities. This difficulty affects the graduates and makes it difficult for new job seekers to find employment. The obstacles encountered by these young individuals may be a result of a deficiency in entrepreneurial aspirations which can occasionally compel them to engage in illegal acts such as ritual killings, human trafficking, and cybercrimes among others. This suggests that undergraduates need more entrepreneurial aspirations and are not inclined to participate in entrepreneurial endeavors or pursue entrepreneurial careers.

Purpose of the Study

This study sought to examine the influence of:

1. self-efficacy on the entrepreneurial intention of business education undergraduates in Ondo and Ekiti States.
2. risk-taking propensity on the entrepreneurial intention of business education undergraduates in Ondo and Ekiti States.

Research Hypotheses

The following null hypotheses were formulated and were tested at 0.05 level of significance:

1. There is no significant influence of self-efficacy on entrepreneurial intention of business education undergraduates in Ondo State and Ekiti State.
2. There is no significant influence of risk-taking propensity on the entrepreneurial intention of business education undergraduates in Ondo State and Ekiti State.

Methodology

The study adopted a descriptive research design, and a questionnaire was the instrument used for data collection. The population of the study comprised 1282 business education undergraduates from the universities in Ondo State and Ekiti State offering business education, a proportional sampling technique was used to arrive at a sample of 642 business education undergraduates. The instrument was validated by three experts from Ekiti State University, Ado Ekiti. The researcher with the help of two research assistants administered the questionnaires on the respondents which were collected immediately. The data collected for the study were analyzed using mean and standard deviation for the research questions while linear regression was used for the hypotheses at 0.05 level of significance.

Test of Hypotheses

$H_0$1: There is no significant influence of self-efficacy on the entrepreneurial intention of business education undergraduates.

Table 1: Summary of Regression Analysis of the influence of self-efficacy on entrepreneurial intention of business education undergraduates.

Model	N	R	R Square	Adjusted R Square	F-cal.	P-value
1	642	0.461	0.212	0.211	172.505	0.000

Dependent Variable: Entrepreneurial Intention
Source: Field Survey 2023.

Table 1 presents a concise overview of the regression findings on the impact of self-efficacy on the entrepreneurial intention of undergraduate students studying business education. The findings demonstrate a significant positive correlation (R = 0.461) between self-efficacy and entrepreneurial intention. Additionally, the R-squared value of 0.212 indicates that the independent variable (self-efficacy) accounts for 21.2% of the variability in the dependent variable (entrepreneurial intention). Therefore, this study demonstrates that there is a strong correlation between self-efficacy and the entrepreneurial intention of undergraduate students studying business education ($F_{(640)} = 172.51$, $p = 0.00$).

Table 2. Table of Coefficients

	Unstandardized Co-efficient		Standardized Co-efficient		
Model	B	Std. Error	Beta	T	Sig.
1 (Constant	1.467	.153		9.603	.000
Self-Efficacy	.579	.044	.461	13.134	.000

Dependent Variable: Entrepreneurial Intention
Source: Field Survey 2023.

The statistical analysis shown in Table 2 demonstrates that self-efficacy has a considerable impact on the entrepreneurial intention of business education undergraduates. The regression coefficient (B) is 0.58, the t-value is 13.13 with 640 degrees of freedom, and the p-value is 0.000. At a significance level of 5%, the results reveal that the regression equation shows a substantial influence of self-efficacy on the entrepreneurial intention of business education students. According to this, the null hypothesis was disproven, and it was determined that self-efficacy had a significant impact on the entrepreneurial intention of business education undergraduates in universities in Ondo and Ekiti States.

$H_0$2: There is no significant influence of risk-taking propensity on the entrepreneurial intention of business education undergraduates

Table 3: Summary of Regression Analysis of the influence of risk-taking propensity on entrepreneurial intention of business education undergraduates.

Model	N	R	R Square	Adjusted R Square	F-cal.	P-value
1	642	0.424	0.180	0.179	140.397	0.000

Dependent Variable: Entrepreneurial Intention
Source: Field Survey 2023.

Table 3 presents the findings of a regression analysis that examined the impact of risk-taking propensity on the entrepreneurial intention of business education undergraduates. The results indicate a positive relationship between risk-taking propensity and entrepreneurial intention, with a correlation coefficient R of 0.424. The R-squared value of 0.180 suggests that risk-taking propensity explains 18% of the variation in entrepreneurial intention. Therefore, these findings provide strong evidence that risk-taking propensity is significantly associated with the entrepreneurial intention of business education undergraduates ($F_{640} = 140.40$, $p = 0.00$).

