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ABSTRACT

AN EXPLORATORY STUDY OF ENTREPRENEURIAL INTENTION  
AMONG HISPANIC ENTREPRENEURS IN TORONTO

by

Jorge Perez Moreno

Chair: Gustavo Gregorutti, Ph.D

## ABSTRACT OF GRADUATE STUDENT RESEARCH

Dissertation

Andrews University

College of Education and International Services

Title: AN EXPLORATORY STUDY OF ENTREPRENEURIAL INTENTION  
AMONG HISPANIC ENTREPRENEURS IN TORONTO

Name of researcher: Jorge Perez Moreno

Name and degree of faculty chair: Gustavo Gregorutti, Ph.D.

Date completed: October 2023

### The Problem

Entrepreneurship scholars have claimed that immigrants are more likely to become self-employed due to limited job opportunities, access to social networks, cultural background, necessity, and education and skills. However, the entrepreneurial experience of Hispanic immigrants in Toronto has yet to be examined. This quantitative study examined the attitudes, norms, and perceptions influencing entrepreneurial intention and the factors that encourage self-employment continuation among immigrants in Canada.

### Method

This study used a survey questionnaire of ninety-four Hispanic entrepreneurs in Toronto to comprehend their entrepreneurial intention. It examined their proficiencies, studied their business characteristics, and predicted their behavior toward self-

employment continuation. The collected data responded to the descriptive variables, the control variables, and the intention variables. The latter variables were related to the TPB's three dimensions: a) attitude toward entrepreneurship, b) social norm, and c) behavioral control. This dissertation studied the predictive power of the TPB in self-employment continuation among Hispanic entrepreneurs.

### Conclusions

Established on the theory of planned behavior, the investigation found that attitudes towards the behavior, subjective norms, and perceived behavioral control were significant predictors of Hispanic's entrepreneurial intentions to continue in self-employment. In addition, the study shows that perceived behavioral control offers the most substantial predictability for self-employment among Hispanics in contrast with attitudes toward the behaviors and social norms within this subculture reported by the research. The study outcomes have supported the theory of planned behavior and provided new insights for immigrant entrepreneurship research.

Andrews University

College of Education and International Services

AN EXPLORATORY STUDY OF ENTREPRENEURIAL INTENTION  
AMONG HISPANIC ENTREPRENEURS IN TORONTO

A Dissertation

Presented in Partial Fulfillment

of the Requirements for the Degree of

Doctor in Philosophy

By

Jorge Perez Moreno

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Date Approved

## DEDICATION

I dedicate this Ph.D. dissertation to God, the source of all wisdom and strength, whose guidance and grace sustained me throughout this academic journey. To my family, your unwavering support and love have been my anchor. Your sacrifices, encouragement, and belief in my potential have made this achievement possible. This dissertation is a testament to the power of faith, family, and resilience from a foundation built on love and hope. In the words of Ellen G. White, "True education means more than pursuing a certain course of study. It has to do with the whole person, and with the whole period of existence possible to human beings. It is the harmonious development of the physical, the mental, and the spiritual powers (TEd 9.1).



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## LIST OF ABBREVIATIONS

ATB	Attitude Toward the Behavior
EI	Entrepreneurial Intention
PSN	Perceived Social Norm
PBC	Perceived Behavioral Control
MEM	Mixed Embeddedness Model
SEE	Shapero's Theory of Entrepreneurial Event
TPB	Theory of Plan Behavior

## CHAPTER 1

### INTRODUCTION

A literature review on immigrant entrepreneurship provides evidence and support for the concept that immigrants become self-employed because they are excluded from good opportunities in the labor market (Bates, Jackson, & Johnson, 2007; Borjas, 1994; Chrysostome, 2010; Green, Liu, Ostrovski, & Picot, 2016; Light & Karageorgis, 1994; Portes, 1995; Portes & Zhou, 1996; Waldinger, Aldrich, & Ward, 1990). Furthermore, recent studies have reported that immigrants exhibit an entrepreneurial mindset and business determination when they leave their home countries (Ensign & Robinson, 2011). The immigrants' intention to become self-employed indicates actual behavior; intention is perceived as an essential driver (Reynolds, Hay, & Camp, 1999). Furthermore, E. Thompson (2009) defines entrepreneurial intention as “a self-knowledge conviction by a person that they intend to set up a new business venture and consciously plan to do so at some point in the future” (p. 676). Much research has been reported on immigrant entrepreneurship, and these studies focus on the traits or success of entrepreneurs; however, few studies attempt to describe to what extent motivational factors encourage immigrant entrepreneurial intention to continue in self-employment.

In particular, those preferring a salaried job anticipate a higher income as an employee, while those opting for self-employment presume to make more money by working for themselves (O. C. Brenner, Pringle, & Greenhaus, 1991). As Bates (2013b) states, “Our understanding of why the entrepreneurial path is

chosen has been slow to emerge” (p.2), and our understanding and appreciation of immigrants’ choice between being a paid employee and becoming self-employed is still highly debated among economists, social scientists, and anthropologists (Douglas & Shepherd, 2002).

Immigrant entrepreneurship is recognized as a vital feature of labor markets by showing immigrants represented disproportionately in self-employment in the United States, Denmark, Sweden, and Canada (Abada, Hou, & Lu, 2013). The study of the entrepreneurial activity of immigrants is essential due to the impact of immigrant and ethnic groups, economically and socially, in the host community (Ensign & Robinson, 2011). According to the literature, immigrants from another country enter self-employment as a pushed or pulled response. (Ensign & Robinson, 2011; Waldinger et al., 1990; C. Wang & Altinay, 2012). Because researchers have seen immigrant enterprise as a central issue contributing to economic growth and innovation, part of the discussion has been regarding immigrant entrepreneurship development, the immigrants’ intentions to become self-employed, and the growth of immigrant businesses globally.

One of the most significant discussions among entrepreneurship studies is to appreciate immigrants as entrepreneurs apart from non-immigrant entrepreneurs. Numerous studies on immigrant entrepreneurship have established that immigrants are an influential transforming force, from innovation to economic growth and self-employment to job creation (Hart & Acs, 2011; Pieterse, 2003). Hence, an opportunity to better understand the disposition for self-employment and explore the motivation that stimulates immigrant enterprise



(Ram & Jones, 2007) because entrepreneurship is considered an essential component of the recipe to promote both social and economic integration, leads to a strong emphasis on understanding the motivations and intentions behind immigrant entrepreneurship around the world (Waldinger et al., 1990). Immigrant entrepreneurship has been seen as means of economic success, if not security, of immigrant groups; for this economic reason, the immigrant entrepreneurship category is already being included in policy considerations, plans for financial support, and better access to educational programs and training (Bates & Robb, 2013a; Schlosser, 2012).

According to Waldinger (1990), researchers have debated various approaches to explaining ethnic entrepreneurship, and when trying to define it, several suggestions have been explored; for example, it has been defined as minority entrepreneurship, immigrant entrepreneurship, or ethnic self-employment. Immigrant entrepreneurship is defined as “a set of connections and regular patterns of interaction among people sharing common national background or migration experiences” (Waldinger et al., 1990, p. 33). For Valdez (2008), “ethnic entrepreneurship is defined simply as business ownership among immigrants, ethnic-group members, or both” (p. 956). Because the immigrant element plays a more critical role than entrepreneurship, in this dissertation, Hispanics and Latin Americans are those who came to Canada from Spanish-speaking countries. Hispanic immigrants come from various countries, cultures, and backgrounds within Latin America and may have distinct experiences and challenges related to entrepreneurship. By studying all generations (newcomers,

second, and third), this research aims to capture the full spectrum of experiences and understand how they evolve in their career choices. Understanding the interconnectedness between generations is crucial for a comprehensive analysis of immigrant entrepreneurship. Furthermore, in this study, Hispanic entrepreneurs are individuals of Hispanic or Latin American heritage who actively engage in entrepreneurial activities including founding, owning, managing, or actively participating in the operation of businesses or other entrepreneurial activities such as self-employment.

