


ENTREPRENEURIAL INTENTION OF SAUDI WOMEN IN THE COVID-19 PANDEMIC
ERA: THE ROLE OF PERSONALITY TRAITS

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 20 February 2023</p> <p>Accepted 22 May 2023</p>	<p>Purpose: This study examines the relation between personality traits and entrepreneurial intention among Saudi women during the COVID-19 pandemic era (c. 2020-2022).</p>
<p>Keywords:</p> <p>Entrepreneurship Intention; Locus of Control; Need for Achievement; Risk-Taking; Saudi Women.</p>	<p>Theoretical framework: Previous studies indicate that personality traits can stimulate entrepreneurial intention (EI). This study examines the relationships between personal traits in terms of three major dimensions: risk-taking (RT), need for achievement (NfA), locus of control (LoC), and EI.</p> <p>Design/methodology/approach: This study applied a quantitative research method. A total of 919 electronic questionnaires were received from Saudi women via non-probability sampling using emails and social media.</p> <p>Findings: The results showed that the studied personality traits (LoC, NfA, and RT) can positively affect entrepreneurial intention of Saudi women.</p>
	<p>Research, Practical & Social implications: Entrepreneurship has attracted research interest due to its great role in development and economic growth. Therefore, the study of the factors that stimulate people to become entrepreneurs has been of a great interest to many researchers. The findings of this study provide insights about the mechanisms of promoting female entrepreneurial intention in Saudi Arabia.</p> <p>Originality/value: Few studies have examined personality traits, including LoC, NfA, and RT as determinants of EI. The current study addresses this research gap by examining the relationship between these personality traits and entrepreneurial intention among Saudi women during the COVID-19 pandemic era in Saudi Arabia.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i6.2211</p>

INTENÇÃO EMPREENDEDORA DAS MULHERES SAUDITAS NA ERA DA PANDEMIA DA
COVID-19: O PAPEL DOS TRAÇOS DE PERSONALIDADE

RESUMO

Objetivo: Este estudo examina a relação entre os traços de personalidade e a intenção empreendedora das mulheres sauditas durante a era da pandemia da COVID-19 (c. 2020-2022).

Estrutura teórica: Estudos anteriores indicam que os traços de personalidade podem estimular a intenção empreendedora (IE). Este estudo examina as relações entre os traços pessoais em termos de três dimensões principais: assunção de riscos (RT), necessidade de realização (NfA), lócus de controle (LoC) e IE.

Projeto/metodologia/abordagem: Este estudo aplicou um método de pesquisa quantitativa. Um total de 919 questionários eletrônicos foi recebido de mulheres sauditas por meio de amostragem não probabilística usando e-mails e mídias sociais.

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Conclusões: Os resultados mostraram que os traços de personalidade estudados (LoC, NfA e RT) podem afetar positivamente a intenção empreendedora das mulheres sauditas.

Implicações sociais, práticas e de pesquisa: O empreendedorismo tem atraído o interesse da pesquisa devido ao seu grande papel no desenvolvimento e no crescimento econômico. Portanto, o estudo dos fatores que estimulam as pessoas a se tornarem empreendedoras tem sido de grande interesse para muitos pesquisadores. Os resultados deste estudo fornecem percepções sobre os mecanismos de promoção da intenção empreendedora feminina na Arábia Saudita.

Originalidade/valor: Poucos estudos examinaram os traços de personalidade, inclusive LoC, NfA e RT, como determinantes da IE. O presente estudo aborda essa lacuna de pesquisa ao examinar a relação entre esses traços de personalidade e a intenção empreendedora das mulheres sauditas durante a era da pandemia da COVID-19 na Arábia Saudita.

Palavras-chave: Intenção de Empreendedorismo, Locus de Controle, Necessidade de Realização, Assunção de Riscos, Mulheres Sauditas.

