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Predicting Roles of Personality Traits on Entrepreneurial Intention among Students: An Empirical Study of Universities in Southwest, Nigeria

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Abstract: *Entrepreneurial intention is a significant factor in determining potential entrepreneurs. Hence this study examines the predicting roles of personality traits on entrepreneurial intention among students in Nigerian university. Descriptive research design was adopted for the study and a sample size of 282 students were randomly selected using Yamane (1967) sample size calculation formula on a population of 957 entrepreneurship students. Primary data were collected and analysed using structured questionnaire and Ordinary Least Square (OLS) method of estimation respectively. The study establishes a positive link between the need for achievement and entrepreneurial intention, with beta-value of* 0.413*** *and p-value of 0.000 also indicates that need for achievement has a significant influence on entrepreneurial intention. The study also reveals a positive association between risk-taking propensity and entrepreneurial intention with beta-value of* 1.188** *and p-value of 0.000 further reveals that risk-taking propensity influences entrepreneurial intent significantly. Lastly, a positive association was revealed between entrepreneurial self-efficacy and entrepreneurial intention with beta-value of* 0.930** *and p-value of 0.000 show a significant influence of self-efficacy on entrepreneurial intention. The deduction to be made from these findings is that personality traits tend to be important factors that can influence student's intention to create entrepreneurial venture which invariably can be used to mitigate most of the challenges such as high rate of unemployment, high level of poverty, "yahoo boys" syndrome, kidnapping, and ritual killings among Nigerian youths.*

Keywords: Entrepreneurial intention, risk-taking propensity, self-efficacy, need for achievement, personality traits.

INTRODUCTION

Persistent increase in unemployment coupled with other social vices such as internet fraud, kidnapping, robbery, banditry and a host of others among Nigerian youths made this researcher to wonder whether entrepreneurial intent of students and graduates have been positively affected enough in spite of government efforts in promoting self-employment through entrepreneurship education and other self-employment initiatives. For instance, data from National Bureau of Statistics (2020) reveals 27.1% unemployment rate in the second quarter of the year 2020 which later increased to 33.3% in the fourth quarter of 2020. This is an indication that encouraging university students to be job producers rather than job seekers still requires extensive study on potent factors that can impact their entrepreneurial intention and behaviour resulting in venture creation. Entrepreneurial intention is defined as the process of pursuing knowledge which is suitable for the attainment of business drive (Anwar *et al.*, 2021). Hsu *et al.* (2019) opined that, individuals that are curious to establish a new business would ultimately put up a different behaviour and temperament than someone who is not willing to start anything at all. Therefore, taking steps to establish a business is a drive that has to come from within the individual. There must be internal motivation to make a difference in the real world setting through the creation of job opportunities. In this light, entrepreneurial intention is a critical determining factor for an individual's propensity to start a business (Anwar *et al.*, 2021).

In the word of Ndofirepi (2020); & Sargani *et al.* (2019) personality factors have been seen as the most accurate model for predicting entrepreneurial intentions. Personality factors such as internal locus of control, propensity to take risk, self-efficacy, and need for achievement as predictors of entrepreneurship-related behaviour among students will be very useful sub-variables. Need for achievement is one of the personality factors that drive entrepreneurial intention. People with high need for achievement have entrepreneurial intentions. Popescu *et al.* (2016) opined that, aspiring entrepreneurs are eager for success and want to demonstrate their ability to succeed in highly competitive sectors. As a result, those with a strong need for achievement are more inclined to establish their own company. In addition to the urge for achievement, a propensity for taking risks is a strong personality factor that influence entrepreneurial intention. Aspiring entrepreneurs that take chances and believe they can succeed in the face of business obstacles are more likely to create and grow a business. Aslam, & Hasnu (2016) believed that contribution of self-efficacy to entrepreneurial intention is a person's capacity to evaluate the activities they engage in, or,

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more simply, their faith in their own abilities. In the word of Indarti, & Krinstiansen (2003); & Aslam *et al.* (2022), a strong belief of one's own capability will influence the actions of a person, his/her knowledge and abilities being utilized.

