

# **Impact of Self-Efficacy on Women Entrepreneurial Intention: Mediating Role of Perceived Behavior Control and Moderating Role of Openness to Experience**

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## **Abstract**

*This present study investigates whether self-efficacy contributes to the women entrepreneurial intention of university students in Pakistan. As well as revealing the role of moderation of openness to experience in this relationship. This research uses the Ajzen's theory of planned behavior to predict the women entrepreneurial intention among 895-graduate and postgraduate female students in the business department of different universities of twin cities in Pakistan. The correlation and multiple hierarchical regression analysis (bootstrapping) applied to find the results. The results indicate that there is a Positive and significant relationship between self-efficacy and women entrepreneurial intention. Self-efficacy plays an important role in explaining entrepreneurial intention of women in Pakistan. This study reviews the relationship between self-efficacy and women entrepreneurial intention with the presence of openness to experience as a moderator. This research contributes in the body of knowledge theoretically and suggests policy makers to develop the flexible policies for women to develop entrepreneurial intention.*

**Keywords:** Self-efficacy, women entrepreneurial intention, and attitude towards behavior, openness to experience

## **Introduction**

Women's entrepreneurs around the world play an important role. It is a fact that entrepreneurs are important building blocks of economy, and they are responsible for growth in the country's economy (Minnite et al., 2005) Throughout the last century, women have emerged as key players in entrepreneurship. But in many cultures, women's responsibility was to have children and support the family to a large extent. (Position, Frederick Lawrence & Weber, 1996). Women are marginalized by the man-dominated culture, which devotes roles at home, the mother and wife (Jalbert, 2000). They are responsible for the children's progress, care and the well-being of their children and husbands. Women have been subject to traditional norms, beliefs and values that have secondary status in their societies compared to men (De Groot, 2001).

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In the previous studies another major reason could be patriarchal society, which explains that women remain devoid of freedom of career development.

A patriarchal society can be defined as the same as women suffering from oppression, exploitation (Walby, 1989) and powerful gender ideologies (Granrose, 2007, Ebrey, 2003). Therefore, men are more responsible for outdoor work or female work, which are more important for domestic tasks (Kitching and Woldie 2004).

There are many researches on self-efficacy and how it varies according to gender and its importance in career options (Bandura, 1977, Bandura et al., 2001, Kickul et al., 2004, Scherer et al., 1989, Hollenbeck a Hall, 2004, Lent to Hackett, 1987, Nevill&Schleckler, 1988) and literature on the status of women entrepreneurial intention and the factors that impact their progress (Cooke, 2003; Maurer-Fazio et al. 2011), although there is little literature on the women entrepreneurial intentions of Pakistani women based on the self-efficacy theory.

As a result, there is a limited understanding because Past research studies are unable to understand the method of supporting women's role in Pakistani business, to explore their competence of showing self-efficacy, and imparting information for the women's progress in the related society.

The literature needs an attention to fill the gap of insufficient knowledge about the understanding of women' entrepreneur career and to cope up with the opportunities and obstacles they confront.

This gap in the literature also leads to a lack of sufficient knowledge of how Pakistani women entrepreneurs understand their careers, and how they respond to the opportunities and barriers they face.

From the literature, self-efficacy can be said to help choose a career, and those women with high self-efficacy will decide an entrepreneurial career as a choice. In Pakistan women may have a less self-efficacy due to status of stereotypes gender role. Therefore, they would take less part in business accomplishments and show less business expectations as compare to men.

However status of women and their self-efficacy towards career choice can develop with modifications in Pakistan's socio-economic considerations. Scherer, et. al., (1989) stated that self-effectiveness is essential for intentions of entrepreneurship and also anticipating identifying opportunities. To understand entrepreneurial intention of women, it is important to understand the background of self-efficacy.

There is a several researches conducted on women business intention, but most have been carried out in a non-Pakistani environment (Iakovleva et al., 2011, Carr a Sequeir, 2007, Linan a Chen, 2009).

