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# The Mediation Role of Resource Accessibility between Perceived Social Support and e-Entrepreneurial Intention of Female Students in Saudi Arabia

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**Abstract:** Entrepreneurship has become highly popular among younger people due to the booming of cyber platforms, specifically in online businesses. However, the motivation behind students' aspirations to start online businesses is yet to be rarely examined within the extant literature. Consequently, the current study seeks to explore the mediating role of resource accessibility on the relationship between perceived social support and e-entrepreneurial intention among female students in Saudi Arabia. The study involved distribution of 376 online questionnaires among undergraduate female students studying business related subjects in public and private universities in Saudi Arabia. The study findings suggest that perceived social support has a positive influence on e-entrepreneurial intention and resource accessibility among the students. Moreover, there is an indication from the findings that resource accessibility plays a significant mediating role between perceived social support and e-entrepreneurial intention. The study findings contribute to the extant literature of e-entrepreneurship, demonstrating the significance of supporting students to start their own online businesses by providing them full access to the available resources.

**Keywords:** Management, e-Entrepreneurship, Social Support, Resource Accessibility, Female Intention

## 1. Introduction

Unemployment is an increasing concern among young people completing their college and university education today. On the backdrop of the increasing unemployment issues among college graduates, the role of education in enhancing entrepreneurial skills, especially among young women, has been recognized in the developed countries. However, the proportion of women contributing to the economies of the developing countries through entrepreneurial activities is still low compared to their male counterparts, as particularly notable in Saudi Arabia (Farooq et al., 2018).

According to the World Economic Forum Global Competitiveness Reports, Saudi Arabia is considered as one of the growing economies which has a significant effect on the Middle East region (Danish & Smith, 2012). The country relies on oil and petroleum industry for its economic sustenance, and its economic practices are mainly driven by conservative socio-economic norms. Recent economic indicators suggest that Saudi economy presents a mixed scenario, with near equivalent annual growth and inflation rates (Heritage Foundation, 2018). With the variability of the oil and gas industry, the country needs to not rely on the industry for its growth. Consequently, Saudi government keeps attempting to improve the country's GDP, and one of the approaches is to support the country's female population into entrepreneurial opportunities (BBC, 2018). Importantly, recent studies have pointed the efforts by the

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government to support e-entrepreneurship opportunities, such as enhancing internet connectivity and allowing women to drive vehicle themselves (Liñán & Fayolle, 2015; Pendiuc & Lis, 2013; BBC, 2018). As such, this study was intended to examine the potential of Saudi women to engage in entrepreneurial activities, and specifically e-entrepreneurship which can give female students to start their business easily without constrains from government or else because it is online platform. In addition, e-entrepreneurship also assist female students to get additional income while their study in their university on the same time. Particularly, the study explains the relationship between perceived social support and e-entrepreneurship through resource accessibility as a mediator.

## 2. Literature Review

### 2.1 e-Entrepreneurship

The term 'entrepreneur' is of French origin, meaning 'between-taker,' 'to do something,' or 'to undertake.' Entrepreneurship signifies the process of creating or establishing new and innovative business opportunities by assuming financial, social, and developmental risks, while harnessing monetary and personal satisfaction rewards (Hissich & Peters, 2002). As a tenet of entrepreneurship, e-entrepreneurship connotes the creation of a new business activities while utilizing Internet-driven resources to sell something or serve the customers (Manuel, 2006). E-entrepreneurship primarily differs from traditional entrepreneurial activities with regards to the communicational and operational approaches employed in running and controlling the business environment. The former relies heavily on digital platforms, including email, social media channels, specific fora, online business development, e-commerce websites, and similar information technology-driven business ventures (Jiwa, Lavelle, & Rose, 2005). As compared to traditional entrepreneurship, e-entrepreneurship relies on developing corporate relationships with little, if any, face-to-face interactions among involved stakeholders as most of its operations operate within the realm of net-economy (Kollmann, 2006). For cultures and societies that are yet to embrace the freedom of women to interact freely with men as in Saudi Arabia (Hutchings, Lazaris, & Zyngier, 2010; Ali, 2016), e-entrepreneurship offers a plausible opportunity for women to engage in entrepreneurial activities within the safety of their home environments (Sadi & Al-Ghazali, 2012). It is from such a perspective that e-entrepreneurship offers a good opportunity to young and educated Saudi women to engage in entrepreneurial activities.

