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DETERMINANTS OF ENTREPRENEURIAL DECISION-MAKING AMONGST FINAL YEAR STUDENTS IN TERTIARY INSTITUTIONS: A QUALITATIVE STUDY

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ABSTRACT

The study sought to examine whether information-processing strategies influence students' decisions towards setting businesses. A sample of eight students in their final year, offering programs in Management, Accounting, Human Resource and Marketing in a tertiary institution situated in the Ga-East municipality was used for the study. In an interview session with the participants, three main questions on thought processes towards entrepreneurial decisions were asked on the following mental scripts were asked: willingness, arrangement and ability scripts. The findings showed that all three mental scripts influenced students' decision-making on entrepreneurial businesses. Implications of the findings for theory and practice are discussed.

KEYWORDS

Ghana, entrepreneurial cognitions, decision-making, venture creation.

INTRODUCTION

Over the last few decades, much attention has been drawn to the concept of entrepreneurship and the thought processes involved in the setting of entrepreneurial businesses (Al-harrasi, Al-Zadjalik & Al-Salti, 2014; Urban, Siran, Mershan & Hernon, 2006). More importantly, This is because the theoretical underpinnings of the heightened global competition, changing demographic structures and technological advancement has made it essential for firms and countries to catch up with the changing environment and to rely on creativeness in order to provide a sustainable competitive development (Halac & Bulut, 2012). Besides the rapid increase in formal unemployment amongst graduates is alarming and steps should be implemented to curb the situation (Jidens, 2015; Turker & Selcuk, 2009).

The concept of entrepreneurship is viewed from different perspectives such as values, needs and traits of people, ability to adapt to competitive markets and the ability to manage businesses whereas information processing strategies are the styles of decision making processes used by individuals to create and implement entrepreneurial business (Al-harrasi et al, 2014; Moriano & Linan, 2010). Additionally, Mitchel Busenitz, Lant, McDougall, Morse & Smith (2002:97) have described entrepreneurial cognitions as "the knowledge structures that people use to make assessments, judgments, or decisions involving opportunity evaluation, venture creation and growth".

In recent times some researchers have investigated the relationship between variables such entrepreneurial education, personal attributes, motivation and setting of entrepreneurial business whilst little attention has been given to the cognitive structures used in making such decisions (Denanyoh et al., 2015; Shinnar, Giacomini & Janssen, 2012; Kegudu, Malami & Gatawa, 2011; Moriano & Linan, 2010; Kirkwood, 2009; Turker & Selcuk, 2008; Urban, 2007). To this end, this work hope to investigate the role of three schemas that is, types of mental frameworks (willingness, ability and arrangement scripts) and the extent to which it influences students' decisions on the setting of entrepreneurial businesses.

LITERATURE REVIEW

THEORY OF REASONED ACTION (TRA)

Theory of Reasoned Action (TRA) is the voluntary control people perform as a result of recognized psychological factors (Fishbein & Ajzen, 1975). This theory assumes that human beings behave in a reasonable manner and judges their actions accordingly. More importantly TRA are grouped into two thus attitudes and subjective norm that acts as a function to a person's intention and that each relevant belief links the behavior to a valued outcome. It is therefore worthy to note that these salient beliefs and evaluated outcomes combine to produce overall positive or negative attitude towards a behavior. Some studies have used TRA to explain entrepreneurial activities through an intention to perform the behavior (Ruiz, Soriano & Codura, 2016; Hikkerova, Ilouga & Sahut, 2016).

FACTORS INFLUENCING ENTREPRENEURIAL BEHAVIOR AND INTENTIONS

A plethora of studies has been done in the discourse of entrepreneurship. These studies ranged from determinants of the entrepreneurial behavior, entrepreneurial education, intentions, decision making (Harris & Gibson, 2008; Krauss, Frese, Friedrich & Unger, 2005; Turker & Selcuk, 2008). More importantly, some studies in Ghana have investigated whether factors such as personality traits and characteristics are related with entrepreneurial intentions and inclinations (Asamani & Opoku Mensah, 2013; Denanyoh, Adjei & Nyamekye, 2015; Yeboah Asuamah, Baffour Awuah & Kumi, 2013).