Although local studies are on an entrepreneurial intention, most have focused on personality and demographic factors (Yousaf et al., 2007; Ismail et al., 2009).

But this study seeks to bridge the gap in our understanding of women's entrepreneurial intention on the self-efficacy of business students. In addition, the self-efficiency variable is introduced for the first time to explore its impact on women business intention through the perceived behavior control as a mediator.

Students are considered to be the future nation's builder; understanding student business enterprises will increase our knowledge of future business trend signs. Studying the student's intention at university level is important as the decision of the future career choice is set up at that stage. Many studies are done on business intention. However, there is a lack of prominent attention in the group of women with high potential to start the entrepreneurial journey. This study seeks to establish the importance of the cognitive variable in understanding the stimuli behind the intention to become the entrepreneur.

In all societies, women often play a lively part in economic development, but unfortunately, in Pakistan they are most deprived section of society. They have very few opportunities to develop them. Now the time requirement that these women are given importance in all aspects of life, especially in entrepreneurship.

It cannot be denied the fact that the economic development of a nation relies heavily on the emergence of dynamic and innovative entrepreneurship and the creation of new initiatives that could be stimulated by the appearance of increasing female entrepreneurs in developed countries as in developing countries.

### **Theoretical underpinning**

The Self-efficacy (SE) terminology of the social learning theory Bandura (1977), which refers to the person's belief in their ability to carry out a particular task. According to Bandura (1997), it also suggests that self-efficacy becomes an important contributor in the formulation of intentions.

Some research has focused specifically on whether self-efficacy is a key factor explaining why some women are motivated to become entrepreneurs and others are not. (Wilson et al., 2007; Zhao et al., 2005). Every woman has their own beliefs about things in their life. This mentality affects the intention of acting itself, especially in entrepreneurship. Rahmi, et al., (2014) stated that it is necessary to encourage women to believe in their ability to achieve the desired objectives or outcomes. It can be concluded that self-efficacy can foster

women to become entrepreneur. (Sherer et al., 1982) also stated that Self-efficacy is a perceived women ability to overcome the special situation in relation to an assessment of the ability to perform an action that must be done with the specific task or situation. Research has emphasized that continuous self-effectiveness is a key factor in determining the importance of human action, and shows that those with high self-efficacy for a particular task are more likely to take and then continue in this task. An essential feature of self-effectiveness is seen especially for the mastery of the particular task (Bandura, 1997). Eccles (1994) repeats that self-efficacy is in a specific area, and assesses expectations of success (or personal effectiveness) for specific areas. The incorporation of self-efficacy in the model shows that the birds add a vision of the cognitive process used. Commercial intentions are developed and maintained through specific behaviors Boyd and Vozikis (1994). Self-effectiveness influences the proposed construction business. It shows that students have self-confidence to achieve business success and meet the challenges (Bonifasia E. Bharanti, 2016). José Luis, (2011) stated that previous research could be used to link business self-efficiency and business intentions. Nwankwo et al. (2012) that corporate self-effectiveness has a positive relationship with business intention. Self-efficacy justified by Ajzen (2005) and the nearest relative to perceived behavior management was seen. In many studies, management behavior is implemented in the form of self-efficacy (Pihie and Bagheri, 2011; Koe et al., 2012). Perceived behavior control (PBC) depicts that perceived ability to become an entrepreneur (Kolvereid, 1996) and, more specifically, refers to the perceived comfort or difficulty of becoming an entrepreneur and confidence in her ability to succeed. PBC represents individuals; it also represents the ability of specific behavior. The intention to start a business is stimulating the individual perception of its ability to conduct business activities (Amoros and Bosma 2014). Perceived behavioral control plays a fundamental role in the proposed theory of behavior; together with a towards women entrepreneurial intention, is used directly to predict behavioral performance (Autio et al., 2001). However, to the extent that the PBC is realistic, it can be used to predict the prospect of a successful behavioral attempt (Ajzen, 1985). Townsend Busentz and Artthurs (2010) said that perceived ability has a greater impact on the individual's motivation to start business than the perceived results. It means that the person who wants to start any business must be clear about their skills and what the outcome of their business will be. The individual must have the appropriate skills and skills to identify, evaluate and take advantage of market opportunities.

