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EFFECT OF PSYCHOLOGICAL FACTORS ON ENTREPRENEURIAL INTENTION AMONG FINAL YEAR STUDENTS OF GOMBE STATE POLYTECHNIC, BAJOGA

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Abstract

The aim of this study is to investigate the influence of psychological factors (Self-efficacy, risk-taking propensity, locus of control, innovation and need for achievement) on entrepreneurial intention among final year students of Gombe State Polytechnic, Bajoga. A few 205 final year students of Gombe state polytechnic, Bajoga were chosen using simple random sampling and the data were analysed with use of descriptive and inferential statistical method. The descriptive analysis was used to analyse the demographic data of the respondents. From the inferential results, correlation analysis showed that all psychological factors; self-efficacy, risk taking propensity, locus of control, innovation and need for achievement were correlated with entrepreneurial intention. While result of the simple regression indicates that only locus of control and need for achievement have significant effect on entrepreneurial intention, while self-efficacy, risk taking propensity and innovation do not have effect on entrepreneurial intention. A major finding of the study shows that entrepreneurial intention of graduating students from polytechnics is not adequately influenced by psychosocial factors further

actions are still needed from the institutions, regulatory authorities, and government. Finally, the study concludes that government should create more research institutes and designated certain Polytechnics for research and development around entrepreneurship development.

Keywords: Psychological Factors, Entrepreneurial Intention, Government, Students, Entrepreneurship.

Introduction

Entrepreneurship and new venture creation globally has been recognised as a vehicle for job creation, income generation and poverty alleviation (Azhar et al., (2014). Therefore, many countries including Nigeria have embraced entrepreneurial activities to reduce unemployment and poverty. In recognising this, Akhuemonkhan et al. (2013) and Ramoni (2016) opined that Nigerian government had mandated colleges, polytechnics and universities to offer entrepreneurship courses to their students and to set up centres for entrepreneurship development and programmes aim at preparing both undergraduate and graduate students to be future entrepreneurs. Moreover, adopting entrepreneurship education in the tertiary institutions is to equip graduates to be self-reliance and to achieve faster economic development in the country (Akpan, Effiong, & Ele, 2012).

The rate of graduate unemployment in Nigeria has persistently been on the increase, despite the enormous endowment of the country with human and natural resources. However, graduate unemployment is not peculiar to Nigeria or developing nations; it is indeed a long-standing global phenomenon hence it has been a common trend in many countries to find graduates of universities not able to secure jobs several years after graduation (Aboho, Gladys, & Aleru, 2018). In tackling the global crisis of graduate unemployment, policy makers and stakeholders in developed countries such as England, USA, and Germany, advocated a refocus of educational systems towards acquisition of vocational and technical skills to enhance smooth transition into jobs for school leavers particularly graduates of universities. This owes to the fact that education is important to the development of any society particularly because the goals of wealth creation, poverty reduction and value re-orientation can only be attained and sustained through an efficient educational system which impacts relevant skills, knowledge, capacities, attitudes and values into individuals (Hsia et al., 2015).

Several policies and programmes towards entrepreneurship development have been put in place by government at all levels, that includes; the National Directorate of Employment (NDE), National Economic Empowerment Development Strategy (NEEDS), Small Industries Credit Committee (SICC) that is responsible in providing financial assistance, National Economic Reconstruction Fund (NERFUND), Small and Medium Enterprises Loan Scheme (SMELS), Peoples' Bank, Small and Medium Enterprises Development Agencies of Nigeria (SMEDAN), Subsidy Re-imbursement EmpowermentProgramme (SURE-P), Youth Enterprise with Innovation in Nigeria (You Win). Hence, with all the policies, and the support programmes put in place by the government and with effort put in by the universities to encourage entrepreneurship spirit among graduates through entrepreneurship education, only few graduates have been known to consider career in entrepreneurship, even when the financial support is available. However, the menace of acute unemployment led to social, economic, political and psychological consequences, such as cyber-crimes, advanced fee fraud, robbery, terrorism and so on (Akwara et al., 2013).