LA INTENCIÓN EMPRENDEDORA DE LAS MUJERES SAUDÍES EN LA ERA DE LA PANDEMIA DE COVID-19: EL PAPEL DE LOS RASGOS DE PERSONALIDAD

RESUMEN

Propósito: Este estudio examina la relación entre los rasgos de personalidad y la intención emprendedora de las mujeres saudíes durante la era de la pandemia de COVID-19 (c. 2020-2022).

Marco teórico: Estudios previos indican que los rasgos de personalidad pueden estimular la intención emprendedora (IE). Este estudio examina las relaciones entre los rasgos personales en términos de tres dimensiones principales: asunción de riesgos (RT), necesidad de logro (NfA), locus de control (LoC) e IE.

Diseño/metodología/enfoque: En este estudio se aplicó un método de investigación cuantitativo. Se recibió un total de 919 cuestionarios electrónicos de mujeres saudíes a través de un muestreo no probabilístico mediante correos electrónicos y redes sociales.

Conclusiones: los resultados mostraron que los rasgos de personalidad estudiados (LoC, NfA y RT) pueden afectar positivamente a la intención emprendedora de las mujeres saudíes.

Implicaciones sociales, prácticas y para la investigación: El espíritu emprendedor ha atraído el interés de la investigación debido a su gran papel en el desarrollo y el crecimiento económicos. Por lo tanto, el estudio de los factores que animan a las personas a convertirse en empresarios ha sido de gran interés para muchos investigadores. Los resultados de este estudio aportan información sobre los mecanismos de fomento de la intención emprendedora femenina en Arabia Saudí.

Originalidad/valor: Pocos estudios han examinado los rasgos de personalidad, incluyendo LoC, NfA y RT, como determinantes de la IE. El presente estudio aborda esta laguna en la investigación examinando la relación entre estos rasgos de personalidad y la intención emprendedora de las mujeres saudíes durante la época de la pandemia COVID-19 en Arabia Saudí.

Palabras clave: Intención Emprendedora, Locus de Control, Necesidad de Logro, Asunción de Riesgos, Mujeres Saudíes.

INTRODUCTION

Research interest remains intense concerning all aspects of entrepreneurship, particularly given the substantial influence of entrepreneurship on economic growth (Anjum et al., (2021); Xu et al., 2022). This is due to entrepreneurialism's great potential to improve the quality of life through improving general socio-economic development in communities and national economies, particularly by creating new job opportunities and supporting private sector development (Bhunia & Shome, 2023; Xu et al., 2022). Entrepreneurialism can reduce unemployment, and thus promote improved quality of life across an array of socio-economic

indicators in communities (Ferreira-Neto et al., 2023). Entrepreneurship offers a wonderful diversity of products and services, as it stimulates innovation significantly, which reflects positively on societies (Belás et al., 2017).

Entrepreneurial initiatives and activities begin with entrepreneurial intention (EI) (Elnadi & Gheith, 2021; Koe, 2016). It precedes any entrepreneurial work, and can be considered as a reliable indicator of entrepreneurship *per se*; Individuals will not perform any entrepreneurial work unless they show a sufficient level of intent towards entrepreneurship (Obschonka et al., 2010). Therefore, it is important to understand the mechanism of enhancing the EI in order to stimulate entrepreneurial behavior, which results in increasing the number of entrepreneurs and the ease with which they can undertake their activities relative to a diverse array of public and private stakeholders in various socio-economic contexts (Koe, 2016; Prabandari & Chong, 2022). Entrepreneurship among women has been identified by researchers as a key driver for economic growth, and it has a major role in increasing national economic productivity (Ferri et al., 2018). Consequently, the focus of this research is on analyzing EI of women in Saudi Arabia. The findings of this study provide insights about the mechanisms of promoting female EI in this context.