According to hui-chen et al. (2014) discovered the direct link between business efficiency and entrepreneurial intention. Self-efficacy is indirectly linked to the mediation role of an entrepreneurial approach to entrepreneurship and perceived behavior management. Another study used perceived behavioral control as a mediator between perceived social norms and business intentions in the elderly (Koutonen et al, 2011).

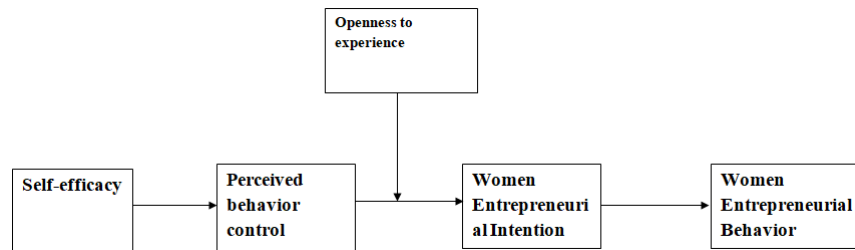
Women entrepreneurial intention (WEI) the concept of business intention developed by Ajzen (1991) from theory of planned behavior. Business intention of women establishes a direction of future action and influences women's decisions and co-ordinates and maintains their behavior. The study noted that expectation or intention was a strong indicator of behavior (Armitage and Conner, 2001). According to Rasli et al. (2013) the entrepreneurial intention of women is a cognizance that motivate the women to start the new venture. The perceived behavior control directly shapes the intention of women.

Openness to experience (OE) Open to experience the degrees of experience described through different experiences such as art, rare theories, ideas and imagination. Generally, woman with a high level of openness to experience to intellectual experience are considered curious, open to emotion, interested in art, and enjoying trying new things. On the other hand, exposure to specific low-profile experiences seems more traditional, conventional and they prefer family experiences. Starting a new business is likely to be required by the employer to explore new ideas or novels, use their creativity to solve new problems, and adopt an innovative approach to products, business methods or strategies. Be open to test the diversity of Harris et al (2009), and perseverance is significantly related to business performance for men and women; However, the relationship between being open to business experience and self-esteem is important to women only. Moreover, openness to experience has established as a moderator for different construct (Baer & Oldham, 2001; George and Zhou, 2001; Maria, 2008).

Some researchers have tried to study the relationship between personality and creativity and other variables (Nusbaum and Silvia, 2011, Furnham & Bachtiar, 2008). Nisar et al. (2013) has been open to experiment as a moderator between job satisfaction and entrepreneurship. In this study, the relationship that is open to experience attitudes towards behavior, subjective norms, perceived behavior and business intentions of women are further investigated. Open relationships can be reduced or increased to test between three elements.

## Research objectives and theoretical framework

The objective of this study is to find the impact of self-efficacy on women entrepreneurial intention with mediating role of perceived behavior control and moderating role of openness to experience. Figure 1, the theoretical model presenting the self-efficacy (SE) on perceived behavior control (PCB) and women entrepreneurial intention (WEI). This model depicts the moderating role of openness to experience and also shows the perceived behavior control as a mediating variable between self-efficacy and women entrepreneurial intention.



### Hypothesis

**H<sub>1</sub>** The construct self-efficacy influence positively and significantly women entrepreneurial Behaviour.

**H<sub>2</sub>**. The perceived behavior control mediates the association between the construct self-efficacy and women entrepreneurial intention.

**H<sub>3</sub>**. The openness to experience moderates the association between perceived behavior control and women entrepreneurial intention.