The study was necessitated because of the low entrepreneurial intention among under graduates and graduate students which brings about low level of graduate entrepreneurs, resulting to unemployment and poverty among our teaming youth in Gombe State, Nigeria. According to Demirguc-Kunt et al. (2014) the phenomena of unemployment and poverty are surging in Nigeria. Statistics from National Bureau of Statistics (2023) Q1 indicate that Nigeria's unemployment rate plunges to 4.1% and unemployment amongst those with post-secondary education was highest at 9.1% in the Q4 of 2022. This has motivated the researchers to embark on this research work to investigate the effect of psychological factors on entrepreneurial intention through determining the general level of entrepreneurial intention and specific levels of entrepreneurial intention among the final year students of Gombe State Polytechnic, Bajoga, Gombe State, Northern Nigeria and even the country at large.

The remaining part of the paper consists of the following sections. Sections two and three dwell on Literature review and methodology respectively, while section four is the analysis of data and lastly is the discussion of findings, conclusion, and recommendations.

Literature Review

The Concept of Entrepreneurship

Entrepreneurs are considered as people with a high level of passion, and as risk takers in terms of creating economic prosperity, innovation, and new jobs, as well as developing the general welfare of economies (Gurbuz & Akyol, 2008). According to Segal (2005), being an entrepreneur is often seen as a career choice faced with in everyday life and business situations that are full of growing uncertainties, obstacles and failures associated with the process of establishing a new company.

The term entrepreneurship is basically described as the motivation and capacity of a person's skill to seize an opportunity or create a new value to set up a business and gain economic success on the proper subject (Soydan, 2016). Yurtkoru et al., (2014) mentioned that the best-known definition of entrepreneurship was that it is "an activity that includes the evaluation, discovery and utilization of changes to introduce new products and services, raw materials, markets, processes and ways of organizing through organizing efforts that previously had not existed**".** After providing definitions for entrepreneurship, another key concept that needs to be defined for the purposes of this study is entrepreneurial intention.

Entrepreneurship Intention

Eentrepreneurial intention mostly consists of ambition, inner guts, and the desire for autonomy (Zain et al., 2010). A person may possess all the required characteristics of an entrepreneur yet not make an attempt due to the absence of intentions (Ismail et al., 2009). Many have agreed that entrepreneurship has a link with behaviour and therefore entrepreneurial behaviour can be predicted by entrepreneurial intention (Al Halbusi et al., 2023). Entrepreneurial intention presumes that a new venture creation is purposely designed to conduct a behavior. Moreover, Moriano et al. (2012) stated that entrepreneurial intention was "the conscious state of mind that precedes action and directs attention toward entrepreneurial behaviors such as starting a new business and becoming an entrepreneur". Considering most of these definitions, in this paper, entrepreneurial intention is used to refer to a set of activities and initiatives undertaken with the purpose of starting a new business.

Entrepreneurship as an Intentional Behavior

The research findings by Krueger, Reilly, and Carsrud (2000) have proven that entrepreneurial intention is a compelling and undeniable determinant of the expression of entrepreneurial behaviour. Research such as Krueger (2007); Dell (2008) affirmed that entrepreneurial intentions offer priceless insights for researchers to gain better understanding of the entrepreneurial process, because entrepreneurial behaviour is better predicted, based on the determinants of entrepreneurial intentions. Krueger (2007) stated that intention serves as a mediating factor between expression of entrepreneurial behaviour and possible exogenous factors such as traits, skills, demographics, social, cultural, and financial support. Krueger (2007) proposed that intentions precede opportunity recognition and choice of business start-ups. Studies by Hindle and Moroz (2010) and Dell (2008) advocated that entrepreneurial intention model should be adapted to include entrepreneurship education, because the attitudes of individuals towards entrepreneurship, their self-efficacy and control beliefs are influenced by exposure to entrepreneurship education.

Role of Intention in the Process of New Business Formation

Many researchers have shown that entrepreneurship involves the process of exploitation, evaluation, and discovery of opportunities in introducing newprocesses, or products, accessibility to raw materials and new markets by means of organising efforts that werenot in existing before (Hindle & Moroz, 2010; Sarasvathy & Venkataraman, 2011).