Immigrant entrepreneurship theory has been at the epicenter of an enduring debate regarding the validity of studying it. Researchers on immigrant entrepreneurship agree that the immigrant's characteristics, such as education and level of English, and barriers, such as labor market and professional credential recognition, have an impact on both entrepreneurial conviction and intention (Lin & Tao, 2012; Ma, Wang, & Lee, 2012; Ram & Jones, 2007; Rueda, Solé, & Rieta, 2010; Rueda-Armengot & Peris-Ortiz, 2010). Ram (1997) concluded that immigrant businesses significantly contribute to the commercial activity and the local economy, and as such, their experience merits further study:

... one of the most persistent themes within the ethnic business literature: Is ethnic minority enterprise a routinely rational economic activity no different from other small-scale business endeavors? or is it a distinctive small business phenomenon, demonstrating the importance of 'cultural' resources in fueling entrepreneurial activities? (p. 149).

This phenomenon has attracted much attention in Canada regarding what stimulates immigrant self-employment (Fong & Shen, 2010; Mercer, 1995; E. Razin & Langlois, 1996). The current body of knowledge indicates the

importance of studying immigrants' motives and intentions for self-employment continuation (Ma, et al., 2012). As described in the report titled *The State of Entrepreneurship in Canada* (Fischer & Reuber, 2010), there are three main reasons numerous studies have been pursued regarding the immigrant entrepreneurial phenomenon in Canada and the United States. First, the Canadian business environment notes the importance of immigrant entrepreneurship/self-employment because immigrants have become most small business enterprise owners. Second, researchers present self-employment and business creation as a strategy for immigrants to avoid discrimination and overcome market labor disadvantages. Third, immigrant entrepreneurship in Canada is influenced by various factors, including resources, traits, characteristics, personal experience, motivation, business experience, opportunities, and necessities. Finally, recent research has noted that immigrant business contributions and impact are well recognized (G. A. Brenner, Menzies, Dionne, & Filion, 2010; Ensign & Robinson, 2011; Schlosser, 2012).

As a renewed interest in immigrant entrepreneurship exists, there is a growing interest in understating why immigrants become entrepreneurs and the opportunity and necessity factors that push or pull immigrants into this endeavor (Bauder, 2006; G. A. Brenner et al., 2010). The importance of immigrants and their businesses in economic and social environments is demonstrated when they become a significant source of revitalization and economic renewal. Furthermore, immigrant entrepreneurship has been considered essential in policy development (Masurel, Nijkamp, Tastan, & Vindigni, 2002).

Regarding the opportunity and necessity factors, Chrysostome (2010) defines necessity immigrant entrepreneurs as immigrants who become self-employed because obstacles preclude them from securing a regular job; meanwhile, opportunity immigrant entrepreneurs are immigrants that decide to start self-employment without any social pressure and merely because they can pursue a business opportunity. Unless this trend is explored and understood, there is a risk of eroding immigrants' support and favorable circumstances to become entrepreneurs (Ndofor & Priem, 2009, p. 12).

Previous research has revealed that entrepreneurial determinants to start a business shape the subsequent decision to continue self-employment (Bird, 1988; Robertson, Collins, Medeira, & Slater, 2003). To comprehend small business creation and continuation, it is necessary to understand the determinants that influence the immigrant's entrepreneurial intention in a city like Toronto, where the city officials are interested in promoting, nurturing, and cultivating an enterprising culture and desire among immigrants. As reported in the Immigration, Refugees and Citizenship Canada's 2017-2018 Immigration Levels Plan, Toronto and the whole country face an aging population and low birth rates (Hussen, 2017).

In Chapter 2, the literature review indicates that researchers have carried out several studies in Canada regarding the immigrant's entrepreneurial intention, but none regarding Hispanic entrepreneurs.

The Canadian government has implemented comprehensive immigration policies to embrace entrepreneurs (Jones, 2004). Canada's new social and

economic developments have made business immigrants more relevant and noticeable over the past years. Those developments are, for example, a higher number of immigrants (more than 340,000 immigrants and more than 640,000 international students in 2019, according to Immigration, Refugees and Citizenship Canada (IRCC) data); the loss of manufacturing jobs in Ontario, mainly from the auto industry, pointing to dramatic changes in the labor market; and opportunities of revival for ethnic business have become more encouraging every time with the influx of more immigrants (Ensign, 2008; Fischer & Reuber, 2010; “Key Small Business Statistics, August 2013,” 2013; Ley, 2006; Nakhaie, Lin, & Guan, 2009; Paré, Menzies, Filion, & Brenner, 2008).

According to Industry Canada (which is the department of the government with a mandate of fostering a growing, competitive, knowledge-based Canadian economy), the survival rate for small businesses (with less than 99 employees) declines over time. According to a government report, about 80 percent of new businesses survive one full year, 72 percent for two years, and 51 percent for five years (“Key Small Business Statistics, August 2013,” 2013). This same report states that Canada amounts to a high level of entrepreneurial activity, and more immigrants may become, or think of becoming, entrepreneurs.

In a different report on the state of entrepreneurship in Canada, Fisher and Reuber (2010) state that the small business survival rate is low, not only in Canada but globally, and the growth rates are even lower. Traditionally, researchers have focused on the success and failure of immigrant entrepreneurship. Very few studies have investigated the motivation and intention

factors for immigrants to become self-employed and the determinants that influence them to do so (Ensign, 2008; Ram & Jones, 2007; J. Thompson & Downing, 2007; Waldinger et al., 1990). For researchers such as Van Gelderen et al. (2008), success is not about income and social status but also fulfillment, work and life balance, and independence. With the emphasis on immigrant entrepreneurship and its importance for Canada and Latin America as the fourth most significant source of immigration in the world, it is crucial to appreciate the determinants influencing immigrant entrepreneurial intention not only to start but also continue in self-employment, i.e., why some immigrants decide to continue in self-employment whereas others do not.

The beliefs and behaviors that encourage immigrant entrepreneurs into self-employment need to be understood to provide and facilitate access to programs and resources. In addition, predicting an individual's intentions to engage or continue self-employment will increase entrepreneurial opportunities for immigrants in Canada (Ahmad & Hoffman, 2007; Altinay, 2008; Bates et al., 2007; Ensign & Robinson, 2011). The evidence from a preliminary literature review corroborates that, due to language and cultural barriers, more research needs to be performed to investigate and better understand Hispanic immigrant entrepreneurship.

### **Statement of the Problem**

A federal government department, Industry Canada, reported that immigrants had become the majority owners of a more significant number of Small and Medium Enterprises (“Key Small Business Statistics, August 2013,”

2013). Another report, *The State of Entrepreneurship in Canada*, noted that immigrants are more likely to be self-employed or to start a business than their Canadian-born counterparts; however, the same report also noted that only 51 percent of small businesses survive the first year of operations (Fischer & Reuber, 2010).

Despite its renewed immigrant entrepreneurship attention, the Canadian government's actions in creating, developing, and aiding the survival of small businesses and encouraging an entrepreneurial culture, little is known about the Latin-American immigrant's entrepreneurial intention.

Although current literature on immigrant entrepreneurship has tried to explain why immigrants become entrepreneurs and their success or failure, the entrepreneurial experience of Hispanic immigrants in Toronto has not been examined. Furthermore, most studies on entrepreneurial intentions are centered on non-entrepreneurs or potential entrepreneurs. Consequently, it is necessary to explore and understand their beliefs and behaviors aiming at the entrepreneurial intention and the factors that encourage self-employment continuation among immigrants in Canada.

### **Purpose of Study**

By considering the self-employment attractiveness, the gig economy, and the freelancer mindset thanks to post-corporate careers, this study expands the understanding of the employment preference among Hispanic immigrants and the determinants of their entrepreneurial intention. Furthermore, it has been suggested that research on entrepreneurial intentions should examine samples other than

business students or aspiring entrepreneurs (Shook, Priem, & McGee, 2003). Therefore, by comparing current entrepreneurs with other current entrepreneurs, this dissertation has distinct advantages over other studies that compare entrepreneurs with non-entrepreneurs and explore what factors influence and explain entrepreneurial intention.