### 2.2 Perceived Social Support and e-Entrepreneurial Intention

According to Wills (1991) perceived social support (PSS) refers to individuals' perception and actuality, that they are valued, cared for and are a part of supportive social network; moreover, that they can get support from their social network whenever they need it. For the current study, it implies perceived support that the students are likely to get from Saudi society within their social context that can be associated with psychological attributes and inclinations of individuals, skills, and abilities for influencing their entrepreneurial intentions (Zhao et al, 2005). Moreover, environmental influences and environmental support (support from peer and family), are a major causative factor behind entrepreneurial intention. Social support networks and the beliefs of Saudi undergraduate students about possible support that they receive are likely to govern the making or breaking of entrepreneurial intention (Ruttmann et al., 2012). PSS comprised of family and peer that have a significant influence towards developing or restricting entrepreneurial capability among females, especially at the business planning or initiation stages (Robb & Coleman, 2010). Further down in business formations, social support, especially from family members is key to the success of females (Danish & Smith, 2012). In addition, emotional, esteem, instrumental, informational, and work support are some of the important elements of PSS, while family, peer-groups, and society serve as agencies of PSS (Sahban et al. 2014). Moreover, PSS has recognizable influence on entrepreneurial intentions of individuals (Farooq, 2016), and is documented as one of the key indicators for predicting entrepreneurial intentions within the extant literature (Farooq et al., 2018; Farrukh et al., 2017). In a more recent study, Molino and colleagues (2018) examined the relationship between perceived social support and entrepreneurial intentions, involving 658 participants. The study findings revealed that perceived social support is positively related to the employees' entrepreneurial intentions (Molino et al., 2018). Within the Gulf countries' context, Farooq et al. (2018) reported that perceived social support is positively related to students' entrepreneurial intentions in the United Arab Emirates (Farooq et al., 2018). Hence, and according to the previous studies which confirmed that entrepreneurship as general can be derived by PSS. So, the research hypothesis formalized as following;

**H1:** Perceived Social Support has a positive relationship with e-entrepreneurship intention of female students.

### 2.3 The Mediating Effect of Resource Accessibility

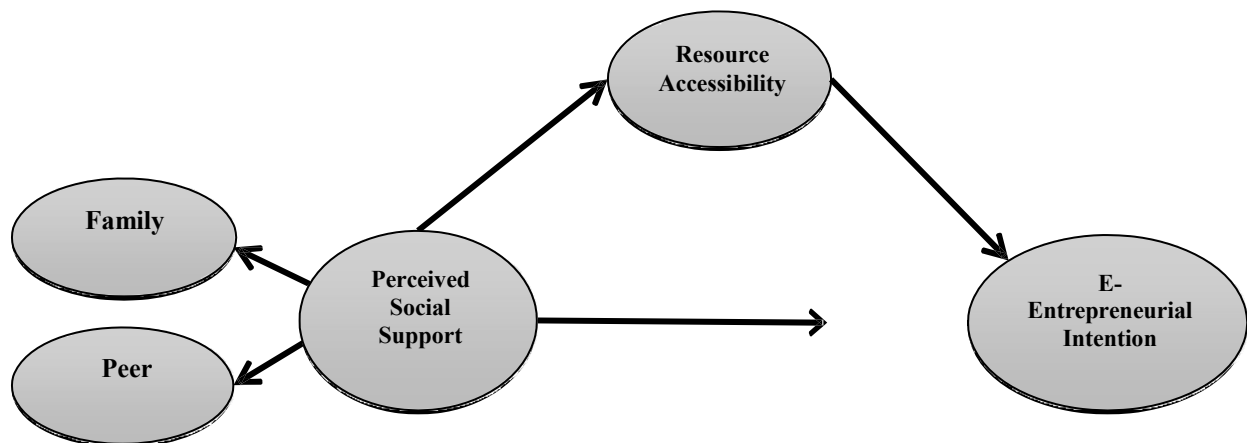
Resource accessibility (RA) refers to the ease with which individuals can access and utilize resources needed to support and progress the entrepreneurial career. Such resources include finances, task-specific knowledge, requisite tools and equipment, and availability of suitable platforms. The anecdotal evidence, particularly in China (Xu, 2013), showed that accessibility to resources is likely to mediate the relationship between PSS and e-entrepreneurial intention (e-EI) due to the importance of resource accessibility in predicting work outcomes, particularly entrepreneurial