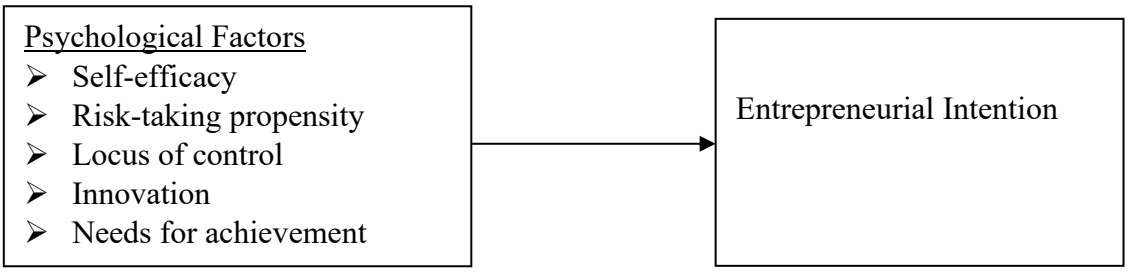
Hence, a person cannot embrace an entrepreneurship opportunity without the intention of doing it. Therefore, the entrepreneurial intention is an illustration of a future course of action. It's not simply an expectation or prediction of future actions but a proactive commitment (Thompson, 2009).

However, some researchers are of the view that not all human behaviour that is based on planned and conscious (Wegner, 2005). For example, Davidsson (2004) described two main channels for one to establish his/her own business. First, there are persons who certainly begin with an intention then followed with evaluation, exploitation, and search for entrepreneurship opportunity. The second, there are persons who may be opportune to develop products/services that are possibly needed in the market. Therefore, this group of individuals lack the intentionality well ahead of actually establishing the venture (Davidsson, 2004).

Variables in the study

Previous studies on entrepreneurship can be examined under three key types, thus functional, personality and behavioural methods (Cope, 2005). Hence, the functional methods study rational consequences of entrepreneurship within the economic theory, the personality methods study the personality traits of entrepreneurs referred to as 'psychological traits. While the behavioural methods study the procedure of how an entrepreneur observes and acts on the current opportunities (Koe et al., 2017). Therefore, the current study is in the psychological (Personality approach) and institutional (Behavioural approach).

Figure 1: Conceptual framework of the study



Psychological factors

Previous literature (Altinay et al., 2012; Chatterjee & Das, 2015) on entrepreneurship intention indicates that there are three factors influencing entrepreneurship intention, thus; personal profile (age, sex, experience, role model), individual characteristics (such as self-efficacy, confidence, need for achievement, need for independence, locus of control, risk-taking propensity), and contextual factors (education and environment). Therefore, in this study, the individual characteristics (Psychological factors) independent variables:

Self-efficacy: - The term self-efficacy was rooted from (Bandura, 1978) theory of social learning which described people's belief as their ability and capability to succeed in a particular duties/tasks. Self-efficacy refers to one's awareness of his or her own knowledge, abilities and capacity influencing his or her performance in executing certain behaviour. It is the opinion or belief that an individual has concerning his/her ability to perform a particular type of behaviour (Indrasari et al., 2018). Cromie (2000) assert that self-efficacy impacted on an individual's beliefs and intentions in a way different from their success in achieving personal goals.

Risk Taking Propensity

The risk-taking propensity is a significant variable in entrepreneurial process and refers to the propensity of a person to take or avoid risk when faced with situations which might involve an element of risk (Gürol & Atsan, 2006). Risk-taking propensity is defined by Brockhaus (1980) as the perceived probability of receiving rewards associated with the success of a proposed situation, which is required by an individual before he subject himself to the consequences associated with failure, the alternative situation providing less reward as well as less severe consequences that the proposed situation.

Locus of control: - Locus of control emphasis on an individual's view about the fundamental causes of events in one's life. Locus of control is an individual's characteristic that has an influence on entrepreneurial intention (Hisrich & Peters, 2002). The term locus of control is defined as a person's perception of his/her ability to influence events in life (Begley & Boyd, 1987). It is a characteristic that shows a person's sense of control over the outcomes, rewards, successes, or failures of their life.

Innovation

Barringer and Ireland (2006) opined that innovation is regarded as the primary function of entrepreneurship and the core of the entrepreneurship process, because major ingredients of entrepreneurial breakthrough include new product development, a new technology, new location, and a new market. According to entrepreneurship theory, entrepreneurs are required to distract/destroy the current economic structures and to build new ones through setting novel approaches into practice in a capitalist system (Lee et al., 2016).