The findings of prior studies show that personality traits (PTs) can predict EIs (Alshebami & Seraj, 2022; Garaika & Margahana, 2019; Karabulut, 2016). Though the topic of EI has received increasing attention in related literature, very few studies have examined the instrumental roles of particular PTs as determinants of EI, including locus of control (LoC), need for achievement (NfA), and risk taking (RT) (Alshebami & Seraj, 2022). Therefore, this study aims to extend the current knowledge about entrepreneurship by examining the relation between PTs in terms of LoC, NfA, RT and their impacts on EI among Saudi women. Additionally, the current study, to the researchers' knowledge, can be considered the first to examine this relationship during the COVID-19 pandemic era (c. 2020-2022) in Saudi Arabia. Therefore, this study contributes to literature on entrepreneurship and has pertinent implications for practitioners.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Personality Traits (PTs) and Entrepreneurial Intention (EI)

EI precedes entrepreneurial action, and there is no action without intention (Miranda et al., 2017). It is considered a primary variable to predict the behavior of entrepreneurs (Krueger, & Brazeal, 1994). Entrepreneurs do not go into business by accident, but do it intentionally as

a result of choice, often incurring substantial personal and professional risks and costs in the process (Obschonka et al., 2010). Thus, it is crucial to understand the mechanism of enhancing the EI in order to stimulate the entrepreneurial behavior (Koe, 2016).

Entrepreneurs are individuals who are characterized by certain personal attributes that make them different from others (Robinson et al., 1991). By evaluating attributes of personalities, individuals who are qualified to be entrepreneurs can be recognized (Ismail et al., 2009). Thus, a stream of research has emerged to investigate PTs of individuals as antecedents for EI (Ferreira et al., 2012). Findings of prior studies show that PTs can predict EIs (Alshebami & Seraj, 2022; Garaika & Margahana, 2019; Karabulut, 2016). The presence of appropriate PTs can motivate individuals to establish and create entrepreneurial businesses and become successful entrepreneurs (Bazkiaei et al., 2020).

The current study examines PTs in terms of three major dimensions: RT, NfA, LoC (Ferreira et al., 2012).

Locus of Control (LoC) and EI

Entrepreneurs' LoC is a major PT that distinguishes their difference from other people (Mat et al., 2015). It refers to the perception of one's ability to affect circumstances and the trajectory of one's life and professional sphere (Altinay et al., 2012). Abundant previous studies have explained how LoC may affect fundamental entrepreneurial process elements, including EI (Asante & Affum-Osei, 2019). LoC may be external or internal. Those with the former orientation typically attribute their failure or success to external factors beyond their control, while those with the former ideation consider themselves primarily responsible for the results of their endeavors (Thoyib et al., 2016). Markedly internal LoC is highly symptomatic of entrepreneurs (Altinay et al., 2012), thus this research is primarily concerned with *internal* LoC.

The LoC is strongly linked to the success of entrepreneurship, and people who have strong self-control believe that their lives depend on their actions and the extent of their effort, such as in work and education (Remeikiene et al., 2013). Internal LoC (as explained previously) means that a person believes that their PTs will affect certain outcomes, and people who believe that they are able to control their lives or the results of their work, are more likely to become entrepreneurs and establish their own projects (Islam, 2019). Karabulut (2016) found a positive relationship between LoC and EI. The LoC has a great impact on entrepreneurs, because they believe that hard work and perseverance will lead to success and achievement of goals, and

they will confidently seek to achieve their goals (Asante & Affum-Osei , 2019). Based on the above discussion, the following hypothesis is proposed:

H1: There is a positive relationship between LoC and EI

Need for Achievement (NfA) and EI

The NfA is one of the most influential factors for EI, reflecting the need to succeed, excel, and to have and achieve goals, as dimensions of personal achievement (Joseph, 2017). The NfA works as an internal incentive which can motivate individual to achieve a certain goal (Kusumawijaya, 2019). It is a psychological process that makes individuals give a high value to achievement and success (Kusumawijaya, 2019). Therefore, individuals who have a high level of NfA are more likely to become entrepreneurs and engage in entrepreneurial work (Naushad, 2018; Tong et al., 2011). It has been found that the NfA greatly affects the intention to choose an entrepreneurial profession and start an entrepreneurial business (Francoise et al., 2017; Phuong & Hieu, 2015). Based on the above discussion, the following hypothesis is proposed:

H2: There is a positive relationship between the need of achievement and EI

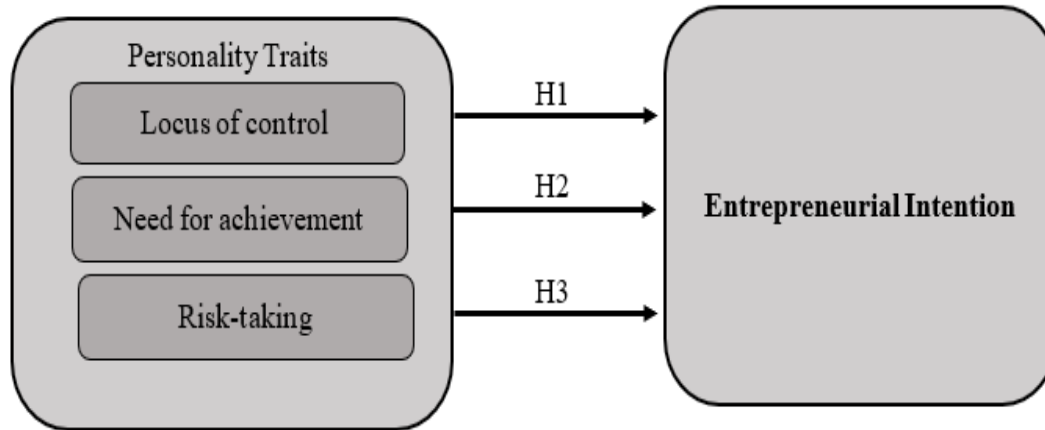
Risk-Taking (RT) and EI

The tendency to take risks can be defined as the individual's desire to work and engage in activities in an uncertain environment (Park, 2017). Entrepreneurship has always been associated with RT, and research results indicate that individuals who have a tendency to take risks have higher EIs than others (Ozaralli & Rivenburgh, 2016). This is because that the tendency to take risks is one of the major factors which can encourage an individual to be an entrepreneur by exploiting new opportunities, while risk-averse people who are not inclined to take risk are unlikely to have the commensurate tolerance to engage with the risks associated with EI (Herdjiono et al., 2017; Tang & Tang, 2007). Potential entrepreneurs usually face uncertain situations and have to take inherently risks decisions and adopt major costs within a context of uncertain circumstances (Shamsudin et al., 2017). Thus, the tendency to take risks plays a major role in stimulating EI through increasing their confidence (Shamsudin et al., 2017; Alshebami & Seraj, 2022). Findings of prior studies show that RT propensity can be a major determinants of EI (Alshebami & Seraj, 2022; Karabulut 2016; Ndofirepi, 2020). Based on the above discussion, the following hypothesis is proposed:

H3: There is a positive relationship between RT propensity and EI

Based on the developed research hypotheses, the research model depicted in Figure 1 was developed.

Figure 1 – Research Model



Source: Prepared by the authors (2023)

Data and Methodology

A quantitative approach was used in this study, which suits the objectives of this research to investigate the causal relationships between the research variables. The data was collected through administering an online questionnaire, which was distributed via social networking sites and e-mails, in order to reach the largest possible segment from various cities.

The questionnaire was designed based on the reviewed literature (as specified below) to examine the relationships between PTs and EIs. The questionnaire consisted of two main sections. The first section contains five questions exploring the demographic aspects of the research sample in terms of gender, nationality, age group, education level, and occupation. The gender and nationality were used as filter questions to ensure that participants are Saudi and females. The second section of the questionnaire includes the measurement scales of the research main constructs which are: EI, LoC, NfA, and RT.

Research Sample

This study was conducted in Saudi Arabia in the period of COVID-19 (c. 2020-2022), and the target group was Saudi women of any age. The research used non-probability convenience sampling technique. The researchers received 1157 completed questionnaire forms, of which 238 were excluded because they were by males or non-Saudi nationals. Consequently, the total number of valid responses retained for analysis was 919.