### Methodology

#### Research procedure

Research epistemology is used to achieve the desired aim of the current study and this concept addresses issues of necessary and adequate conditions. However, consider (Thorpe and Lowe, 1991) as a study of the information method. It is usually based on four patterns, such as positivism, constructive, critical and realistic theory. In this study, positivism was used because Comte (1968) emphasizes observation factors. It extends more positiveness as information, which requires quantitative measurement. According to Muijs(2011), positivism is more appropriate in the discipline of laws and can be used to describe a cause or effect relationship. It's one-way mirror.

**Sample and data collection**

The population for the current study was university students studying in degree studies in management sciences. This group of students was chosen because they were suitable to study commercial intentions, as they faced important professional decisions after their studies, where entrepreneurship could be one of them.

The sample size was 895. 1500 questionnaires were distributed and their 895 analyses were received. The data using SPSS (bootstrap) uses multiple hierarchical descriptive, correlation and regression statistics. The relationship between attitudes towards entrepreneurship and commercial intentions and commercial intentions is being tested using a multiple hierarchical regression analysis. Scale measure reliability tested with Cronbach alpha. Garson (2009) defines the criteria for internal consistency reliability are restricted to 0.60 for Cronbach alpha research at least 0.70 or more, the article should be maintained at an appropriate level.

**Measure of study**

The current study measured the construction of the different studies and the answers were given on scale of 5 point strongly disagree to strongly agree.

Self-efficacy (SE) 10-item scale used that firstly developed by Ralf Schwarzer& Matthias Jerusalem (1995) .The same scale of Perceived behavior control by Linan & Chen (2009) and kolvereid and item 6. WEI 5 item scale was taken from Linan & Chen. Openness to experience 10-item scale was used in this studythat originally developed by John &Srivastava.

**Results**

***Table 1 Convergent and Discriminate Validity Analysis***

S.N	Latent Variable	CR	AVE
1	SE	0.93	0.52
2	PBC	0.81	0.51
3	WEI	0.79	0.51
4	OE	0.79	0.52

SE= Self-efficacy, PBC = perceived behavior control, WEI= women entrepreneurial behavior, OE= openness to experience

Table 1 depicts that multifactorial reliability ranges from 0.7 to 0.9, which is exceeding 0.7 the required range suggested by Fornell and Larcker (1981). However, average variance extracted (AVE) range is 0.51 acceptable at a minimum of 0.5 (Fornell&Larcker, 1981).

**Table 2 Factor Analyses**

Variable Names	Items	Factor (S)	KMO Test	X2	Eigen value (EV)	Variation	$\alpha$
<b>Self-efficacy</b>	10	1	.68	1555	1.039	10.3. %	.783
<b>Perceived behavior control</b>	6	1	.82	1080	2.79	45.8%	.755
<b>Women entrepreneurial intention</b>	5	1	.75	720.4	2.28	45.7 %	.642
<b>Openness to experience</b>	4	1	.66	1944	1.25	12.5%	.714

Note.  $n=895$ . KMO: Kaiser-Meyer-Olkin measure of sampling adequacy. \*\* $p<0.01$ ; \*  $p<0.05$

Table 2 depicts, that statically significant at 95 % confidence level of chi-square value, and the Value of Eigen (EV) is mention above 1.0 and (KMO) measure of sampling adequacy is  $> 0.06$ . It openly describes that the measures inherent construct validity. The principal component analysis (PCA) was used for each construct as shown in Table-2. Factor loading of ten items demonstrations KMO (0.68) that falls within the standard range, whereas EV is  $> 1$  with 1.03% variance in Self-efficacy measure. The KMO value is .82 for perceived behavior (PBC) is acceptable. Five items of women entrepreneurial intention (WEI) show KMO value.75 that is an acceptable value. The Eigen value for WEI construct is  $>1$  and clarified variation 45.7%. Likewise, 4 items scale of openness to experience (OE) the KMO value .66 is in satisfactory range. Eigen value of PN construct is again  $>1$  and clarified a variation of 12.5% in construct of OE.