For instance, Harris and Gibson (2008) investigated four entrepreneurial attitudes amongst students pursuing business related programs at selected universities in the USA. Questionnaires on four scale namely achievement in business; innovation in business; perceived personal control of business outcomes; and perceived self-esteem in business. Additionally students also provided information on the demographic characteristics and past entrepreneurial business experiences. The study reported that the male students had high scores on personal controls and innovation whilst students with family business experience had all the four entrepreneurial attitudes examined. Attitudes towards achievement and self-efficacy towards business was supported.

In a more related study, Krauss et al. (2005) examined the relationship between personality characteristics such as autonomy competitive, achievement, personal initiative and entrepreneurial behavior. Data was collected using interviews and questionnaire with a sample of 74 respondents. It was reported personal attributes such as achievement and personal initiative was useful for increasing performance in small businesses. Additionally, all three personal attributes had a strong relationship with entrepreneurial behavior. The researchers recommended that further studies should examine the influence of culture on the relationship between personality characteristics and entrepreneurial behavior.

Linan and Moraine (2007) also assessed the relationship between personal values and entrepreneurial intentions. A sample of 1467 students was randomly selected from a university for the study. The personal values investigated were openness to change and self-enhancement. The results showed that reported students placed different value priorities on entrepreneurial activities that required special technical skills. However, studying one variable such as personal values and how

it influences entrepreneurial intentions seems to narrow the understanding of the discourse unless the aspect of information processing activities towards entrepreneurial decision-making is also investigated.

Similarly, Turker and Selcuk (2008) examined some context factors on entrepreneurial intentions. The study assessed three support factors namely educational, relational and structural supports. Using a sample of 300 university students, it was reported that all the three support factors signs investigated were openness to change and self-enhancement. The study reported that the students placed different value priorities on different entrepreneurial activities that required technical skills. However, studying only narrows ones understanding on how personal values influence entrepreneurial intentions unless the issue of cultural values is also investigated.

In a more recent study conducted in Ghana, Asamani and Opoku-Mensah (2013) investigated the relationship between entrepreneurial inclination, personal characteristics and study programs of students from a tertiary institution in Cape Coast. Five hundred and twenty students were sampled from the department of Psychology, Biology and Management Studies. It was reported that personality characteristics such as leadership attributes, risk taking, task performance, and achievement attitudes are significantly related to entrepreneurial inclination. Asamani and Opoku-Mensah (2013) recommended that other potential factors related to the discourse should be investigated

Moreover, Denanyoh et al. (2015) investigated the relationship between three types of support: education, community and family on entrepreneurial intentions of students. Two hundred and twenty eight (228) students from polytechnic schools were selected for the study. The study reported that all three factors contributed to students developing their career in entrepreneurial activities. However, the researchers did not focus on the role of information processing strategies used in making entrepreneurial decisions.

Similarly, Opoku Frimpong (2014) investigated the relationship between entrepreneurial education and partnership venture intentions amongst students. Data was collected using both interviews and questionnaires on a sample of 220. The results showed that entrepreneurship education positively impacts on the intentions to form partnership venture. Thus, management of educational institutions and stakeholders should structure their entrepreneurship programs to include partnership venture formation. It was also reported that work experience, continuity of business, scale production and access to funds significantly influence the intentions to form a partnership venture after graduation. In the light of this, prospective entrepreneurs should pay more attention to these variables to consider partnership venture in their entrepreneurial undertakings.