intention. Cheng and Liao (2017) explored the impact of resource accessibility on entrepreneurial intention of 346 university students in Taiwan and reported that resource accessibility has a positive relationship with entrepreneurial intention. Seibert and colleagues (2001) stressed that the accessibility to resources is positively related to positive work outcomes such as entrepreneurial intention. Moreover, resource accessibility mediates the relationship between perceived self-efficacy and entrepreneurial intention (Xu, 2013). Clearly, accessibility to resources (such as information, and social) can increase entrepreneurial chances for formulating formative decisions, since the resource accessibility affects the attitude toward entrepreneurial intention. In short, the role of RA as a mediator explains the relationship between PSS and e-EI for female students in SA as hypothesized below;

**H2:** Perceived social support has a positive relationship with resource accessibility.

**H3:** Resource accessibility has a positive relationship with e-EI.

**H4:** Resource accessibility will mediate the relationship between PSS and e-EI.



**Figure 1: Study Framework**

### 3. Methodology

#### 3.1 Research Design

The current study employed quantitative research methodology, adopting a post-positivism approach to gather and interpret research information. The researcher conducted empirical analysis on a sample of female students from selected public and private universities in Saudi Arabia. Identification of participants was based on the purposive sample technique and the participants given self-administered survey questionnaires to understand their intention towards e-EI. The researcher employed variance-based partial least square-structural equation modelling (PLS-SEM) to analyse the gathered data. The study also employed Smart-PLS-3.2.6 by Ringle et al. (2015) for all PLS-related analysis criterion.

#### 3.2 Instrumental Design

Extant literature suggests inconsistency in determining entrepreneurship intention's measures for assessment (Farooq et al., 2018). So, the e-EI has measured by six (6) items were adapted from Linan and Chen (2009); further, there are eight (8) items for measuring resource accessibility were adapted from Seibert et al. (2001); finally, there are 12 items for assessing perceived social support were adapted from Zimet et al. (1988). The researcher applied different Likert scales (5-point for RA and e-EI and 7-point for PSS) as remedy for reducing common method variance (CMV) as suggested by Podsakoff et al. (2012).

#### 3.3 Sample Size

The researcher purposively identified 25 public and private universities in Saudi Arabia, then used random sampling method to procure a list of 375 participants from the universities, including their contact information. The students filled self-administrated questionnaires to be returned within a period of two weeks.

### 4. Data Analysis

The data was analyzed based on PLS-SEM with two stage approach (Hair et al., 2017) that includes the assessing of the measurement model and the path model (i.e. hypotheses testing) besides using SPSS for generating demographic data and conducting data screening tests.