Research Measurements

Most items were measured using a five-point Likert type scale, whereby participants indicated their level of agreement as follows: (1) Completely disagree, (2) Disagree, (3) Neutral, (4) Agree, and (5) Completely agree. To estimate LoC, a three-item scale was used which was adapted from Karabulut (2016). NfA was measured using a six-item scale that was adapted from Karabulut (2016). For RT, a four-item scale was utilized which comes from Thoyib et al. (2016). Finally, EI was assessed using a six-item scale that was validated by Liñán et al. (2011). Table 1 shows the main constructs of the research model and their measurement scales.

Table 1 – Measurement Scales

Constructs	Measurement Items	Sources
LoC	1. Diligence and hard work usually lead to success. 2. If I do not succeed on a task, I do not tend to give up. 3. I do not really believe in luck.	Karabulut (2016)
NfA	1. I desire and pursue success. 2. I attribute success or failure to myself rather than to others and circumstances. 3. I enjoy completing tasks. 4. I have little fear of failure. 5. I return to uncompleted tasks and finish them. 6. I put in great effort sometimes in order to learn something new.	Karabulut (2016)
RT	1. I am willing to take the risks as the result of the decision I made. 2. I am willing to take risks based on the degree of the achievement. 3. I am willing to take the risk as the result of what I did. 4. I do not calculate the advantages and the disadvantages when I make decision.	Thoyib et al. (2016)
EI	1. I'm ready to make anything to be an entrepreneur. 2. My professional goal is becoming an entrepreneur. 3. I will make every effort to start and run my own business. 4. I am determined to create a project in the future. 5. I have very seriously thought of starting a business. 6. I've got the firm intention to start a business someday.	Liñán et al. (2011)

Source: Prepared by the authors (2023)

The Cronbach's alpha coefficients were estimated for each scale to assess their reliability, the results of which are shown in Table 2. The Cronbach's alpha coefficient values were as follows for the four measurement scales: EI (0.89), LoC (0.62), NfA (0.73), and RT (0.71). These estimated values indicate that the indicators of each construct are internally consistent, with satisfactory levels of reliability.

Table 2 – Research Scales Reliability

Measurement Scale	Number of Items	Cronbach's Alpha
EI	6	0.89
LoC	3	0.62
NfA	6	0.73
RT	4	0.71

Source: Prepared by the authors (2023)

RESULTS AND DISCUSSION

Descriptive Statistics for Demographic Characteristics

Table 3 presents demographic and socio-economic characteristics of the participants, all of whom were women, as explained previously. Almost half of participants (48.9%) were in the youngest age cohort (aged 17–24 years), while only 0.1% were aged 61–80 years. The vast majority of participants (87.1%) were aged 17–40. In terms of education, over half (56%) had a Bachelor's degree, while only 0.5% had a PhD. Finally, three-quarters (75.6%) were unemployed, while only 8.6% were employed in the private sector.

Table 3 – Demographic and Socio-Economic Characteristics

Variable	Category	Frequency	(%)
Age	17 – 24	449	48.9
	25 – 40	351	38.2
	41 – 60	118	12.8
	61 - 80	1	0.1
Education	High school	274	29.8
	Diploma	74	8.1
	Bachelor's degree	515	56
	Master degree	51	5.5
	PhD degree	5	0.5
Income	Public sector	145	15.8
	Private sector	79	8.6
	Unemployed	695	75.6

Source: Prepared by the authors (2023)

Testing the Research Hypotheses

The research hypotheses were examined using Pearson Correlation analysis. The first hypothesis predicted a positive relationship between the LoC and EI. According to Table 4, Pearson correlation coefficient was ($r=0.6$) at significant level ($\alpha =0.01$). This indicates that the linear relationship between LoC and EI variables is positive and statistically significant. Thus, the first hypothesis was supported.