ENTREPRENEURIAL COGNITIONS AND VENTURE CREATION

Accordingly, just as studies have been conducted to investigate the determinants of entrepreneurial intentions and attitudes, some studies have also been conducted on entrepreneurial cognitions. For example, Urban (2008) examined the linkage between cognition cues, motivation in relation to the self-efficacy of an individual when making decisions on venture creation. Data was collected from a sample of 161 entrepreneurs in the businesses and industries. The study reported that the relationship between cognitions, self-efficacy and motivation were modest whilst the relationship between entrepreneurial cognitions and motivation was partially supported.

Finally, Pauli (2014) assessed the influence of self-efficacy and sense breaking of entrepreneurs when developing business opportunities. The study was done in two phases: questionnaires on the study variables were administered to a sample of 35 entrepreneurs after which interviews were conducted on selected entrepreneurs. The study reported that self-efficacy and sense breaking significantly influenced opportunity developments.

Moreover, Karlesky (2015) investigated the factors that influence opportunity identification process in entrepreneurial businesses. The factors were perceptions of entrepreneurs and cognitive processes: analogistic thinking, recombination, and distinction-making decision making about venture creation. The study adopted exploratory sequential mixed design in the form of interviews and questionnaires. The results showed that distinction making was the most predominant process used in decision-making. Additionally, distinction making was significantly related to opportunity identification among both nascent entrepreneurs and managers in existing firms. A follow up study for further clarification showed that distinction-making is positively influenced the opportunities people identify with respect to new innovations in technology and as well as existing ones.

Similarly, Ijden (2015) assessed the extent to which the cognitive features of an individual influence his preference for entrepreneurial business. The study administered questionnaires to a sample of 759 students were randomly selected and given questionnaires to assess their views. The study reported that demographic characteristics such as one's level of education and knowledge structures towards essential skills needed for decision making on venture creation is vital. This implies that both knowledge structures acquired through education significantly influences entrepreneurial decision-making.

Finally, Karabey (2012) investigated the concept of entrepreneurial cognition styles, entrepreneurial alertness and risk performance. A sample of entrepreneurs, accountants and managers from 42 small and medium business ventures were selected for the study. It was observed that all professional groups included in this study preferred a highly linear thinking style. Additionally, there were no significant group differences across the three cognitive styles: linear, nonlinear, and balanced linear and nonlinear thinking style. Furthermore, it was reported that accountants scored lower than the other groups in evaluation and judgment dimension of entrepreneurial alertness. Also it was observed that entrepreneurs, managers were significantly different on risk performance. While entrepreneurs risk performance, tend to be higher than expected, accountants risk preference found to be lower than expected.

In the light of the studies reviewed, the authors raised three questions, which are stated below

RESEARCH QUESTIONS

- To what extent do relationships and contacts with people help in accessing resources to influence individual intentions to set up a business?
- What commitment levels do you have to engage in to sustain the interest of an entrepreneurial business?
- What skills set is required to help in the management of the business venture

METHODS

PARTICIPANTS

Eight (8) final year students of a private tertiary institution in the greater Accra were selected for the study. This was because the nature of the study required an in-depth knowledge of the participants' experiences about the discourse.

INSTRUMENTS

Interviews guides were used to collect data from participants. These guides were semi structured and comprised of three main questions and probes. The questions were adopted and revised from Mitchell *et al.* (2000, p. 974). This scale was also developed by Read (1987) and it comprised of items that measure willingness, ability and arrangement scripts.

PROCEDURE

The interviews were conducted at the end of lecture sessions in two private tertiary institutions. All participants were fluent in the English speaking language and so the interview sessions were largely conducted in the same language. Ethical considerations such as voluntary participation, informed consent and confidentiality issues were observed. Permission was sought from the participants before the data was audio taped to aid the process of transcription. The duration of the interviews lasted for nine hours for two days. A period of 4 hours was spent on the first day and subsequently 4 hours for the second day. The recorded interviews were transcribed over a period of 2 days before content analysis was done to generate the themes.