Several studies have shown different factors such as resources, financial capital, innovation ideas, technology and support in predicting students' entrepreneurial intentions (Herman 2019; & Hsu & Wang, 2019). Other researchers report psychological factors which include self-efficacy, personality, behaviours and the likes that influence the formation of new business (Hamilton *et al.*, 2019; & Hassan *et al.*, 2021). The personality factors that shall be investigated in this study as predictors of entrepreneurial intention include need for achievement, risk-taking propensity and entrepreneurial self-efficacy. The problem of unemployment has created the need for further study on how undergraduates in Nigeria universities can utilize spectrum of entrepreneurial traits to effectively create and develop entrepreneurial venture. The germane questions bothering the mind of this researcher are: To what extent does need for achievement influences entrepreneurial intention among Nigerian students? In what ways does risk-taking propensity influences entrepreneurial intention among Nigerian students? How does entrepreneurial self-efficacy impact entrepreneurial intention among Nigerian University students?

THEORETICAL FRAMEWORK

Theory of Planned Behavior Model (TPB)

The TPB propounded by Ajzen (1985) is often used to anticipate and explain a broad variety of entrepreneurial behaviors and intentions including launching a new enterprise, and development of entrepreneurial venture. In the theory of planned behavior (TPB), the assumption is made that the most important conduct is voluntary, which is highly friendly to business. Intentions are assumed to be the source of such voluntary conduct, which is in turn a result of the individual's general attitude as well as "Subjective Norms," which conveys societal pressure to perform or refrain from performing the activity. Whatever the attitude or subjective standards, intentions will only be put into action if the person feels that they have some degree of behavioral control over their actions. (Olokundun, 2017). According to this view, intentions precede actual conduct and are shaped by ideas about the consequences of the acts under consideration. The TPB model states that intentions are governed by subjective standards, such as personal attractiveness or attitude, as well as perceived behavioural control (Dimova, & Pela 2018). With regards to entrepreneurial endeavors, "subjective norms" relate to an opinion on what the "reference group" (friends, significant other, family) of an individual thinks about entrepreneurial behavior and whether the entrepreneur's choice is approved or disapproved. According to kautonen *et al.* (2013) subjective norms have less influence on intention, which is dependent on the individual's conformity level and their unique personalities. A person's attitude toward a behavior or personal attraction measures how positively or negatively they value entrepreneurship in general. TPB asserts that people's attitudes are shaped by their ideas about the outcomes of engaging in an action (McEachan *et al.*, 2011). In the submission of Steg & Vlek (2009) this outcome includes both internal and extrinsic benefits like cash incentives, independence/autonomy, personal pleasures, and family stability. All of these factors are believed to have positively affect the intention to establish a business.

Previous studies have proven the validity of utilizing TPB to describe entrepreneurial intention across different cultural contexts. It's safe to say that the more positive an individual's attitude and social norms are, and the bigger the perceived level of behavioral control is, the more likely they are to consider starting their own business (Torniskoski, & Maalaoui, 2019). Aligba & Fusch (2017) agreed that TPB parameters have strong predictors of entrepreneurial intention. The study of Mwiya, (2014) also reiterates that TPB positively correlates with entrepreneurial aspirations. In the same vein, Castillo-Palacio *et al.* (2017) argued that the TPB model was an excellent predictor of social norms, attitudes, and perceptions of behaviour. In line with previous studies, Jepchirchir *et al.* (2019) reaffirm that Students' entrepreneurial intentions are strongly predicted by the TPB model. These empirical findings have established significant support for theory of planned behaviour to explore the impact of personality traits on entrepreneurial intentions among students. Consequently, the TPB model is applicable for this study, and it is predicted to provide a strong description of entrepreneurial intentions of students in Nigerian University.