Table 4. Table of Coefficients

	Unstandardized Co-efficient		Standardized Co-efficient		
Model	B	Std. Error	Beta	T	Sig.
1 (Constant	2.066	.119		17.347	.000
Risk-taking Propensity	.422	.036	.424	11.849	.000

Dependent Variable: Entrepreneurial Intention
Source: Field Survey 2023.

The statistical analysis in Table 4 demonstrates that risk-taking tendencies have a substantial impact on the entrepreneurial intention of undergraduates in business education ($B = 0.42$, $t(640) = 11.85$, $P = 0.000$). At a significant level of 5%, the data suggests that the regression equation shows a substantial influence of risk-taking tendency on the entrepreneurial intention of business education undergraduates. Consequently, the null hypothesis was disproven, leading to the conclusion that the propensity to take risks has a substantial impact on the entrepreneurial intention of undergraduate students studying business education in universities located in Ondo State and Ekiti State.

Discussion of Findings

The research findings suggest that self-efficacy has a beneficial influence on entrepreneurial performance. Studies indicate that self-efficacy significantly influences the degree of entrepreneurial achievement in individuals. This implies that students' self-confidence in their capacity to handle and govern a company significantly influences their intention to pursue entrepreneurship. The results are consistent with the study conducted by Usman and Nabilla (2020), which concluded that self-efficacy has a favourable and substantial influence on entrepreneurial inclination. Li-Yu and Jian-Hao's 2019 study revealed a noteworthy and favorable correlation between entrepreneurial self-efficacy and entrepreneurial ambitions. This study supports the conclusions of Hamzehei et al. (2022), who similarly showed that entrepreneurial self-efficacy had an impact on the entrepreneurial inclinations of students.

The study discovered that the extent to which undergraduate business students are willing to take risks substantially impacts their inclination to pursue entrepreneurship. The statistics revealed a positive relationship between risk-taking propensity and entrepreneurial intention, with a regression coefficient (B) of 0.42. The t-value of 11.85, with 640 degrees of freedom, indicates a highly significant relationship. The p-value of 0.000 further supports the vital statistical significance of the findings. This study suggests that the inclination of students to embrace risk significantly influences their choice to engage in entrepreneurship. This is because entrepreneurs inherently possess a mindset characterized by a lack of fear when initiating ventures that entail significant risks. This finding aligns with the study conducted by Ilevbare et al. (2022), which demonstrates that a tendency to partake in risky behaviors highly correlates with entrepreneurial aspirations among undergraduate students. Abodunde and Akinbo (2022) discovered a noteworthy correlation between the propensity for risk-taking and the desire to participate in entrepreneurial endeavors. Similarly, the study conducted by Indrawati et al., (2021) also discovered a significant influence of innovativeness and propensity for risk-taking on entrepreneurial intention. These findings align with the results of our inquiry. Yaser and Mohammad (2022) found compelling evidence establishing a robust correlation between entrepreneurial ambition and the inclination to take risks. The assertions made by Phan et al. (2021), propose that there is no distinct correlation between the inclination to take risks and the drive to participate in entrepreneurship.

The t-test result $t_{(640)} = 0.08$, $P > 0.05$ indicates no statistically significant difference in the level of entrepreneurial intention between male and female business education undergraduates. This finding suggests that their gender does not influence the propensity for entrepreneurship among undergraduate students pursuing business degrees. Research indicates that male and female undergraduate students exhibit similar entrepreneurial interests. The results aligned with the research conducted by Konutgan (2022), indicating no statistically significant disparity in entrepreneurial intention among male and female undergraduate students. Mahlaole and Malebana (2022) conducted research that found no gender disparity in students' entrepreneurial ambition and attitude toward entrepreneurial efforts. The conclusion is consistent with the results of our inquiry.

Conclusion

The findings of this study imply that enhancing self-efficacy and risk-taking propensity among business education undergraduates is crucial for fostering entrepreneurial intentions. The study concludes that by focusing on these psychological traits within educational frameworks,

institutions can better prepare students to engage in entrepreneurial activities. This approach not only empowers individuals to pursue business ventures with confidence but also contributes to addressing unemployment issues in Nigeria. Encouraging a mindset that embraces challenges and views failures as learning opportunities can lead to a more vibrant entrepreneurial culture, ultimately driving economic growth and innovation in the region.

Recommendations

The following recommendations are made based on the findings:

1. Lecturers should develop students' self-efficacy by helping students build confidence in their abilities through achievable goals and successes. This can be done through the invitation of successful entrepreneurs to share their experiences and provide insights into the entrepreneurial journey.
2. Lecturers should teach students to embrace challenges and view failures as a learning opportunity. This will encourage more graduates to start their businesses confidently without being afraid about the potential risks they may encounter.

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