Need for Achievement

The most significant characteristic identified among the psychological traits of an individual which have the longest history and a strong link with entrepreneurship is the need for achievement (Shaver & Scott, 1992). The need for achievement refers to a person's strong desire for success and also a strong fear of failure (Maina, 2013).

Theoretical Framework

This study seeks to explore the effect of Psychological Factors on Entrepreneurial Intention among final year students of Gombe State Polytechnic, Bajoga. Therefore, the theoretical underpinning of this study is derived from intention models.

Intention Models

The concept of entrepreneurial intention requires the use of a predictable and strong theoretical structure that can reflect start-up intentions. Different reviews and researchers have proposed various intention models, notable among these models are (Bird, 1988), Model further developed by (Boyd & Vozikis, 1994), the Shapero model (Shapero, 1982), which was validated by (Krueger et al., 2000), (Ajzen, 1988a) and (Davidson, 1995) model. Ajzen's theory of planned behaviour (TPB) was first postulated by (Ajzen, 1988b). The theory emphasises that intention is determined by attitude towards behavior, subjective norm, and perceived behavioural control. Shapero's model of entrepreneurial event was first postulated by Shapero (1980). The model emphasises that intention formation is a function of interactions among contextual factors which impacts individual ‘s perception. However, another intention model that is hardly considered in entrepreneurship education literature is implementation intention theory. The theory was first postulated by Golwitzer (1993) who stressed that intentions can be substantiated through actions initiated in pursuit of a goal. Hence these three theories of intention are reviewed as a basis for the choice of intention model considered appropriate for the context of this study.

Methodology

This work is survey research and involved the use of primary and secondary methods of collecting data for the study using questionnaire, text books, journal publications and other relevant documented matreials. However, it enabled the researcher to collect rich data from a large sample size for easy generalisation of the research problem (Creswell, 2014). The population for the study was 429 final year students of the 2021/2022 academic session of the GSPB. A few of 205 students were chosen as sample using simple random sampling and the data were analysed with use of descriptive and inferential statistical method. This section presents the analyses of the data for the study based on the research objectives where descriptive analysis, correlation and regression were used to analyse the data using SPSS. The data is tested

for the purpose of analysing the relationship between the independent variables and the dependent variable.

Data Presentation and Analysis

This section presents both descriptive and inferential statistics which were analysed using SPSS.

Analysis of Demographic Information

Table 1. Demographic profile of the Respondents in the Study area

Variable	Frequency (n = 156)	Percentage
Gender:		
Male	117	75,0
Female	39	25.0
Age (in years):		
Below 25 years	109	69.9
Between 25 – 30 years	46	29.5
Above 30 years	1	0.6
Marital status:		
Single	120	76.9
Married	29	18.6
Other	7	4.5
School:		
Science	84	53.4
Management	49	31.4
Engineering	23	14.7
Parents involved in business:		
Yes, both of them	50	32.1
Yes, one of them	62	39.7
No, neither of them	44	28.2
Siblings involved in business:		
Yes, my brother(s)	101	64.7
Yes, my sister(s)	41	26.3
No, none of them	14	8.9

Source; Research fieldwork

A total of 205 copies of the questionnaire were administered, and 156 copies were correctly completed and returned which represented (97.5%) and subsequently used for data analysis. In this case, 156 diploma II participated in the study. The profile of the respondents was analysed based on their personal characteristics as shown in the table 1 above.

For the Gender which refers to the respective gender of the respondents, the descriptive analysis in Table1 shows the distribution of the respondent's gender. The male respondent from study constitutes 117 (75.0%), and the female respondents were 36 (25.0%). The age range of the respondents was classified as below 25 years, from 26 - 30 years, 31 years and above. The results revealed that 109 (i.e., 69.9%) fell under the age group of 18 - 25 years, 46 (i.e. 49.6%) fell in the age group between (26-30 years), 1 (i.e. 0.6%) fell in the age category of above 31 years. In terms of marital status, the analysis revealed that out of the 156 respondents, 29 (18.6%) were married, and 120 (76.9%) were single, and 7 (4.5%) were others.