Entrepreneurial Personality Factors

Previous studies have conceptualized entrepreneurial personality factors/ or characteristics in terms of need for achievement, internal locus of control, risk-taking propensity, entrepreneurial attitude, entrepreneurial culture, creativity and alertness, and entrepreneurial self-efficacy (Presenza *et al.*, 2020; Darmanto & Yuliari, 2018; & Gurel *et al.*, 2021) They believe that even if a student has no prior entrepreneurial training or experience, they may become a successful entrepreneur if they have the right mindset, desire, and community support. This study will however focus on three personality factors which are; entrepreneurial self-efficacy, risk taking propensity and need for achievement.

Entrepreneurial Intention and Need for Achievement

Entrepreneurship intention is influenced positively by the urge for achievement, as evidenced by

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the fact that this variable determines whether or not someone has a predisposition to go into business for themselves (Voda & Florea, 2019). A person's need for achievement might be summed up as a need for success. People who are driven by a strong desire for success often have business aspirations. They have a burning desire to be prosperous. They aspire to demonstrate that they are capable of starting and running a profitable business in a market that is highly competitive (Kusmintarti *et al.*, 2016). According to research of Anra *et al.* (2020) entrepreneurial students with greater need for achievement intends to start their own firms. Need for achievement is one personality factor which refers to individual need for personal accomplishments that is the urge or a strong desire to outperform predetermined standards. Need for achievement actually motivates and inspires potential entrepreneurs to courageously create a new enterprise. However, relating this personality factor to this current study, students with high need for achievement would want to venture into a business with a high probability of success and strive to achieve such success.

Entrepreneurial Intention and Risk-Taking Propensity

An increasingly popular method of entrepreneurship is to take measured risks. Taking a risk might result in either success or failure. As a result, entrepreneurs should weigh the risks of their decisions before moving forward and weigh the benefits and drawbacks of taking risks throughout the whole entrepreneurial process. Entrepreneurs according to Al-mamary Muhammed *et al.* (2020) are more willing to take chances than the average person.

Risk-taking by entrepreneurs can have a significant impact on their financial well-being as well as personal relationships (such as relationships with their spouses and children). Anyone with aspirations of starting their own business should have a high tolerance for risk. The ability to take risks in the word of Sunaryo & Tukiran (2021) is essential to entrepreneurial thinking and running a business. Personality traits like risk-taking demonstrate how eager and inclined a person is to take chances. Because entrepreneurial endeavors entail risk, taking chances is a necessary component of becoming an entrepreneur. Entrepreneurs, according to research conducted by Mor *et al.* (2020) perceive business conditions as less risky than the general public. Risky conditions are seen favorably by entrepreneurs and as such tolerance and positive attitudes toward risk predict entrepreneurial intentions.

Entrepreneurial Intention and Self-efficacy

It is expected that people with varying levels of self-efficacy beliefs will show systematic differences in the amount of effort they put forth when attempting to accomplish goals, the intensity of adapting activities they generate to overcome obstacles, and the degree to which they remain committed to goal achievement in the face of setbacks (Demir, 2020). Individuals use their own cognitive capacities before beginning and completing goal-directed tasks. They use these capabilities to assess their own talents in light of the problems they face and to establish ideas about their chances of success. The findings of the correlation between entrepreneurial intention and self-efficacy in previous studies are inconclusive, conflicting and are still up for debate. Some studies establish a positive and significant relationship, some report a positive but insignificant relationship, and some report no relationship, while some report a negative relationship. For instance, Karabulut (2016) demonstrates that self-efficacy positively affected entrepreneurial intent. Owoseni (2014) investigates the role of some personality variables on entrepreneurial intentions. There is a substantial association between accomplishment motivation and entrepreneurial intents, as well as between self-efficacy and entrepreneurial intentions, according to the study's findings. Javan (2014) also reaffirm that Self-efficacy has a substantial impact on entrepreneurial intent. Mould (2013) examines the effectiveness of using personality traits (self-efficacy, perseverance control aspiration, and proactive personality) to predict entrepreneurial intent and performance. Only proactive personality explained distinctive variation in entrepreneurial intention, according to the findings. Although self-efficacy did not explain unique variance, a substantial bivariate connection was identified between self-efficacy and entrepreneurial intention. With the earlier mentioned four independent variables and entrepreneurial performance as the dependent variable, a standard multiple regression analysis was undertaken. A second run of the study was conducted using two distinct measures of performance: the initial performance measure, and the recent performance measure. For neither of these studies, was the overall model significant, although, Self-efficacy predicted distinctive variance in initial performance but not recent performance. Naktiyok *et al.* (2010) also investigated the connection between the various elements of self-efficacy and entrepreneurial intent. They discovered a positive correlation between the two, with a considerable impact on the dimensions of creating innovative products and identifying market opportunities, hence fostering an inventive environment. Studies by Munir *et al.* (2019); & Ismail *et al.* (2012) affirm that there is no significant correlation between the propensity towards risk, need for achievement and entrepreneurial intent.