Research shows that intentions play an essential part in becoming an entrepreneur. Accepting the vital role of immigrant entrepreneurship in Canada, the drive of this study is to disclose the factors of entrepreneurial intention: First, this study does not try to describe the individual entrepreneurship orientation (personality, traits, and attitudes) but rather predict entrepreneurship intention based on a reasoned action, planned behavior, and consequent connection between intentions and actual behavior (Ajzen, 1991, 2002; Sheppard, Hartwick, & Warshaw, 1988). Secondly, this study avoids pre-conceptions by identifying the determinants of entrepreneurial behavior while being self-employed rather than before becoming self-employed. Instead, it focuses on the consequences of running one's own business. Finally, policymakers and organizations supporting entrepreneurship would appreciate knowing what determinants encourage and enable self-employment continuation and how to keep current business owners operating rather than only learning the traits of aspiring or current entrepreneurs (Mercer, 1995; Oc & Tiesdell, 1999; Ram, 1997).

There is still a lack of empirical research regarding immigrants from Latino-American countries in Canada. This study seeks to fill this gap by exploring the determinants of entrepreneurial intention among immigrants, as



these factors influence their preference for self-employment continuation. Furthermore, this study tests the theory of planned behavior model's (TPB) predictability power (the ability of a theory or model to predict future behavior), adding to the existing literature and contributing to the body of knowledge on immigrant entrepreneurship activity in Canada.

### **Research Question**

The research question for this study is: Are the factors of the Theory of Planned Behavior significant predictors of entrepreneurial intention and, therefore, self-employment continuation among Hispanics in Toronto?

### **Theoretical Framework**

Current theory propositions imply that the decision to become self-employed might be the result of pull, push, and mooring factors that either support or force immigrants to start working for themselves (Fu, 2011; B. Moon, 1995; Ojiaku, Nkamnebe, & Nwaizugbo, 2018; Ojiaku & Onuoha, 2016; Ye, Zhou, Anwar, Siddiquei, & Asmi, 2020). However, more recent research suggests that behavioral intention may be affected by personal attitudes such as needs, values, wants, background, habits, and beliefs (Brännback, Carsrud, Elfving, Kickul, & Krueger, 2006). On the one hand, it has become common to denote immigrant entrepreneurs as either necessity or opportunity driven. In this regard, Chrysostome (2010), Kirkwood (2009), and Williams (2009) have recognized the same determinants, necessity and opportunity, affecting the motivation of performing the actual behavior. On the other hand, by applying the theory of

planned behavior, immigrants' beliefs can predict behavior through intentions.

Krueger and Carsrud (1993) propose that to understand and predict entrepreneurial intention, a theory must be used that reflects on the perception-based process and planned behavior.

This dissertation analyzes the factors influencing entrepreneurial intention among immigrants from Latin America. By exploring entrepreneurial experiences among Hispanics, the factors influencing immigrants toward entrepreneurship and their preference to continue self-employed in Toronto are studied. Based on previous research directed at explaining and predicting entrepreneurial intention, this study benefits from the theory of planned behavior (Figure 1), which states that attitudes (outcome evaluations), subjective norms (perceived social pressure), and perceived behavioral control (perceived ability to perform the behavior) are determining factors on entrepreneurial intention (Ajzen, 1991). According to Ajzen, the theory's predictive validity is attributed to its comprehensive framework that considers cognitive, social, and motivational factors influencing behavior. By accounting for individuals' attitudes, social influences, and perceived control over their actions, TPB provides a robust model for understanding and predicting human behavior (Albarracin & Ajzen, 2007; Sutton, 1998).

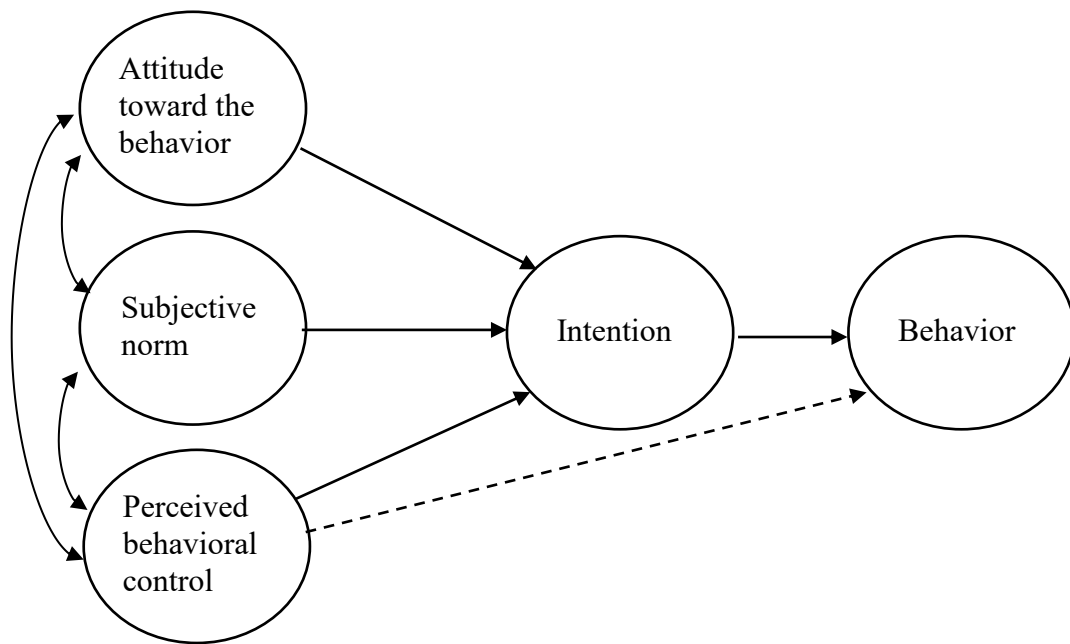


Figure 1. The Theory of Planned Behavior. Source: Ajzen, 1991.

The TPB has been used to predict various behaviors, including the entrepreneurial intention (Vamvaka, Stoforos, Palaskas, & Botsaris, 2020). Ajzen states, “Behavioral intentions are indications of a person’s readiness to perform a behavior” (Ajzen, 2011, pp. 1,122), an imminent predecessor of behavior. In addition, Kim and Hunter (1993) successfully argue that meta-analyses have shown that intention predicts behavior and attitudes predict intention. Consequently, the operational definition of intention is the cognitive state temporally and causally before action, the fundamental property of consciousness (Davidsson, 1995).

For Krueger and Carsrud (1993), “the intention-based approach offers testable, theory-driven models of how exogenous factors affect attitudes, intentions, and behaviors,” and Ajzen’s model “consistently exhibited significant predictive validity, typically explaining 30% of future behavior” (p. 316).

Furthermore, the authors suggest that the strength of intention-based models is due to considering current human cognition theory and the capacity to provide better insights into entrepreneurial behaviors. It can be argued that by studying entrepreneurial intentions rather than analyzing the entrepreneurs' traits and characteristics, the intention-based models are robust and replicable in predicting behaviors in areas of career choice.

In the following paragraphs, and with more detail in Chapter 2, different theoretical frameworks on entrepreneurial intention are explored.

### **Research Design**

This study investigated the entrepreneurial intention (individual's desire and readiness) of Hispanic individuals residing in Toronto, Canada, utilizing the Theory of Planned Behavior (TPB) as the theoretical framework. The study sought to understand how attitudes, subjective norms, and perceived behavioral control influence Hispanic individuals' intention to continue in self-employment as a career choice.

A quantitative methodology facilitated identifying and understanding the determinants influencing self-employment. A linear regression approach is recommended for non-experimental research attempting to relate one or more independent variables to a dependent variable (Creswell, 2012).

Hierarchical linear regression explored the relationship between TPB factors and entrepreneurial intention. Hierarchical regression is preferred when building successive linear regression models while adding more predictors to demonstrate if the predictor variables can explain the dependent variable after

accounting for all variables (Field, 2013; Mertler, Vannatta, & LaVenja, 2021). Hierarchical regression analysis allows to examine the relative importance of multiple predictor variables in predicting a dependent variable. The necessary data was collected using an online survey, administered electronically, and which can be reviewed in Appendix A. Descriptive statistics and Hierarchical regression using SPSS were used to analyze results.