Table 2 depicts that all construct values are within standard range. Podsakoff, et al., (2003) defined all constructs values Cronbach,s alpha are  $> .6$  that is acceptable range.

**Table 3 Correlations among variable**

	1	2	3	4
SEE	1			
PBC	.205**	1		
WEI	.115**	.227**	1	
OE	.481**	.310**	.409**	1

\* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ .

SEE= Self-efficacy, PBC = perceived behavior control, WEI = Women entrepreneurial behavior, OE = openness to experience

**Regression Analysis**

**Table 4-regression analysis for Self-efficacy and women entrepreneurial intention**

	Direct and total effects			
	$\beta$	<i>S.E</i>	<i>t</i>	<i>p</i>
Self-efficacy (IV)	.182	.053	3.47	.000
Women entrepreneurial Behaviour (DV)	3.06	.167	18.4	.001

In above table regression analysis shows that self-efficacy (IV) has a positive and significant impact on its dependent variable Women entrepreneurial intention variable.

**Mediation analysis**

**Table 5 Hierarchical Regression Results for Main Effects and Mediated analysis of SEE, PBC and WEI**

Path	Total Effect	Direct effect	Indirect Effect	95 % CI	
				LLCI	ULCI
SE→ PBC→ WEI	0.14 (.005)	0.36(.000)	0.194 (.000)	0.0402	0.1118

*Bootstrap sample size = 895. LLCI= lower limit confidence interval; ULCI= upper limit confidence interval*

The above equation in table 5 shows that the independent variable Self-efficacy (SEE) has a significant influence on mediating variable Perceived behavior control (PBC) is treated as an outcome variable. In the third step the mediation was checked. Independent variable SEE (IV) regresses on dependent variable WEI (DV) and on the mediator variable PBC (M). Looking into results PBC, WEI (M) effect is ( $\beta =$

1948) and p-value is (p=. 000) that endorsed the predicting effect of SEE on PBC. The indirect effect of (SEE) on (WEI) with PBC (M), and beta (β) value was (.0181). For confirmation the significance of these β values the bootstrap at the LLCI (.0402) and bootstrap at ULCI (.1118) values were analyzed.

The lower level confidence interval and upper level confidence interval shows that all values are positive because there is non zero value exists between them. Because this is important for mediation that there should not be zero value between ULCI and LLCI.

So this predicts that there is a significant mediation of Perceived behavior control (PBC) between SEE and WEI.

**Moderation analysis**

**Table 6 Hierarchical Regression Results for Main Effects and Moderator analysis of PBC, WEI and OE**

Outcome Variable	WEI		
	β	LLCI	ULCI
<b>Step1:</b>			
<b>IV (PBC)</b>	.4861	.1592	.8130
<b>Moderator (OE)</b>	.8059	.4919	1.11
<b>Step 2:</b>			
<b>IV x Moderator (PBC X OE)</b>	-.1050	-	-
		.1934	.0165

**Note.** \* *p* < .05, \*\* *p* < .01, \*\*\* *p* < .001

In the above table 6 model was selected In Hayes bootstrap method to find the level of interactions between perceived behavior control (PBC) and openness to experience (OE) (M), the β-value is (β =-. 1050) and the p-value is (p =. 02). It shows that the interaction between PBC and OE interaction is significant because the p-value is (p<. 05). It is also a fact, if the value of the interaction, the p value is less or equal to 05, then moderating or mediating happen (Preacher & Hayes, 2013). And value is (LLCI=-. 1934) and the (ULCI=-. 0165), there is non zero value between LLCI and ULCI and all values are positive that indicate that there is a positive moderating effect of openness to experience between perceived behavior control and women entrepreneurial intention. The hypothesis Openness to experience between PCB and WEI is accepted.