## 4.1 Demographic Data

**Table 1 - Description of the Respondents' Demographic Data.**

Items	Demographic Respondents	Frequenc	Percentage
<b>Gender</b>	Fema	<b>376</b>	<b>1</b>
<b>Age</b>	18 - 24 years	<b>362</b>	<b>96</b>
	25 - 29 years	<b>1</b>	<b>3</b>
	30 - 39 years	<b>1</b>	<b>0</b>
	40 - 49 years	<b>2</b>	<b>0.5</b>
<b>Faculty of study</b>	Business administration	<b>370</b>	<b>98</b>
	Othe	<b>6</b>	<b>1</b>
<b>Your academic year?</b>	First	<b>1</b>	<b>4</b>
	Second year	<b>4</b>	<b>1</b>
	Third	<b>6</b>	<b>16</b>
	Fourth year	<b>250</b>	<b>66.5</b>

Table 1 showed that data was gathered from 376 female university students who studying in public and private universities in Saudi Arabia. 96.3 per cent of those students were between the ages of 18 and 24, 3.7 per cent were above 24 years, while most of them were allocated in fourth year.

## 4.2 Structural Equation Modelling; PLS (SEM-PLS)

To assess the hypotheses, the researcher utilized Partial Least Squares (PLS) technique, applying the smart-PLS 3.2.6 (Ringle et al., 2015). This was based on the structural equation modelling (SEM) theory, which assumes that the framework will be tested through two-stage analytical procedures that can be applied for both reflective and formative constructs (Anderson & Gerbing, 1988; Ramayah et al., 2011). Accordingly, the measurement model test was conducted (validity and reliability of constructs) followed by the structural model (hypotheses testing) (Ramayah et al., 2017) and tested the path coefficients besides using bootstrapping method (5000 resampling) for loadings (Hair et al., 2017).

## 4.3 Measurement Model Assessment

There are two types of validity used to assess the measurement model that are convergent validity (CV) and discriminant validity (DV). These measures clarify the statistical value and significant of research model in terms of reliability and credibility for giving acceptable results or not. The two following subtitles provide more details about the process of model assessment.

### 4.3.1 Convergent Validity

Past results suggest that good convergent validity (CV) is based on three criteria for checking CV namely (1) factors loadings, (2) average variance extracted (AVE), and (3) composite reliability (CR) (Hair et al., 2014; Tehseen et al., 2017). The result of the tests should not be lower than 0.6 or 0.7 as recommended by Hair et al. (2017). The items' loadings for this model were above 0.7, except one item related to PSS (family support) which is 0.68. Besides, the composite reliability (CR) for every dimension was more than 0.7 and the AVE for every variable achieved more than 0.5. According to these results, the convergent validity was established and fit the threshold as determined in the methodological literature (see Table 2 below).

**Table 2 - Description Assessment of Construct Convergent Validity**

First Order Construct	Seco nd Ord	Factor 's	Cronbach	rho_ A	C R	AVE
<b>Family</b>	<b>Perceiv ed</b>	PSS_F	<b>0.678</b>	<b>0.831</b>	<b>0.834</b>	<b>0.877</b>
		PSS_F	<b>0.785</b>			
		PSS_F	<b>0.696</b>			
		PSS_F	<b>0.776</b>			
		PSS_F	<b>0.741</b>			
		PSS_F	<b>0.744</b>			
<b>Peer</b>	<b>Social Suppor t (PSS)</b>	PSS_P	<b>0.782</b>	<b>0.896</b>	<b>0.901</b>	<b>0.92</b>
		PSS_P	<b>0.794</b>			
		PSS_P	<b>0.854</b>			
		PSS_P	<b>0.759</b>			
		PSS_P	<b>0.886</b>			
		PSS_P6	<b>0.789</b>			

<b>Recourse</b>	RA1	<b>0.761</b>	<b>0.915</b>	<b>0.925</b>	<b>0.931</b>	<b>0.62</b>
	RA2	<b>0.858</b>				
	RA3	<b>0.807</b>				
	RA4	<b>0.869</b>				
	RA5	<b>0.871</b>				
	RA6	<b>0.731</b>				
	RA7	<b>0.735</b>				
	RA8	<b>0.691</b>				
<b>e-Entrepreneurship</b>	E_EI1	<b>0.831</b>	<b>0.935</b>	<b>0.951</b>	<b>0.948</b>	<b>0.75</b>
	E_EI2	<b>0.886</b>				
	E_EI3	<b>0.922</b>				
	E_EI4	<b>0.89</b>				
	E_EI5	<b>0.823</b>				
	E_EI6	<b>0.847</b>				