Table 4 – Pearson Correlation Coefficients between LoC and EI

LoC	EI	
	Pearson's correlation coefficient	P-value
	0.6*	0.00
N (sample size)	919	

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

Source: Prepared by the authors (2023)

The second hypothesis assumed a positive relationship between NfA and EI. Table 5 shows that Pearson correlation coefficient was ($r=0.65$) at significant level ($\alpha =0.01$). This indicates that the linear relationship between NfA and EI variables is positive and statistically significant. Thus, the second hypothesis was confirmed.

Table 5 – Pearson Correlations between NfA and EI

NfA	EI	
	Pearson's correlation coefficient	P-value
	0.65*	0.00
N (sample size)	919	

*Correlation significant at 0.01 level (2-tailed)

Source: Prepared by the authors (2023)

The third hypothesis assumed a positive relationship between RT and EI. Table 6 shows that Pearson correlation coefficient was ($r=0.62$) at significant level ($\alpha =0.01$). This means that the linear relationship between RT and EI variables is positive and statistically significant. Thus, the third hypothesis was accepted.

Table 6 – Pearson Correlations between RT and EI

RT	EI	
	Pearson's correlation coefficient	P-value
	0.62*	0.00
N (sample size)	919	

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

Source: Prepared by the authors (2023)

DISCUSSION

This study examines relationships between Saudi women's PTs and EI during the COVID-19 crisis. The PTs were investigated in terms of the LoC, the NfA, and RT. Statistical analysis revealed statistically significant positive correlations between LoC and EI, affirming the results of previous studies conducted in the contexts of Saudi Arabia (Alshebami & Seraj, 2022) and developing economies (Arkorful & Hilton, 2022). Furthermore, the findings demonstrate a statistically significant positive relationship between the NfA and EI, supporting

the outcomes of Ndfirepi (2020). However, the latter finding contradicts with the results of Alshebami and Seraj (2022), who found no correlation between the NfA and EI.

This was attributed by Alshebami and Seraj (2022) to the fact that their research respondents were younger (aged 18-27 years old), but the vast majority of respondents of the current study were aged 17-40 years old, as discussed previously. Thus, the PT of NfA was observed to instrumental in EI in this study. The results of this research also showed that there is a significant positive relationship between RT and EI, which affirms the conclusions of Alshebami and Seraj (2022) and Ndfirepi (2020), both of which identified RT as a key PT which can directly stimulate EI.

CONCLUSION

The results of this study confirmed that PTs can stimulate EI of Saudi women. This study has relevant implications for practitioners and educators in the field of entrepreneurship. Entities such as incubators and accelerators seeking to promote the development of entrepreneurial activities, in alignment with the objectives of the National Transformation Program of Saudi Vision 2030, should design professional programs that aim to improve PTs of potential female entrepreneurs. This would motivate them to involve in entrepreneurial activities and to establish new ventures. Also, educational entities should provide entrepreneurial educational courses that emphasize the enhancement of PTs in terms of LoC, NfA, and RT. Introducing these courses to female students would encourage them to take the path in the future towards entrepreneurship and to start their own businesses.

This research is not without methodological and conceptual limitations. In terms of the methodology adopted, this study was conducted across all regions of Saudi Arabia. Although the relatively large sample size of the study increases its generalizability for the national picture, collecting the research data from a single country *per se* might limit the generalizability of the research findings (e.g., for other countries in MENA with different socio-economic and cultural profiles). Thus, future studies are advised to investigate EI in other regions and nations. Furthermore, within the context of the population of Saudi women, the non-probability sampling method used, using emails and social media, may have led to the over-representation of younger and more educated women in the sample. Future studies should seek to use diverse methods to explore EI and actual entrepreneurial activities among older and less educated women, who may be engaged in such economic behavior in a way less visible to online research methods (e.g., running brick-and-mortar stores, and artisanal handicrafts).

Conceptually, the model of this study was limited to focusing only on the examination of three major PTs. A future direction for future research would be to incorporate other PTs in the research model, such as *innovativeness*, *openness*, and *self-confidence* (Curley & Salmelin, 2018). Furthermore, as this study measured only the intention of potential entrepreneurs; it is recommended for future study to address the actual action and outcomes of entrepreneurs and their activities.

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