Table 2. Student level of Self-efficacy

	Frequency	**Percentage**	**Mean**	**SD**
Low	11	7.1		
Moderate	80	51.3	2.3462	0.60805
High	65	41.7		
Total	156	100.0		

Source; Research fieldwork

Table 2 presents the descriptive data analysis to determine the mean for the final year Students' level of Self -efficacy in Gombe State Polytechnic, Bajoga, whether the mean is high, low or moderate. A total of 156 respondents participated in the study. The result revealed that out of 156 respondents in the study, 11 (7.1%) showed low level on self-efficacy and 65 (41.7%) showed High level and 80 (51.3%) showed moderate level. Looking at the M= 2.3462 for respondents on self-efficacy, the result shows that respondents have moderate level self-efficacy.

Table 3: Student level of Risk Taking

	Frequency	**Percentage**	**Mean**	**SD**
Low	05	3.2		
Moderate	47	30.1	2.6346	0.54579

High	104	66.7		
Total	156	100.0		

Source; Research fieldwork (2023)

On the other hand, out of 156 respondents in the study, 5 (3.2%) were reported to have low level on risk taking, 47 (30.1%) have a moderate level, and 104 (66.7%) have shown high level on risk taking. Based on the M = 2.6346 the respondents have shown high level risk taking which significantly influence their intention towards entrepreneurship.

Table 4: Locus of Control

	Frequency	Percentage	Mean	SD
Low	14	9.0		
Moderate	33	22.4	2.5962	0.65035
High	107	68.6		
Total	156	100.0		

Source: Research field work (2023)

In the same vein, to determine the mean for the level of Students' Locus of Control. The result revealed that out of 156 respondents in the study, 14 (9.0%) respondents were reported to have a low level, 35 (22.4%) of them were reported to have a moderate level, and 107 (68.6%) have a high level on locus of control. Considering the M = 2.5962 for respondents on locus of control, the result shows that respondents have high level locus of control.

Table 5: Innovation

	Frequency	Percentage	Mean	SD
Low	08	5.1		
Moderate	19	12.2	2.7756	0.52761
High	129	82.7		
Total	156	100.0		

Source: Research fieldwork (2023)

Furthermore, to determine the mean for the level of innovation on students' level of entrepreneurial intention, the result revealed that out of 156 respondents in the study, 8 (5.1%) respondents were reported to have a low level on innovation, and 19 (12.2%)

have a moderate level. Considering the M = 2.7756 for respondents on innovation, the result shows that respondents have high level innovation.

Table 6: Need for Achievement

	Frequency	Percentage	Mean	SD
Low	04	2.6		
Moderate	9	5.8	2.8910	0.38644
High	143	91.7		
Total	156	100.0		

Source: Research fieldwork (2023)

To determines the mean for students' level on the Need for Achievement. The result showed that out of 156 respondents in the study, 4 (2.6%) respondents were reported to have a low level, in which 9 (5.8%) have moderate level and 143 (91.7%) have a high level. Considering the M = 2.8910 for respondents on students' level, the result shows that respondents have high level on need for achievement.

Table 7: Entrepreneurial Intention

	Frequency	Percentage	Mean	SD
Low	02	1.3		
Moderate	11	7.1	2.9038	0.33656
High	143	91.7		
Total	156	100.0		

Source: Research fieldwork

Finally, to determines the mean for students' level of entrepreneurial intention. The result revealed that out of 156 respondents in the study, 2 (1.3%) respondents were reported to have a low level, 11 (7.1%) respondents have moderate level and 143 (91.7%) is the high level. Considering the M = 2.9038 for respondents on students' level, the result shows that respondents have high level on entrepreneurial intention.

Correlation and Regression Analysis

Table 9: *Pearson Correlation between variables self-efficacy, Risk Taking, Locus of Control, Innovation, Need for Achievement and Entrepreneurial Intention*

	X1	X2	X3	X4	X5	Y
Self-efficacy (X1)	1	.539**	.519**	.344**	.024	.101
Risk Taking (X2)	.	.1	.545**	.430**	.269**	.229**
Locus of Control (X3)			1	.656**	.466**	.440**
Innovation (X4)				1	.386**	.350**
Need of Achievement (X5)					1	.613**
Entrepreneurial Intention (Y)						1

****. Correlation is significant at the 0.01 level (2-tailed).**

Source: Research fieldwork (2023)

Therefore, based on the result of the findings, it was revealed that all the variables self-efficacy, Risk Taking, Locus of Control, Innovation and Need for Achievement were significant to Entrepreneurial Intention and hence reject null hypothesis **H_0**.