### **Rationale**

More studies are needed to examine and understand what makes Canadian immigrants become self-employed, how immigrants decide to continue self-employment, and what factors influence their employment preference. Research suggests that immigrants' participation in self-employment (not only in the labor market) is not the same across ethnic groups (Nakhaie et al., 2009). Several factors provoke that difference: immigrants' social and human capital, ethnic identity, and industry sector. Therefore, a need exists to study Hispanic entrepreneurs to identify strategies and programs that can help immigrants from Latin America become self-employed and continue in self-employment. Examining Hispanic behavioral intention toward entrepreneurship is an essential and opportune study area (El-Assal, 2018; Green et al., 2016; Z. K. Moon, Farmer, Miller, & Abreo, 2014; Salinas, 2013).

Selecting Hispanic business owners and the self-employed as subjects of study ensured the collection of experiences and entrepreneurial intentions of immigrants. The intention of excluding other ethnic groups was not to infer that culture influences entrepreneurial intention or that the Hispanic entrepreneur is

necessarily any different from other ethnic groups. Instead, the study examined the behavioral intention of Hispanic entrepreneurs to continue in self-employment.

Knowing whether differences among ethnic groups exist and understanding how the behavior of immigrants can change is vital to providing the right social and government programs, resources, and business support that encourage successful business creation and self-employment among immigrants (Oc & Tiesdell, 1999; Schlosser, 2012).

The State of Entrepreneurship in Canada (2010) states that by eliminating obstacles, improving self-employment acceptance, and offering resources, the Canadian government should reduce red tape and institutional, financial, and information gaps by providing entrepreneurial education and support. The report also states, “The task of policymakers is to set the rules of the game so that productive entrepreneurship is the rational and informed choice for individuals with entrepreneurial talent” (p. 26). With the relevance of Canadian immigration, the understanding, help, and support of immigrants will promote entrepreneurship and facilitate the continuation of immigrant self-employment.

### **Significance of Study**

A recent co-citation analysis shows immigrant entrepreneurship studies have predominantly focused on four ethnic groups in Canada. The analysis found that Chinese are the most studied ethnic group, followed by Asian countries as a general region (without mentioning a particular ethnic group), followed by Cuban, Korean, and black entrepreneurs (Ma et al., 2012).

In addition, Texeira (2001), among other researchers, recognized that relatively few studies have explored the development of immigrant businesses or examined the situation of certain ethnic groups as entrepreneurs, including Hispanics in Canada. For this reason, this study examines the factors that might influence entrepreneurship intention continuation among Toronto Hispanics. The study explored immigrants' experiences when becoming entrepreneurs and the factors influencing them to continue being self-employed. This study looked at both immigrants who own a business and those identified as self-employed (professionals working for themselves).

This research contributes to the literature on immigrant entrepreneurship intention in general and Hispanic Canadians in particular. The importance of this research relied on the investigation of Hispanic entrepreneurs' characteristics, and motivational factors by focusing on behavioral intention and employment preference. In addition, this study proposes a better understanding of immigrant entrepreneurs' reasons for continuing in self-employment.

The results of this dissertation will provoke, stimulate, and renew awareness about immigrant entrepreneurs' characteristics, intentions, and motivational factors so that governments and organizations can better understand and support immigrant businesses' ~~creation and self-employment continuation~~ by fostering and developing programs aimed to innovate and serve immigrant entrepreneurs. Very recently, a new term to define entrepreneurs from Latin America has been coined, and Hispanics/Latinos are now known in Canada as the Generation Ñ. According to the Financial Post newspaper, the importance of these

entrepreneurs' societal 'waves' and impact is being felt across the country (Salinas, 2013).

Findings could help identify and address the main factors affecting immigrant entrepreneurship intentions and the reasons for opting into self-employment in the first place choosing it as a career choice. New insights into the relationship between entrepreneurial intention as the dependent variable (paid job opportunity versus self-employment) and independent variables (favorable behavior, social norms, and perceived control) could lead to a favorable business atmosphere and support systems. This new knowledge would assist immigrants to (a) reskill talents to adapt to Canada's entrepreneurial climate and (b) better insight into predicting and understanding immigrant intentions leading to self-employment, which could help increase availability and commitment from the government to support immigrants. Additionally, a better understanding of the intentions of an immigrant will help shape policy to support the entrepreneurial drive most likely to succeed in Canada. Furthermore, how the Canadian government can encourage immigrants to continue in self-employment? The answer could provide additional insights into entrepreneurial education, small-business development, immigration reform, and other resources in different cultural contexts.

Of particular significance for the Canadian government, this study will provide in-depth insight and knowledge needed to aid Hispanics in continuing and prospering as entrepreneurs. In addition, this study will provide valuable



information beneficial to policymakers, the business community, and immigrant entrepreneurs.

### **Basic Assumptions**

This research was based on the underlying assumption that an interest in the benefits and impact of immigrant entrepreneurship will continue to be essential, not only in Toronto but all of Canada; this is probably true as more research aims to understand the importance of this group (K. Clark & Drinkwater, 2010). In addition, the researcher assumed that the participants would be honest and truthful when using electronic surveys. The participants' anonymity and confidentiality were noted and reassured, as well as the volunteer nature of the participants. Also, in choosing the sample, the researcher assumed that the sample represented the Hispanic community in Toronto.

### **Delimitations**

A major delimitation of this research is that it is restricted to immigrants from Latin America living in Toronto. Because Toronto has different social and economic structures, the results cannot be expanded to include immigrant entrepreneurs settled in other parts of Canada. Although purposeful sampling will ensure all the dimensions of entrepreneurship noted from the literature review are present in the sample, the sample size will constrain the examiner to cross-reference insights and experiences with similar entrepreneurs. This research is concerned only with Hispanic Canadians who live, became self-employed, and

started a business in Toronto. Future research opportunities could utilize Hispanic entrepreneurs from other cities and provinces.

The scope and diversity of this study relied mainly on the dataset collected by the survey designed and used for this study.

### **Limitations**

Being aware of several limitations present in this study, the researcher arrived at the conclusions by putting into perspective the following:

1. Participants in this study were limited to ninety-four Hispanic Canadian entrepreneurs living and working in Toronto; the ability to generalize research findings to all Latin American entrepreneurs in Canada is limited. It can also not be generalized to other ethnic/racial groups of entrepreneurs.

2. Participants may present prejudice. For example, participants may have offered vagueness when interpreting the meaning of the questions and provided biased answers. These issues may point to adding a qualitative study and a different instrument questionnaire.

3. Participants also had a varied number of years in business. Participants who had started a business within the past five years seemed to recall their personal experiences and motivation factors more efficiently, leading to the entrepreneurial decision.

4. The researcher's background and experience may have led to some biases. For example, the researcher was born in Latin America and employed in Southern Ontario.

5. There is a limitation related to the instrument used to collect data. The measurement of variables cannot guarantee a comprehensive and sufficient representation of the concepts measured.

### **Definitions**

This study uses entrepreneurship, business ownership, and self-employment as synonyms—likewise, entrepreneur and the self-employed. According to the literature, an entrepreneur is a person who founds or creates a new organization; meanwhile, those with formal and informal business activities that may or may not employ paid help are self-employed (Azoulay, Jones, Kin, & Miranda, 2019; El-Assal, 2018; Gartner, 1988; Green et al., 2016; “Key Small Business Statistics, August 2013,” 2013; Ma et al., 2012; Radhakrishnan, 2012; Reynolds, Hay, & Camp, 2017). In this section, standard terms are defined to understand the aim of the research better:

*Hispanics/Latino Americans:* In the literature on immigrant entrepreneurship in North America, researchers are interested in studying the broader demographic group of people with Hispanic and Latin American heritage (Suárez, 2016). In such cases, using these terms interchangeably can be acceptable because the focus is on the shared cultural or linguistic background rather than the specific country of origin. Also, when conducting quantitative research, researchers often rely on established categories used in surveys or census data. In many cases, these data sources use Hispanic as a category to encompass people of Latin American origin or Spanish-speaking heritage. Using the terms interchangeably in this context can be necessary for consistency and

alignment with existing data. Furthermore, Suárez also mentions that using both terms can simplify language and make the text more accessible to a general audience. Because the specific origin of Latin American immigrants is not central to this research, using Hispanics or Latin Americans can help streamline the writing without losing the essence of the study.