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Conceptual Framework for the Study

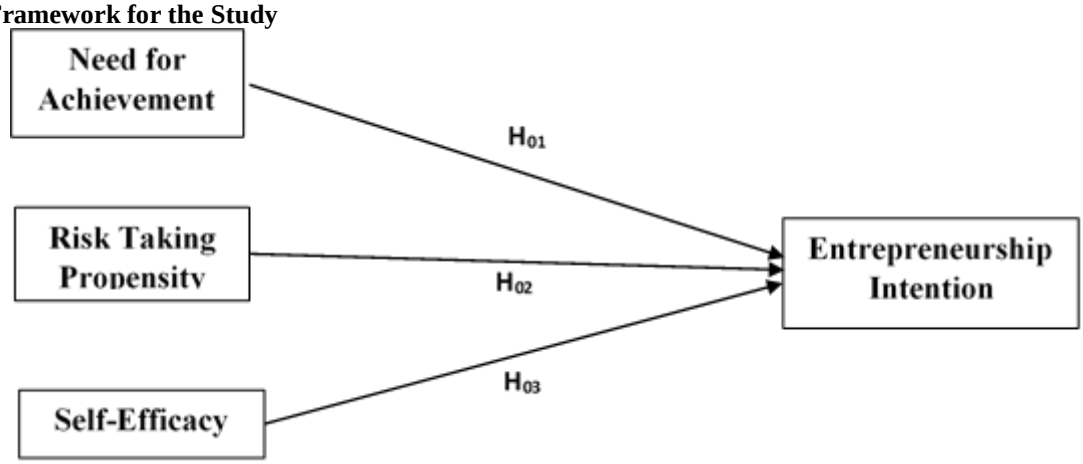

Figure 1: A conceptual model illustrating the interrelationships of the research variables
Source: Author's Conceptual Model

Based on the literature review, three hypotheses were formulated (see Figure 1)
H_1: There is no statistically significant influence of need for achievement on entrepreneurial intention among students
$H_{2:}$ There is no statistically significant influence of risk-taking propensity on entrepreneurial intention among students
H_3: There is no statistically significant influence of entrepreneurial self-efficacy on entrepreneurial intention among students

METHODOLOGY

The population of this study consists of nine hundred and fifty-seven (957) entrepreneurship undergraduate students at seven (7) selected universities in Southwest Nigeria that offers degree programme in Entrepreneurship, whereas simple random sampling was utilized to choose 282 students using Yamane (1967) sample size calculation formulae. Structured questionnaire used as research instruments was designed using five-point Likert scale questions ranging from strongly agreed to strongly disagreed. Internal consistency reliability test was conducted with the aid of Meaning Bartlett, the Eigenvalue of the Principal Component, Kaiser-Meyer-Olkin (KMO), Percentage of the Variance and Cronbach Alpha to determine their psychometric soundness (see Table 3.1). The completed questionnaire for this study was subjected to both descriptive and inferential statistics such as frequency, percentage, mean as well as Ordinary Least Square (OLS) Method of Estimation respectively.