**Note:** rho\_A= Reliability Coefficient, AVE= Average Variance Extracted; CR= Composite Reliability.

### 4.3.2 Discriminant Validity

The three criteria used for evaluating the level of discriminant validity (DV) were cross-loadings, Fornell-Larcker and HTMT. To address the items' cross-loadings, scores were identified by interpreting the score of outer loadings for the items of the latent variable in every variable. This should be greater than the following items' cross-loading of the latent variable for another variable (Hair et al., 2017; Tehseen et al., 2017). Table 3 illustrates that the outer loading of each indicator was greater than its respective latent variable and its cross-loading on another latent variable.

**Table 3 – Cross Loading.**

Items	Famil	Peer	RA	e-EI
PSS_F1	<b>0.678</b>	0.212	0.311	0.131
PSS_F2	<b>0.785</b>	0.202	0.425	0.219
PSS_F3	<b>0.696</b>	0.214	0.237	0.183
PSS_F4	<b>0.776</b>	0.195	0.339	0.185
PSS_F5	<b>0.741</b>	0.281	0.273	0.151
PSS_F6	<b>0.744</b>	0.272	0.403	0.161
PSS_P1	0.33	<b>0.782</b>	0.269	0.063
PSS_P2	0.174	<b>0.794</b>	0.255	0.112
PSS_P3	0.26	<b>0.854</b>	0.292	0.109
PSS_P4	0.138	<b>0.759</b>	0.305	0.272
PSS_P5	0.306	<b>0.886</b>	0.29	0.173
PSS_P6	0.286	<b>0.789</b>	0.182	0.13
RA1	0.303	0.186	<b>0.761</b>	0.267
RA2	0.415	0.308	<b>0.858</b>	0.312
RA3	0.359	0.209	<b>0.807</b>	0.282
RA4	0.409	0.339	<b>0.869</b>	0.384
RA5	0.401	0.272	<b>0.871</b>	0.459
RA6	0.334	0.254	<b>0.731</b>	0.314
RA7	0.347	0.247	<b>0.735</b>	0.326
RA8	0.261	0.219	<b>0.691</b>	0.301
E_EI1	0.188	0.135	0.421	<b>0.831</b>
E_EI2	0.247	0.186	0.427	<b>0.886</b>
E_EI3	0.224	0.202	0.419	<b>0.922</b>
E_EI4	0.131	0.135	0.273	<b>0.89</b>
E_EI5	0.216	0.143	0.318	<b>0.823</b>
E_EI6	0.174	0.055	0.272	<b>0.847</b>

**Note:** all score in bold should be more that other outer loadings in the same line.

The second criteria for assessing the DV is the Fornell-Larcker criterion which can be calculated based on the square root of AVE for each latent variable and must be ranked higher than its correlation with another latent variable. Accordingly, Table 4 shows that the square root of AVE for every latent variable is more than its correlation with another latent variable. Conforming to the Fornell and Larcker threshold, the DV for this model has been well established, and the researcher could proceed for additional validation tests.

**Table 4 – Cross Fornell and Larcker Criterion**

Variables	Family	Peer	RA	e-EI
<b>Family</b>	<b>0.73</b>			
<b>Peers</b>		<b>0.812</b>		
<b>Recourse Accessibility</b>	0.451	0.326	<b>0.793</b>	
<b>e-Entrepreneurship</b>	0.233	0.173	0.424	<b>0.86</b>

The last test for validation the DV in PLS-SEM was Heterotrait-Monotrait ratio (HTMT). This is a recent criterion invented by Henseler in 2015 (Henseler, 2017; Henseler, Ringle, & Sarstedt, 2015). The approach is used to estimate proper correlation between two latent variables (Ramayah et al., 2017). For understanding the HTMT, the cut-point value should be less than 0.90 as recommended by Henseler et al. (2015). Therefore, a result above 0.90 shows a lack of discriminant validity. In line with the stated criterion, Table 5 revealed that the HTMT criterion for all values was less than 0.90 which conforms to suggestions by Henseler (2015).