*Immigrant business:* An enterprise is owned by a person or persons from a culturally distinctive group either by migration or ascription by others (Waldinger et al., 1990).

*Entrepreneurial intention:* a research area for predicting the entrepreneurial potential of individuals, dependent on perceived desirability and feasibility (Krueger & Carsrud, 1993).

*Entrepreneur/Self-employed:* Owners, business managers, or involved in a commercial activity. The self-employed person works independently, usually as a sole proprietor, employing family labor and outsiders (Waldinger et al., 1990).

*Entrepreneurial activity:* Actions (e.g., exploiting new products, processes, or markets) taken by a business-minded person to generate value by creating or innovating in a given economic activity (Ahmad & Hoffman, 2007).

*Entrepreneurship and self-employment:* The phenomenon associated with entrepreneurial activity (Ahmad & Hoffman, 2007). Entrepreneurship is a role that people undertake to create organizations (Gartner, 1988).

*Micro business:* A business with 1-4 employees (Canadian Industry Statistics)

*Small business: A business with 5-99 employees (Canadian Industry Statistics)*

### **Summary**

This chapter began with an introduction to the issues relevant to the study. Following was the problem statement, purpose statement, and research questions. Also, in this chapter, there was a discussion about the purpose and significance of the study and fundamental assumptions. Then, delimitations and definitions were detailed.

Chapter 2 includes a discussion of the current body of research focused on the purpose of the study and the research problem. A summary of the literature on immigrant entrepreneurship examines the behavioral intention and behaviors immigrants have experienced while becoming entrepreneurs.

Chapter 3 describes the research methodology applied in the study. Finally, data collection strategies and survey design for the quantitative analysis are described.

## CHAPTER 2

### LITERATURE REVIEW

#### **Overview AQUI**

The main focus of this quantitative study is to explore self-employment continuation among Hispanics living and working in Toronto. Due to the increasing relevance given to immigrant entrepreneurship, this study aimed to discover the factors of entrepreneurial intention. Therefore, it is necessary to provide an overview of the entrepreneurial process, relevant trends in immigrant business, pertinent motivation issues, and the theoretical framework reflected by the theory of planned behavior as part of the entrepreneurial intention model.

In the past, the Canadian media repeatably suggested the importance of targeting Spanish-speakers and the size of the Latin American community and, in particular, the growing number of Hispanic businesses. For example, The Globe and Mail newspaper reported that Latin America was the fourth-largest source of immigration to Canada; there were between 600,000 and 1.2 million Hispanics in the country (Haupt, 2011). Recent census numbers indicated that an estimated 450,000 people of Latin American origin live in Toronto (“Canada Census Profile,” 2016). Another article in the National Post newspaper described the Hispanic community and the businesses they are creating (Salinas, 2013). Recently, The Canadian Press (Hernandez, 2021) reported that “Because of limited research on this ethnic group, we know little about Latin Americans’ experiences with economic integration in Canada,” where the immigrant

incorporation into the workforce and self-employment indicates an economic and social integration. In a published report, the Toronto Hispanic Chamber of Commerce registered more than five hundred Hispanic-owned businesses, along with thousands of Latin-American immigrants portrayed as educated entrepreneurs making a footprint in Toronto's business arena (THCC, 2012).

These vignettes illustrate the recognition of the market size of the Hispanic community and the phenomenon of immigrant entrepreneurship in the city of Toronto. The first and second reports describe the population size of Latin Americans as an ethnic group in Canada and as an identifiable educated population, with almost 50 percent of Hispanic Canadians having at least a bachelor's degree; the other twelve percent have a non-university diploma. The third report mentions two group characteristics, educated and Latin American, which describe immigrants starting their businesses. These examples highlight the growing number of new arrivals from this ethnic group and the relevance of their entrepreneurial activity.

A retrospective review of the current academic literature suggests that further research on the entrepreneurial intention and self-employment among Latin Americans toward self-entrepreneurship within this immigrant group is long overdue. For this reason, this dissertation was focused on Toronto's Hispanic entrepreneurs and was based on two fundamental premises: (1) Immigration of Latin Americans to Canada represents a potential stimulus for new business creation; and (2) the scarce information in the literature on Hispanic entrepreneurship in Canada. Furthermore, by understanding the intentions that

move to entrepreneurial behavior, the government and private sectors would offer a viable method to improve economic opportunities among immigrants, vital strategies to improve economic and social growth, encourage self-employment continuation and reduce poverty among immigrants (Light & Rosenstein, 1995).

This literature review aims to explore a framework that suggests several relevant implications for studying immigrant entrepreneurship and self-employment. On the other hand, this literature review will explore the factors influencing entrepreneurial intentions, such as the immigrant entrepreneur's characteristics and motivational factors to continue entrepreneurial activities and self-employment. This chapter begins by defining the topic of immigrant entrepreneurship and examining its meaning and development in the literature. Next, the discussion will analyze the diverse theories that can frame the field of immigrant entrepreneurship intentions.

### **Defining Immigrant Entrepreneurship AQUI**

The literature on immigrant entrepreneurship has increased substantially in the last decade thanks to the study and revision of previous theories and new definitions (Ahmad & Hoffman, 2007). Some studies focus on the differences in entrepreneurial behaviors or the business creation process (Altinay, 2008). The study of immigrant entrepreneurship as a phenomenon has shifted from a historical interest to a fundamental economic research focus regarding ethnic adaptation and mobility (Waldinger et al., 1990). How immigrant entrepreneurship is studied depends on the literature's sociological emphasis and economic focus.



The concept of entrepreneurship has evolved with time but remains vague. Most of the definitions include a process and recognizing an opportunity. For example, the Organization for Economic Co-operation and Development (OECD) provides this definition of entrepreneurship: “A process in which the entrepreneur recognizes an opportunity to start something new” (Aldrich, 2005). This classical definition of an entrepreneur is anyone who engages in innovation and creativity and is willing to take risks to start a new enterprise or add value to an existing business. This definition includes three components: Entrepreneurs, entrepreneurial activity, and entrepreneurship (Ahmad & Hoffman, 2007, p. 4):

According to the above classical definition, entrepreneurship can be seen as creating new businesses by people willing to take risks and embark upon a new enterprise. Conversely, this dissertation adopts a singular definition of entrepreneurship: small business ownership and self-employment. The definition comes from the Global Entrepreneurship Monitor project, as stated on its website: “Any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business” (Reynolds et al., 2017). Therefore, the term immigrant entrepreneur includes self-employed immigrants who work alone as sole-proprietors or freelancers.

It is essential to clarify the definition of immigrant entrepreneurship as a topic of study for entrepreneurship has been acknowledged as a path to economic security and mobility for members of ethnic groups. After all, it is repeatedly

included in public policies, assistance and financial programs, and entrepreneurial education and training (Chaganti & Greene, 2002).

With the addition of the ethnicity component, ethnic entrepreneurship is defined as “a set of connections and regular patterns of interaction among people sharing common national background or migration experiences” (Waldinger et al., 1990, p. 33). Furthermore, the attention researchers have given to ethnic entrepreneurship is based on those patterns of interaction.

Ethnic entrepreneur and immigrant entrepreneur are the most used terms in the literature in describing this phenomenon, although minority entrepreneur also appears in research. The two terms most often used, ethnic entrepreneur and immigrant entrepreneur, have been studied using similar theoretical frameworks. Minority entrepreneurs may or may not be immigrants and may or not belong to an ethnic group (Chaganti & Greene, 2002). However, trends in immigrant business ownership suggest that ethnic entrepreneurship relates to business activities conducted by certain ethnic groups. In contrast, immigrant entrepreneurship refers to business activities performed by all immigrants in the host country (Waldinger et al., 1990).