Table 1. Analyses of the Validation of Measurement Instruments

Scale	No of Items	Meaning Bartlett	KMO	Eigenvalue of the principal Component	% of the variance	α of Cronbach
Need for achievement Questionnaire	8	p = .000 (significant)	0.644	1.878	61.89%	0.69
Risk-taking propensity Questionnaire	7	p = .000 (significant)	0.644	1.878	61.89%	0.69
Entrepreneurial self-efficacy Questionnaire	9	p = .000 (significant)	0.798	3.072	73.14%	0.80
Entrepreneurial Intention Scale	9	p = .000 (significant)	0.967	2.876	81.67%	0.84

Source: Field Survey (2022)

All the indicators factor loads in Table 1 are greater than 0.5, indicating that the questions adequately explain the variation of their variables. This suggests that the factor validity of the measurement model is high.

RESULTS AND DISCUSSION

Table 2. Socio-demographic Characteristics of Respondents

Demographic variable	Description	Frequency	Percentage %
Gender	Female	121	44
	Male	154	56

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	Total	275	100
Age	Below 20	28	10.2
	20-25	117	42.5
	26-30	115	41.8
	Above 30	15	5.5
	Total	275	100
Program Level	100	104	37.8
	200	76	27.6
	300	52	18.9
	400	43	15.7
	Total	275	100
Religion	Christianity	152	55.3
	Islam	123	44.7
	Total	275	100

Source: Field Survey (2022)

Most of the respondents were male, representing 56% of the sample size, while female respondents made up 44% of the total sample size. This connotes that there are more male students studying entrepreneurship than females. This could be because females are underprivileged educationally in developing countries like Nigeria. However, the 44% of female students recorded indicates that the universities are gender-sensitive in their admission policy. The implication of this finding is that females are now coming up into the limelight of entrepreneurship development in Nigeria. Of the people who took the survey, 117 (42.5%) were between ages 20 and 25, 115 (41.8%) were between ages 26 and 30; 28 (10.2%) were under the age of 20; and only 15 (5.6%) were beyond the age of 30. This means more youths are now interested in acquiring an array of entrepreneurial skills in order to develop their career in entrepreneurial venture creation, since entrepreneurial venture is the only means of empowerment and survival now that white-collar jobs are no longer available in the country. This development is giving good omen to the realization of vision 2030 of Sustainable Development Goals. 104 (37.8%) of the respondents were in the 100 level, 76 (27.6%) of the respondents were in the 200 level, 52 (18.9%) of the respondents were in the 300 level, while 43 (15.7%) of the respondents were in the 400 level. The study shows that there is more awareness on the importance of studying entrepreneurship at the degree level as enrolment increases in geometric progression. The implication of this finding is that Nigeria's predicament of abject poverty, high unemployment rate, and anti-social acts will soon fade away in the country as more youths are studying entrepreneurship with the aim of venturing into businesses after graduation.

Table 3. Hypothesis Test of the Influence of Personality Traits on Students' Entrepreneurial Intention

Model I	**Need for Achievement**	**model II**	**Risk-taking propensity**	**model III**	**Entrepreneurial Self-efficacy**
Coefficient	0.413	Coefficient	1.188	Coefficient	0.930
t-value	4.563**	t-value	21.973**	t-value	73.586**
p-value	0.000	p-value	0.000	p-value	0.000
F-value	20.823	F-value	482.802	F-value	5414.888
R	0.267**	R	0.800	R	0.976
R^2	0.071	R^2	0.640	R^2	0.953
Adj.R^2	0.068	Adj.R^2	0.638	Adj.R^2	0.952
D-W	1.998	D-W	1.991	D-W	2.073

*P<0.05 **P<0.01

Source: Field Survey (2022)