**Discussion**

Theory of planned behavior (Ajzen, 1991) and cognitive social theory (Bandura, 1991) both theories give findings of self-efficacy is close to

predicting behavioral intentions, arguing that more remote predecessors (e: g personality characteristics) can influence intentions indirectly as a moderator. In addition, both theories indicate that the specificity of the context improves behavioral prediction with disciplinary factors, so narrow personality, and such as the openness to experience personality must predict specific intentions to start the new venture.

### **Conclusion**

The objective of this research is to explore the factor influencing students' intention of business through the theory of planned behavior.

Self-Efficacy has a significant effect on women Entrepreneurial Intention of management sciences female student's indifferent universities of twin cities in Pakistan. Based on bootstrapping results, we can conclude that women self-efficacy has positive and significant effect on entrepreneurial intention of statistical sample. This means that every improvement in entrepreneurial self-efficacy has a positive effect on improving students' business intentions. Therefore, we can conclude that, if businesswomen have a high self-efficiency, this means that she believes she has the ability to become an entrepreneur and, therefore, can successfully make business rules and tasks.

Focusing on self-efficacy, the results of this study suggest that women's self-perceptions of their ability to succeed in business tasks can specifically limit their attitude to entrepreneurship. Self-effectiveness affects the construction of women's business intentions. It represents that students have sufficient confidence in their abilities to succeed and achieve challenging goals such as entrepreneurship.

As a result, the belief in self-efficacy increases the perception of feasibility in the women and, therefore, influences the entrepreneurial intention. The younger women with more self-efficacy believe that skills, knowledge and experience will need to increase their willingness to start a new business.

In Pakistan, economic reasons are the main factors for women to take part in business. Supporting the needs of their family, emergency needs and predicting a reduction in family income are the most common reasons why women start their own business.

Women in Pakistan still needs to be pluck, take risks, and look for challenges and, above all, they must be independent. They need to break freely from the outskirts of four walls of home, which are traditionally recognized as the role of women in our country, and come out of nest of inferior life provided by members of the male member of their family.

### **Research implication**

The findings have some practical implications for researchers, educators and policy makers. The government has a role to foster entrepreneurial education to stimulate entrepreneurial spirit among female students in higher education.

The result of this study shows that there is a positive and significant relationship between the self-efficacy and entrepreneurial intention of women by mediating perceived behavioral control. Therefore, this research on the entrepreneurial intention of women could be important in formulating government and university policies to realize that how to develop and encourage latent entrepreneurial women, even though they are still students.

Finally, the important practical implications of this research can be derived. In light of the results obtained, we suggest that educational institutions and government organizations should encourage training and business programs so that women can overcome the inherent differences in socialization experiences and processes and, as a result, adapt their own perceptions towards entrepreneurship.

### **Limitation and Future research direction**

This study is limited in some ways. The results found in this research come from a limited sample. Surveys with higher sample sizes with more participants from different age groups can give different results.

Future research might include attempts to repeat this study in another specific national context rather than generalize it as Asians and African and also to experience this theory of behavior designed to larger sample size that includes business. Further study could examine and analysis the potential of female students from other cities in Pakistan to achieve the comprehensive results. Future research can be carried out on topics such as "how self-efficacy is created and enhanced in women".

### **Recommendation**

The findings of this study have several recommendations for policy makers. Female business students have a stronger intention to start a business, they feel high self-efficacy, they are ready to take risks, they find the opportunities with strength, and they have a good role model. Therefore, they need financial help because investors and bankers are often reluctant to turn. Hence, providing a variety of soft regulation and soft financial instruments will help women to manage and running their business. Cooperation with governments, providers, financial institutions, non-governmental organizations, families and employees help women entrepreneurs to cope with trade restrictions and improve the effectiveness of the value chain(Gunawan, Jacob and Duysters,

2016). These strategic alliances need to help reducing the vulnerability of women's enterprises in relation to their access to market, local, education and training, regulatory and legal issues, credit and services and financial information.

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