Changati and Greene (2002) propose that the term immigrant entrepreneur should relate to the entrepreneur’s level of personal involvement in the ethnic community rather than their reported ethnic origins. This definition would thus be limited to the entrepreneurs who have immigrated over the past few decades and exclude members of well and long-time established ethnic minority groups (Volery, 2007). Accordingly, this study will interchangeably use the terms ethnic

entrepreneurship and immigrant entrepreneur because the term ethnic does not exclude recent immigrants or minority groups living in Canada for many decades. An ethnic economy has been defined as “any ethnic or immigrant’s self-employed group, its employers, their co-ethnic employees, and their unpaid family workers” (Light & Gold, 2000).

The definitions noted above ratify that ethnic and immigrant entrepreneurship is crucial because it represents one of the most notorious strategies of immigrants to respond to the country-host economies (Clark & Drinkwater, 2010; Ma et al., 2012; Waldinger et al., 1990).

For instance, the history of ethnic business reveals a complex interplay between two dimensions, identified in Waldinger’s interactive approach model of ethnic entrepreneurship: opportunity structures and group characteristics. This model adds to the relevance of the ethnic entrepreneurship phenomenon by making it clear that for many immigrants, creating a business appears to be an essential part of the settlement process in the new country. The previous statement sheds some light on the motivation of immigrants considering entrepreneurship as a tool for social mobility and a source of self-employment (Abada et al., 2013; G. A. Brenner et al., 2010; Chaganti & Greene, 2002; Irastorza & Pena, 2014; Waldinger et al., 1990).

Although entrepreneurship theory relies on its strong influence in any society’s economic and social arenas, the nature of ethnic entrepreneurship presents a significant theme because it integrates a wide range of diverse experiences of the ethnic groups with starting and continuing their businesses

compared to the non-ethnic entrepreneurs (C. Wang & Altinay, 2012). The debate about ethnic entrepreneurship has been recognized in the literature, as Ram (1997, p. 149) enquires: “Is ethnic minority enterprise a routinely rational economic activity no different from other small-scale business endeavors? Or is it a distinctive small business phenomenon, demonstrating the importance of ‘cultural’ resources in fueling entrepreneurial activities?”

Ram and other authors have observed that ethnic businesses are an established, growing feature of any industrialized country (Imas, Wilson, & Weston, 2012; Irastorza & Pena, 2014; Ram, 1997; Waldinger et al., 1990). Furthermore, ethnic businesses are recognized to partake in the immigrant communities’ economic and social spheres and significantly contribute to reviving small business activities in the host-community.

### **Immigrant Entrepreneurship in Canada**

According to the Statistics Canada 2018 Census, there are more than 250,000 immigrant entrepreneurs; compared to the 2006 census data, it represents a 22% growth. And recent studies on the Canadian entrepreneurship atmosphere report that immigrant entrepreneurs not only generate hundreds of thousands of new jobs but also that immigrants are twice more likely to start a business than Canada-born entrepreneurs. Immigrants account for 33% of all business owners, representing more than 600,000 self-employed newcomers (Bouchard & Bédard-Maltais, 2019; Picot & Rollin, 2019).

According to the report *The State of Entrepreneurship in Canada* (2010), visible minorities and newcomers were the majority owners of a more substantial

share of Canadian small businesses. According to the same report, self-employment represents a substantial segment of the labor market activity of Canadian immigrants. Table 1 shows the increase in business owners whose first language is not English or French and reveals that the Canadian Government has taken the initiative to evaluate immigrant entrepreneurs' success.

Table 1  
*The Percent of Canadian SMEs Whose Owner Fits the Following Categories*

<u>Characteristics of majority owner</u>	<u>2004</u>	<u>2007</u>
Persons with disability	3.5%	2%
Aboriginal persons	1.5%	2%
Visible minorities, other than aboriginal persons	7.2%	10%
Persons residing in Canada for less than 5 years	1.4%	3%
<hr/>		
<u>First language of majority owner</u>	<u>2004</u>	<u>2007</u>
English	67%	67%
French	19%	18%
Other	13%	15%
Totals	100%	100%

*Note:* Numbers may not add up to \$100% because of rounding  
*Sources:* Statistics Canada, *Survey on Financing of Small and Medium Enterprises*, 2004 (Ottawa: Statistics Canada, 2005). Statistics Canada, *Survey on Financing of Small and Medium Enterprises*, 2007 (Ottawa: Statistics Canada, 2009)

Several studies have shown that entrepreneurship and self-employment rates are high in some ethnic groups and are explained by their cultural differences (Bauder, 2006; Jones, 2004; Ley, 2006). Studies performed on ethnic businesses show a significantly growing number of women starting a business among immigrant communities (Green et al., 2016; Hughes, 2006; Kalu & Okafor, 2021; “Key Small Business Statistics, August 2013,” 2013; Light & Gold, 2000; Perera, 2018). Immigration has been considered a way of maintaining

population growth in Canada (Teixeira, 2001); multiple researchers have studied this subject regarding the impact of immigration on diverse ethnic groups. Most studies, however, have focused on Chinese, Black, and Portuguese entrepreneurs (E. Razin & Langlois, 1996; Teixeira, 2001). Few researchers have studied the characteristics, factors, or motivations of immigrants from Latin America who embraced entrepreneurship in Canada.

### **Hispanics in Canada**

In this dissertation, the term Hispanic will be preferred over Latino for three reasons. First, Hispanic or Latino surnames are initially linked to an ethnic group with a historical and cultural relationship with Spain or Portugal. Second, Hispanic and Latino are often used interchangeably to describe the same group of people. Lastly, the term Hispanic is used to identify Spanish-speaking people who share an ethnic origin and primarily come from Spanish-speaking Latin American countries. For this reason, people from Spain (not a country in Latin America) and Brazil (where Portuguese is the official language) will be excluded from this research. Additionally, because this dissertation studies immigrants from Spanish-speaking countries, the more-inclusive terms of Hispanic and Latin American are used interchangeably and preferred over Hispanic-Canadians, Latin American-Canadians, or Latinos.

Notably, an analysis of the demographic trends in the 2011 Canada National Household Survey revealed that the most prominent and most-recent Latin American immigrant groups to Canada were Mexicans, Colombians, and Salvadoreans (“National Household Survey: Data tables,” 2011). The 2016

Statistics Canada reported 642,170 immigrants from Spanish-speaking countries (“Canada Census Profile,” 2016). However, for Hispanics of any race (e.g., Hispanic and White or Black), an additional tabulation of the 2016 Census was warranted. By following the guidelines suggested by the Canadian Hispanic Congress to include census participants who have only one Hispanic parent (“Statistics 2016 Census Data, Retabulated Data,” 2016), the new census data analysis showed a total Hispanic population increased to 1,054,670 or 3.1% of the Canadian population. Furthermore, Spanish was the fifth most spoken language, with 995,255 natural speakers, and nearly one-half of all Hispanics resided in Toronto or Montreal.

Like the rest of the foreign-born population, most Hispanics live in four provinces: Ontario, Quebec, Alberta, and British Columbia, and cluster in the nation’s largest urban centers (“Immigration and Ethnocultural Diversity Highlight Tables,” 2016). Accordingly, Canada's largest Latin American communities are in the CMA’s of Toronto (Ontario) and Montreal (Quebec).

As defined by Canada’s Employment Equity Act, Latin Americans are part of the visible minority, “persons other than aboriginal peoples, who are non-Caucasian in race or non-white in color” (“Visible Minority and Population Group Reference Guide, Census of Population,” 2016).

Research findings in the report titled Status of International Ethnic Entrepreneurship Studies demonstrate that most studies have focused primarily on Chinese, followed by Cubans, Koreans, and Blacks (Ma et al., 2012). This same study points out the shift from studying ethnic enclaves to studying immigrants in

self-employment and the determinants of immigrant entrepreneurship. Hence, suggesting that more quantitative and case studies are needed to appreciate Hispanic entrepreneurship in Canada seems timely.