**Table 5 –HTMT Criterion**

Variables	Family	Peer	RA	e-EI
<b>Family</b>				
<b>Peers</b>				
<b>Recourse Accessibility</b>	0.511	0.356		
<b>e-Entrepreneurship</b>	0.257	0.187	0.436	

#### 4.4 Structural Model Assessment

In order to obtain an acceptable result on the basis of path modelling technique, the bootstrapping technique was applied to determine the path coefficient. More precisely, the path coefficient was analyzed (Hair et al., 2017; Ramayah et al., 2018) (see Table 5 and Figure 2). Accordingly, Table 6 shows the results of hypothesis testing which were all significant due to the t-value > 1.96 and P<0.01 which are as follows: Hypothesis1 was testing the positive relationship between perceived social support and e-entrepreneurship, the statistical inferences showed that (H1: Beta= 0.248 and t-value= 4.679\*\*\*), (H2: Beta= 0.475 and t-value= 9.918\*\*\*), (H3: Beta= 0.396 and t-value= 7.577\*\*\*), and (H4: Beta= 0.188 and t-value= 5.979\*\*\*). Moreover, H1 and H3 showed that the perceived social support has a direct and indirect relationship with e-EI, whereas H2 showed that accessibility to resources had a positive relationship with e-EI. The last hypothesis (H4) stressed that resource accessibility has a significant mediation effect on the relationship between PSS and e-EI.

**Table 6 –Results Extracted from Structural Modelling**

Hypothesis	Relationship	Std. Beta	Std.	t-	Supporte
<b>H</b>	PSS -> e-EI	0.248	0.053	4.679***	<b>Y</b>
<b>H</b>	PSS -> RA	0.475	0.048	9.918***	<b>Y</b>
<b>H</b>	RA -> e-EI	0.396	0.052	7.577***	<b>Y</b>
<b>H</b>	PSS -> RA -> e-EI	0.188	0.031	5.979***	<b>Y</b>