ETHICAL CONSIDERATIONS

With strict adherence to ethical principles from the APA, the authors observed principles of informed consent, confidentiality and voluntary participation. Permission was also sought from the lecturers whose students were interviewed. Accordingly, the benefits of carrying out the research were also stated in order to give the prospective participants deeper insights why the research was being conducted. Participants were informed that voluntary participation was key and so they had the option to take part in the study or opt out without facing any sanctions from the researchers. In other words, they were given consent forms, which explained the processes, involved in the study. Additionally, the participants' consent was sought for the audio recording of their responses and they assured that the transcribed data would be saved with a password to secure it for the sake of confidentiality.

DATA ANALYSIS

The data was analysed using content analysis where emerging themes on the experiences of the final year students concerning the three cognitive styles towards decision-making in entrepreneurial businesses were identified. The authors plunged themselves in the transcribing the data after which the codes and themes were developed. The themes and the transcribed data were given to an expert in the discourse for examination until an agreement was reached on the themes. Following the development of the themes, the authors realized that the students had interesting views to share on the matter. In the light of this, the authors formulated meanings and reviewed literature to aid the themes identified.

TRUSTWORTHINESS OF THE RESULTS

In following the steps listed for the production of trustworthy results by Maxwell (1996), the authors obtained the exact and complete representation of respondent's experiences by repeating the audio recordings on several occasions and reading through the transcribed data concurrently for accurate representations. To ensure reliability, we used an efficient tape recorder to aid a detailed transcription of interview data. Also amongst ourselves as authors, we investigated the interview data to ensure the credibility of the data and gave it to an expert in the discourse to do same.

RESULTS

The study identified themes on the three cognitive strategies towards entrepreneurial decision-making. These were the willingness, arrangements and ability scripts of participants in towards entrepreneurial decision-making.

WILLINGNESS COGNITIONS

This theme described some of the participants view on their commitment levels towards the starting of entrepreneurial businesses. It also revealed their perceptions about the extent to which they were receptive towards venture creation opportunities as well as their attitudes towards innovation, openness and their drive towards new situations (Urban, 2008). This means that since the students were of this view they are likely to become prospective entrepreneurs and then will show high-risk performance and alertness to business opportunities. Excerpts of their responses have been stated and to ensure confidentiality, pseudonyms and business related programs have been used to describe respondents. Report from this study is consistent with Karabey (2012) who reported that entrepreneurs and not managers nor accountants showed attitudes of risk performance and entrepreneurial alertness. The same was reported by Karlesky (2015) who stated that cognitive strategies such as distinction-making was positively influenced by the opportunities people identify with respect to new innovations in technology in business activities.

"Since I will be the owner of the business, I will be highly committed to contribute my effort and resources towards all operational levels in order to ensure growth in the business." (*Male final year Accounting student 1*)

"There are different types of business and each requires a level of commitment. These commitments also vary as some might demand time, money and personal involvement. Depending on the type of business, one must devote some time and attention to it in order to sustain it. Also there must be a clear mindset with regards to the business. Without a clear mindset which includes present and future expectations, one must not have the will or interest to sustain the business" (*Female, human Resource management student, 1*)

"Being an entrepreneur means you should be able to bear all risks that comes with the business and other related activity" (*Female, final year management studies student, 1*)

ARRANGEMENT SCRIPTS

This theme described the participants view on the use of relationships, resources and the social network systems when making decisions about venture creation activities (Urban, 2008). The participants were of the view that falling on these ties will give aid in an informed decision as to the specific activities to engage in. This finding was consistent with some studies that reported a significant relationship between social support and social capital on entrepreneurial attitudes (Denanyoh et al., 2015; Turker & Selcuk, 2008)

"In Ghana, there is a statement which goes like this whom you know helps you to get what you want, if you have a relationship with people in the society they can help you or sponsor you with the business you want to set up. Since we know resources are scarce, getting people that can provide resources to set up a business will make it easier to setup the business" (*Male, Final year Accounting student, 2*).