Even though the census data reveal only general trends and provide little insight regarding changing trends, it is well documented that these immigrants tend to concentrate in large cities. This trend is expected to remain as newcomers have tended to settle in Canada's largest cities (Lindsay, 2007). In recent years, Toronto and Montreal accounted for almost 65% of the growth in the Latin American population in Canada. Because Toronto is recognized as one of the most diverse cities (Survey, 2011) with a large Hispanic community, this study's population was composed of people born in Latin America who have immigrated to Canada and now live and work in Toronto.

### **Ethnic and Immigrant Entrepreneurship**

This section begins by reviewing some of the principal explanations for immigrant entrepreneurship, followed by a review of the literature explaining immigrant entrepreneurship and entrepreneurial intention.

Because the immigrant entrepreneurship phenomenon plays a critical role in initiating and motivating social mobility, ethnic business creation has attracted academics and the business community (Teixeira, 2001). Therefore, clear concepts and definitions for the entrepreneur, the ethnic business, the ethnic economy, and the ethnic enclave economy are needed to ensure clarity in analyzing and reporting relevant data on immigrant entrepreneurship.



An entrepreneur is an individual who attempts to start a business or participate in self-employment activities involving products, services, or process innovation (Waldinger et al., 1990). Because ethnic entrepreneurs use a different and broader variety of strategies and resources than those mainstream entrepreneurs, “ethnic or immigrant entrepreneurs are more than just mainstream entrepreneurs who also happen to belong to a legally, ethnically, or phenotypically distinct population subclass” (p. 133).

Ethnic businesses are those whose owner or manager belongs to an ethnic group by self-definition or attribution. The ethnic economy refers to “activities involving ethnic business with ethnic employers employing co-ethnic employees within a given locale” (Volery, 2007).

In an ethnic economy, immigrants often start businesses within or near a geographical zone of other ethnic establishments. On the other hand, an ethnic enclave economy represents the clustering of minority-owned businesses within a geographically distinct ethnic group (Waldinger et al., 1990). An important distinction between an enclave economy and an ethnic economy is that the customers of the first are primarily members of the same ethnic group. Light and Gold (2000) define the ethnic economy as a private economic sector in which a particular ethnic group controls its stakes. And in the words of the authors, “any ethnic or immigrant’s self-employed group, its employers, their co-ethnic employees, and their unpaid family workers” (p. 3). The following section provides an overview of the major theories and concepts social scientists have developed regarding why and how immigrants engage in entrepreneurship.

## Theories Explaining Immigrant Entrepreneurship

In the early 21st century, the importance of self-employment and business creation among immigrants experienced increased attention from researchers (Ley, 2006; Parker & Robson, 2004). Waldinger (1990) noted that ethnic entrepreneurship was necessary because “it is one-way immigrants and ethnic minorities can respond to the current restructuring of Western industrial economies” (p.15), thus recognizing the important role that small business play in the ethnic economy. Consequently, the aspects of self-employment decisions and the immigrants’ motivation have substantially impacted the development of theories. For instance, researchers have identified thousands of publications on immigrant entrepreneurship, focusing on ethnic resources, institutional frameworks, and ethnic entrepreneurship barriers (Kloosterman & Rath, 2003). It is evident from the literature that researchers have increasingly recognized the importance of opportunity structures that influence the specific conditions of ethnic entrepreneurs (Light & Gold, 2000; Light & Rosenstein, 1995; Liu, 2012; Volery, 2007; Waldinger et al., 1990).

Furthermore, researchers have been studying the entrepreneurship process in ethnic communities, emphasizing business entry decision-making (Bates & Robb, 2013a; Portes & Zhou, 1996; Ram, 1997). Because of the importance of entrepreneurship among immigrants, researchers have tried to identify the determinants that encourage this self-employment phenomenon among immigrants.

The literature review provides evidence of the ethnic entrepreneurship experience through several theoretical perspectives; over time, the approaches adopted by researchers toward ethnic entrepreneurship have evolved. For instance, theoretical frameworks formulated by scholars studying immigrant entrepreneurship tended to favor one-dimensional approaches in analyzing this phenomenon (Chrysostome, 2010). In this instance, researchers have been looking for the cultural and structural factors responsible for business creation among ethnic groups. As noted by Armengot (2010), researchers have employed three principal approaches in attempting to identify the factors that propel immigrant self-employment: (1) cultural, (2) contextual, and (3) integrated approaches.

#### Cultural Approach

The cultural approach proposes that immigrant clusters favor self-employment due to cultural determinants, i.e., cultural habits and opportunities (or lack thereof) in the host country. The cultural approach centers on the characteristics of immigrants that move them to choose self-employment, such as the disposition to work long schedules, acute cultural comprehension, and previously acquired business abilities.

Researchers have concurred that cultural elements related to the immigrants' country of origin might benefit immigrants with business creation and explain immigrants' high predispositions towards entrepreneurship. For example, Ensign and Robinson (2011) identified certain ethnic groups with a higher drive and grit for business ownership than others. The same researchers point out that the resources available within the ethnic group influence the

immigrant's inspiration to become self-employed. In addition, research with the cultural approach asserts that "immigrant groups have culturally determined features leading to a propensity to favor self-employment" Volery (2007, p. 32). Some examples of such culture-based characteristics are individual qualities such as work endurance, frugality, values, entrepreneurial orientation, and risk aversion, and ethnic community qualities such as strength, size, and solidarity (Masurel et al., 2002). However, as Bates (1997) points out, ethnicity may make someone more likely to try self-employment. Still, it does not necessarily ensure success in business nor the desire to continue self-employment.

The literature has identified several major factors that facilitate the emergence of ethnic business: the ethnic network, the family nucleus, the opportunities structure, the business environment, the entrepreneurial process, and the economic activity value (Abada et al., 2013; Chrysostome, 2010; Irastorza & Pena, 2014; Liu, 2012; Ma et al., 2012; Ndofor & Priem, 2009). In addition, these authors have identified the link between the entrepreneur's motivations and the strategies for creating a business or becoming self-employed. In their seminal work *Ethnic Economies*, Light and Gold (2000) note that "The contribution of social networks to entrepreneurship is the most important research discovery in the last generation" (p. 94). Therefore, one can conclude that researchers must identify specific usages of social capital that have essential effects on ethnic business creation. Bates (1997) also argues that human capital, financial capital, and market access contribute to ethnic entrepreneurship.

Conversely, the benefits derived from ethnic, social networks vary across groups. Nakhaie, Lin, and Guan (2009) challenge the notion that social networks are a source of advantage for immigrants because some ethnic groups have less representation in the more lucrative business segments. This challenge reinforces Portes' (1996) caution against assuming that social networks are the only source of ethnic advantage.

Concerning theories exploring ethnic entrepreneurship from a cultural approach, the middleman theory asserts that ethnic entrepreneurial attitude is rooted in cultural and ethnic resources. In the later ethnic resources, the entrepreneur provides ethnic products and services to customers and buyers (ethnic or locals) by utilizing co-ethnic employees (Zhou, 2004). The middleman theory explains ethnic entrepreneurship thanks to “the arrival of a stranger into a new locale where he is a minority by virtue of race, ethnicity, or religion” (Chaganti & Greene, 2002, p. 127)

The disadvantage theory, another prominent cultural approach, suggests that immigrants have limitations holding them back. For example, new immigrants lack the language skills, local experience, and recognition of their foreign professional credentials, “which prevent them from obtaining salary jobs, leaving self-employment as the only choice” (Volery, 2007, p. 33). This theory suggests these disadvantages irremediably steer ethnic group members' behavior toward entrepreneurship. Light et al. have widely reported immigrant disadvantages and their impact on ethnic entrepreneurship (Light & Gold, 2000; Light & Karageorgis, 1994; Light & Rosenstein, 1995). In addition, Abada (2013)

and Liu (2012) concur that a lack of mobility leads immigrants to become independent workers or start a business. According to the cultural approach, immigrants look for self-employment due to the cultural determinants of past experiences and lack of present opportunities. Yet, a more direct influence on immigrant self-employment must be due to their block, not the absence of opportunities alone.