**Note:** \*\*\*p<0.005, \*\*p<0.01, \*P<0.05.

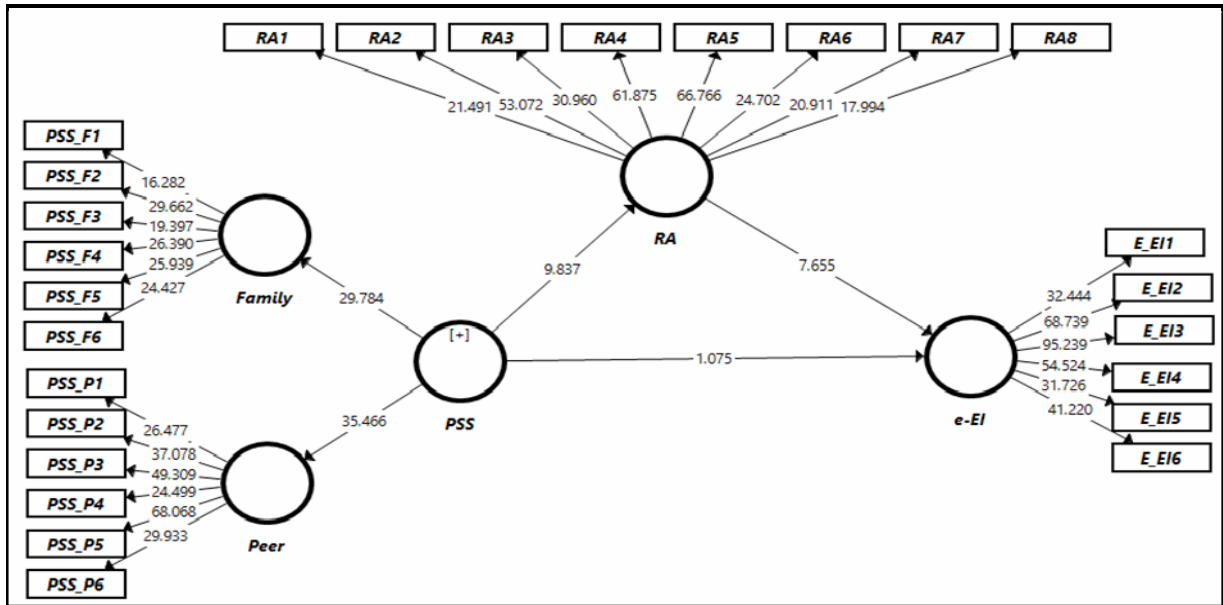


Figure 2 - Statistical Model Extracted After Run the Bootstrapping Technique

### 5. Discussion and Conclusion

The current study sought to explore the effect of PSS and RA on e-EI for female business students in public and private universities in Saudi Arabia. It is evident from the analysis of data PSS and RA have a positive relationship with e-EI for female students. Furthermore, RA has a significant mediation effect between PSS and e-EI. Conceivably, social support received by female students from their family members and peer groups have a significant effect on their entrepreneurial intentions, their accessibility to resources, and the eventual success of engaging in entrepreneurial activities. The study findings concur with earlier research projections on positive relationship between PSS and entrepreneurial intention (Robb & Coleman, 2010; Danish & Smith, 2012; Sahban, Kumar, & Ramalu, 2014). Particularly, the study mirrors on Farooq et al. (2018) findings in United of Arab Emirate (UAE), which suggested that PSS is positively related to students' entrepreneurial intentions in UAE.

The findings further revealed that accessibility of resources has a positive influence on the female students' intention to engage in e-entrepreneurship in Saudi Arabia. The findings concur with earlier research in Taiwan context, which revealed that resource accessibility is positively related to entrepreneurial intention (Cheng & Liao, 2017), and Seibert et al. (2001) findings that stressed how accessibility to resources is associated with positive entrepreneurial outcomes.

The mediation result showed that RA has a significant mediating effect on the relationship between PSS and e-EI for female students in SA. This result explains the extent of the importance of facilitating the needed resources for beginners of online business particularly for university students. Earlier, Xu (2013) established that RA mediates the relationship between perceived self-efficacy and entrepreneurial intention in China. Similarly, Farooq et al. (2018) acknowledged the importance of mediation effect on the relationship between PSS and EI.

Concisely, the study explored the importance of perceived social support in enhancing the intention of female students to engage in e-entrepreneurship, besides the mediator role of resource accessibility on that relationship. The results contribute to the extant literature by addressing direct and indirect effect of PSS on e-EI for female students in Saudi Arabia. The findings also suggested the significant mediating role of RA which, provides a better understanding of the relationship between PSS and e-EI among female students in Saudi Arabia.

### 6. Limitation and Future Research

This study examined the relationship between perceived social support and e-entrepreneurial intention among the female students in Saudi Arabia in addition to the mediation role of RA in relationship. There are however limitations that should be addressed in the future research. With regards to the study setting, the researcher investigated students enrolled in public and private universities in Saudi Arabia. However, for theory development or enlargement, future studies may replicate this model in other developing countries, whether in the Gulf region or other regions. They may also focus on university graduates who are seeking employment and are ready to enter the job market. Secondly, this study focused merely on female students in Saudi Arabia, however, male students in counterpart also need to be tested in order to provide the overall perspective about the possibilities of applying of e-EI among Saudi graduate students. Therefore, forthcoming research should compare across gender and, investigate the role of PSS on the e-EI from the

perspective of both males and females in order to reach a comprehensive conclusion. Finally, in terms of antecedent, this study is based on social support perspective, yet the role of other kinds of supports may be more important, especially in increasing the student motivation towards starting their future business. Eventually, it is hoped that this study offers additional insight to university leaders, who wish to offer more structural support to young and aspiring entrepreneurs, and to students, who need to be encouraged to venture into the online business for increasing their income in future.

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