Table 8: Estimate Coefficient for Entrepreneurial Intention

Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	Std. Error	Beta		
(Constant)	1.336	.192		6.960	.000
Self-efficacy	-.007	.046	-.013	-.160	.873
Risk taking	-.016	.050	-.026	-.319	.751
Locus of control	.102	.052	.197	1.980	.040
Innovation	.025	.054	.038	.456	.649
Need for achievement	.448	.066	.514	6.830	.000

Source: Research fieldwork (2023)

The results of the multiple regression in the table 8 above indicated that the psychological factors such as Locus of Control and Need for Achievement were found to have positive and statistically significant influence on entrepreneurial intention of

the final year students of Gombe State Polytechnic, Bajoga while other independent variables such as, Self-efficacy, Risk Taking and innovation were found to have insignificant on students' entrepreneurial intention of final year students of Gombe State Polytechnic, Bajoga.

Table 9: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.168	5	1.434	20.700	.000
	Residual	10.389	150	.069		
	Total	17.558	155			

a. Dependent Variable: EIM

b. Predictors: (Constant), NAch, SE, INN, RSK, LoC

Table 10 shows there is significant differences exists among the variables self-efficacy, risk taking, locus of control, innovation, need foe achievement and students' entrepreneurial intention in the study area. From the table above ANOVA indicate a significant difference observed (F = 20.700, P = .000) at .05 level of significance between the variables in the study towards the student's entrepreneurial intention.

Discussions of Research Findings

The descriptive analysis of the study on the effect of independent variables on the dependent variables indicates that all the variables; thus, self-efficacy, risk-taking propensity, the locus of control, innovation, need for achievement have a significant effect on student's entrepreneurial intention. This clearly shows that students of Gombe State Polytechnic, level all the variables to influence their entrepreneurial intention. Furthermore, the analysis indicates that respondent's level on the variables as high-level category in relation to the dependent variable i.e., entrepreneurial intention. Despite the high level of response on all the variables by the respondents, the highest level in term of percentages is Need for achievement and Entrepreneurial Intention, followed by the Innovation. Although all the variables level were on a high level, it seems Entrepreneurship Intention and Need for Achievement are the most influencing factors towards their entrepreneurial aspirations.

Previous research exists which has uncovered factors that motivate entrepreneurial intention amongst students. In a recent study (Barba-Sánchez & Atienza-Sahuquillo, 2018) explored the role that entrepreneurship-education amongst engineering students plays in these individuals' motivations to develop innovative technology-based companies. Three types of motivations were explored as being influencers of entrepreneurial intention: the need for success, the need for independence, and the need for economic motivations (Barba-Sanchez &Atienza-Sahuquillo, 2018). Shrivastava & Acharya (2020) found out that entrepreneurial intentions is positively related to the educational experience in an entrepreneurship education programme. Another study conducted by Turker & Selcuk (2008) showed structural factors, educational support factors, and some personality factors, such as risk-taking ability, the need for achievements and the need for control, to have a significant effect on the entrepreneurial intentions of the students participating in their study.

The study indicated regression estimate coefficient was used to test the regulating effect of self-efficacy, risk taking, locus of control, innovation and need for achievement on entrepreneurial intention. The findings of the study's model also indicate that, there is significant relationship between some of the psychological factors on entrepreneurial intention among final year National Diploma students' of Gombe State Polytechnic, Bajoga.

Conclusion

In conclusion, the findings of the study indicated that self-efficacy, risk taking propensity, locus of control, innovation and need for achievement, if properly maintained and supported by relevant government agencies can surely improve the entrepreneurial intention in the study area.

The correlation analysis indicated that, all variables in the study were found to have positive significant relationship with entrepreneurial intention. Furthermore, the regression analysis indicated that, locus of control, and need for achievement significantly influenced entrepreneurial intention. It can be concluded that the results support the importance of these psychological factors to ensure students' entrepreneurial intention.

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