Table 3 summarizes the influence of the Personality Traits on students' entrepreneurial intention. The t-value of 4.563** and p-value of 0.000 shows that the need for achievement has a positive influence on student's entrepreneurial intention. The f-value of 20.823 establishes that there is a significant influence of the need for achievement on students' entrepreneurial intention. Further, the R^2 value of 0.071 indicates that the need for achievement independently contributes 7.10% to students' entrepreneurial intention. The relationship was positive, implying that a person's desire for success has a substantial impact on their entrepreneurial intent. This suggests that the more a person desires success, the greater their entrepreneurial drive. This study is in agreement with assertion of a scholar in his study that the higher the need for achievement, the higher the level of entrepreneurship intention (Samydevan *et al.*, 2015). Another study conducted confirm that the need for achievement has a positive effect on entrepreneurial intention (Orman, 2009). Similarly, another study asserts that those with more aspirations for success (need for achievement) are

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more likely to become entrepreneurs (Sajuyigbe *et al.*, 2021).

The study also reveals a positive association between risk-taking propensity and entrepreneurial intention. The t-value of 21.973** and p-value of 0.000 indicates that risk-taking propensity has a direct and positive influence on student's entrepreneurial venture creation. The f-value of 482.802 confirms that there is a significant influence of risk-taking propensity on students' entrepreneurial venture creation. Further, the R^2 value of 0.640 indicates that risk-taking propensity independently contributes 64% to students' entrepreneurial venture creation. The study corroborates with the finding that risk-taking propensity has a direct association with entrepreneurial intent (Tang *et al.*, 2008).

Table 3 also reveals that a positive association between entrepreneurial self-efficacy and entrepreneurial intention. The t-value of 73.586** and p-value of 0.000 indicates that entrepreneurial self-efficacy has an influence on student's entrepreneurial ideas generation. The f-value of 5414.888 reveals that there is a significant influence of entrepreneurial self-efficacy on students' entrepreneurial ideas generation. Further, the R^2 value of 0.953 indicates that entrepreneurial self-efficacy independently contributes 95.3% to students' entrepreneurial ideas generation and the Durbin-Watson value of 2.073 reveals that model III is standard. This implies that Self-efficacy boosts the confidence via entrepreneurial skills to venture into business.

CONCLUSION

This study concludes that students' personality traits are positively linked to their entrepreneurial intents. The study also establishes a positive link between the need for achievement and entrepreneurial intention. The relationship was positive, meaning that the need for achievement has a favourable influence on entrepreneurial intention. Evidence also reveals a positive association between risk-taking propensity and entrepreneurial venture creation. The relationship was positive, meaning that risk-taking propensity has a favourable influence on entrepreneurial venture creation. The finding establishes a positive association between entrepreneurial self-efficacy and entrepreneurial intention. The relationship was positive, meaning that entrepreneurial self-efficacy is a very vital factor that influences entrepreneurial intention towards entrepreneurial venture creation. This implies that personality traits are strong predictors of venture creation among the potential entrepreneurs if enabling environment is created by the government. The deduction to be made from these findings is that personality traits tend to be important factors that can influence student's intention to create entrepreneurial venture which invariably can be used to mitigate most of the challenges such as high rate of unemployment, high level of poverty, "yahoo boys" syndrome, kidnapping, and ritual killings among Nigerian youths.

Recommendations

The study therefore recommends that educators need to develop programs that encourage a wide range of students to form teams based on entrepreneurial talent, problem-solving styles, disciplines, cognitive approaches, cultural and gender diversity. Also, Students need to be trained and mentored to recognize their individual talents and shortcomings and encourage them to develop their raw talents, and governments need to create an environment that can lead to the development of domestic entrepreneurship.

Contribution to Knowledge and Suggestions for Further Study

Conceptually this study expands extant literature as it enhances ones' knowledge of personality traits with its respective variables such as; need for achievement, risk-taking propensity and entrepreneurial self-efficacy by linking them with entrepreneurial intention of entrepreneurship students. Empirically the study contributed to the literature by expanding the empirical understanding of how the dimensions of personality factors predicts the entrepreneurial intentions of Nigerian university students to achieve the 2030 sustainable development goals. The study was however limited to undergraduate students of entrepreneurship degree in Southwest, Nigeria, and further study could expand on this scope for effective generalization. The content scope can be expanded further as well by future researcher.

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