"I believe that good relationships foster unity and productivity hence creating a conclusive environment for the parties involved to share ideas and resources to set up the business" (*Male, Final year Accounting student, 3*).

"Relationships and contacts with others play a significant role in business we undertake. It has the intentions of receiving resources in a form of motivation, encouragement, assistance and advice. It therefore very good to contact others in forming business" (*final year marketing student 1*)

"Relationships and contacts with people creates networks with people which will encourage me in setting up a new venture" (*Female, Final year Accounting student 1*)

ABILITY SCRIPTS

This theme described the participants view on the cognitive structures needed to support the capabilities, requisite skills, norms and attitudes required to create a business venture (Urban, 2008). In view of this, the participants believed that an individual's knowledge and competencies about a business venture is crucial for decision-making. This finding is supported by IJdens 2015 who reported that individuals who have been educated and trained on skills need for a business venture is significantly related with their cognitive strategies towards the said business. The findings were also supported by Pauli (2014) who reported that a significant relationship exists between self-efficacy and opportunity developments such as entrepreneurial businesses. Excerpts from the interview in support of this stance are as follows:

"Different business require different skills however I believe that having some general skills such as good communication, negotiation skills and administrative skills I will be able to run the business efficiently...." (*Female, Human Resource Management student, 2*)

"In my opinion, I should have basic knowledge in all operational activities to ensure that things are done right. Also good communication skills will help me to interact well with my employees and other business around me" (*Male, Final year Accounting student, 4*).

"Adequate communication is an essential skill needed for operating any form of business without it the business will suffer" (*Female Final year Human Resource Management, 2*).

DISCUSSION

The study was aimed at investigating the information processing strategies used by students in entrepreneurial decision-making. The information processing strategies examined are the arrangement, willingness and ability scripts. The transcribed data showed that the three mental scripts play a significant role in influencing entrepreneurial decision-making.

The first research question sought to explore the participants view on their commitment levels towards the starting of entrepreneurial businesses. It also explored their perceptions and mindset set about decisions towards venture creation. The findings of this research question were consistent with several studies who reported that prospective entrepreneurs should be committed to taking risks, showing a sense of alertness and innovativeness when making entrepreneurial decisions and hence the running of the business (Karabey, 2012; Karlesky, 2015)

The second research question sought to explore participants view on the use of relationships, contacts and other social network systems when making decisions on entrepreneurial business. In view of this question the findings were consistent with studies, which reported, that contacts in the form of social support and social capital significantly influences all forms of entrepreneurial attitudes including decision-making (Denanyoh et al., 2015; Turker & Selcuk, 2008).

Finally, the third research question sought to explore participants view on cognitive structures needed to support the capabilities, requisite skills, norms and attitudes required to create a business venture. The findings of the study were consistent with studies, which found a significant relationship between an individual's knowledge of his competency, self-efficacy and decision-making in entrepreneurial activities (Ijdens, 2015; Pauli, 2014).

CONCLUSION

The study highlights some key considerations in venturing into business and as noted by the respondents, risks do exist and hence the needed support systems ought to be put in place to curb or reduce the risks that may arise. Though some allude to the fact that social support is vital, a lack of it present huge challenges thereby thwarting the efforts of entrepreneurial intentions. On the other hand, basic knowledge is important in starting a business, which helps to keep books, manage resources as well as clients.

RECOMMENDATIONS

The findings of the study highlight some area for future research and practice. Future researches can focus on large sample to discover whether there will be significant differences in the current findings. Again, future studies can consider a comparative study between public and private students in tertiary institutions to bring out diverse outcomes. Again, further studies can be considered on challenges of people engaged in entrepreneurial activities. Finally, studies ought to be done to investigate why social support systems are difficult to come by and to throw more light as to how it can be reduced.

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