### Contextual Approach

When explaining ethnic immigrant entrepreneurship due to hindrances and deterrents, the contextual approach favors factors such as prejudicial treatment, labor market obstacles, and the lack of job opportunities, which push immigrants into starting a business and self-employment (Masurel et al., 2002). This assumption on the source of immigrant entrepreneurship intention still holds nowadays. It suggests that immigrant businesses respond to hindered labor market opportunities as a presumption to become independent workers.

When the host community's milieu offers suitable structures and opportunities, ethnic groups are motivated to achieve upward mobility and assimilation by self-employment. And as Razin (2002) asserts, those factors serve as catalysts that influence ethnic groups differently. By turning to the available evidence regarding the business entry decision aspect, immigrants who lack a realistic chance of finding a job due to cultural and social barriers are pushed into self-employment because self-employment is preferable to unemployment. However, researchers have found that immigrants also can be attracted or pulled into self-employment. As stated in a book of research on ethnic entrepreneurship:

The decision regarding business entry, being a central part of entrepreneurial behavior, is certainly a prime object of interest. Generally speaking, individuals who have no real chance of becoming employed are 'pushed' into self-employment in contrast to individuals who are 'pulled' into self-employment, possibly from an employee status, attracted by the rewards and independence that it offers (Dana, 2007, p. 32).

The enclave theory, related to the ethnic advantage theory, suggests that immigrant concentrations in the host community create opportunities for ethnic enterprise. Authors Ndofor and Priem (2009) propose that the immigrant's desire to participate in the local economy is initially satisfied by functioning as part of an ethnic enclave. Researchers have found that these enclaves provide their members access to capital, ethnic labor supply, and a market niche that ethnic entrepreneurs are well suited to serve (G. A. Brenner et al., 2010; Light & Gold, 2000; Ndofor & Priem, 2009).

### **The Interactive Approach**

To rationalize and conceptualize the ethnic entrepreneurship experience, two theoretical models emerged. Waldinger et al. (1990) created the interactive approach model, and Razin and Ligh (1998) formulated the mixed embeddedness model. Both models take advantage of the two dimensions offered to study ethnic business creation: opportunity structures and group characteristics.

A significant contributor to the ethnic entrepreneurship debate is Waldinger (1990). Through his interactive approach model, he argues that ethnic entrepreneurship results from the interaction between opportunity structures and ethnic group characteristics. The interactive approach model integrates other ethnic entrepreneurship theories and attempts to explain the phenomenon

holistically. Emerging from an amalgamation of the cultural and contextual-structural approaches, Kloosterman and Rath (2003) agree that this model describes ethnic entrepreneurship as the interaction between ethnic resources and the opportunities structure present in the host society. The interactive approach model advises that pointing to single characteristics responsible for immigrants' entrepreneurial intention is impossible. Waldinger notes that "ethnic strategies emerge from the interaction of all these factors, as ethnic entrepreneurs adapt to the resources made available in opportunity structures and attempt to carve out their niches." (p.21). Waldinger states that ethnic entrepreneurs take advantage of unwanted resources, creating a business opportunity within ethnic and non-ethnic markets discarded or underserved by the local business community.

Furthermore, various aspects of the interactive model have been criticized. For example, critics allege that (a) It ignores the effects on the local community and the benefits of local ethnic entrepreneurs in contact with non-ethnic networks (Light & Bhachu, 1993); (b) Ignores the importance of the credit access and government policies and regulations (Light & Gold, 2000); (c) Overlooks gender issues, and (d) automatically assuming that immigrant entrepreneurs are different from conventional entrepreneurs (Kloosterman & Rath, 2003).

Based on the requirement of adding to the study of minority self-employment the influence of government regulations and political milieu, Kloosterman and Rath developed the mixed embeddedness model (MEM), which provides a more inclusive analysis by considering a more significant



consideration and further elaborating on the opportunity structure of ethnic strategies.

The MEM is presented as an amplification of the interactive model. However, researchers have found few significant distinctions between these two theories (Volery, 2007). Perhaps the most critical difference is that the MEM is based on the European setting. This climate gives more importance to business regulations, implications of government policies, and the political milieu regarding ethnic enterprises. In North America, fewer regulations affect small and ethnic businesses, thus making the MEM significantly less relevant in Canada.

Empirical research on ethnic entrepreneurship points to motivational aspects such as pull and push factors as the main factors influencing choosing self-employment. However, a limited number of studies have focused on exploring immigrant entrepreneurs' intentions to start or continue working for themselves. Furthermore, discussions about improving entrepreneurial success point to the fact that immigrants should be regarded as an essential economic target group (Irastorza & Pena, 2014) Masurel et al. further explain ethnic entrepreneurship as “a multi-faceted phenomenon with at least as many sides as there are different ethnic groups” (Masurel et al., 2002, p. 244). Concurring with Masurel's note, this dissertation focuses on a single ethnic group of current entrepreneurs, Hispanics in Toronto, and their intentions regarding continuing self-employment.

## **The Disadvantage Theory**

The disadvantage theory proposes that most immigrants arrive in the host country with significant disadvantages. Such disadvantages include human capital, inadequate language skills, a lack of proper education and relevant experience, and sparse social networks (Teixeira, 2001). These labor disadvantages, which result in the immigrants' lack of mobility and discrimination, prevent immigrants from attaining corporate or salaried jobs, often resulting in self-employment as the only alternative (Waldinger et al., 1990).

According to social scientists who have studied ethnic entrepreneurship, immigrants choose self-employment for the following reasons: (a) to avoid access barriers in the local labor market, (b) to move away from low-paying jobs, and (c) to procure social and economic upward mobility. Research on ethnic entrepreneurship motivation is primarily based on empirical studies investigating how necessity factors push immigrants into entrepreneurship because of their lack of opportunities in the labor market. Many researchers see immigrants' self-employment as a survival strategy or last resort option (Chrysostome & Arcand, 2009; Nakhaie et al., 2009; Shinnar & Young, 2008).

By establishing the immigrant entrepreneurship context, background, and importance, several researchers have revealed that disadvantages in the labor market, namely push factors, encourage immigrants to look for self-employment. For this reason, Portes and Zhou (1996) identify push factors as those obstacles to employment opportunities, or their lack, in the labor market that force immigrants to explore self-employment. Light (2000) draws attention to the disadvantage

theory, which views entrepreneurship in the ethnic economy as the outcome of disadvantages in the labor market. Abada's (2013) study also reports disadvantage factors relating to structural barriers, such as high local unemployment and low wages offered or available, coupled with language barriers and discrimination awareness. Both researchers, Light and Abada, have thus conclusively shown that immigrants are pushed to become self-employed due to: (a) labor discrimination, (b) language barriers, (c) lack of experience in the host country, (d) problems with education recognition, and (e) lack of training; which all block access to the labor market and well-paid job opportunities (Bates & Robb, 2013b; Kirkwood, 2009; Volery, 2007).

Because the push factors have been associated with disadvantages, which stimulate immigrants to seek self-employment, pushed immigrants have been classified as necessity immigrants who choose self-employment instead of participation in the labor market (Bates & Robb, 2013b; Portes & Zhou, 1996). Bates's (2000) follow-up research revealed that most immigrants enter self-employment because of the negative push factors, which caused them to leave paid jobs and start self-employment activities.

An essential contribution of the pull factors theory is that such factors positively motivate immigrants to become self-employed once they have identified an opportunity. Therefore, we can allude that business opportunities in the host business environment can generate pull factors. In lieu, pull factors focus on the positive characteristics of self-employment that make it an attractive option for immigrants (C. Wang & Altinay, 2012). The reasoning behind the

disadvantage theory is that newcomers encounter many challenges that prevent them from accessing the supply of and demand for labor; thus, they turn to self-employment because they lack other alternatives.

It is also evident that the significant studies on immigrant entrepreneurship commonly present an overview of the significant theories by arguing that researchers studying societies and the relationships of immigrants with those societies have developed theories to rationalize the employment preferences of ethnic groups into self-employment. For example, in their influential work *Ethnic Economies*, Light and Gold (2000) claim that ethnic entrepreneurship is inevitable due to labor market disadvantages and ethnic resources. By establishing a clear distinction between the simple disadvantage and resource-constraint variant theories of entrepreneurship, the same authors insist that labor disadvantages alone are insufficient to create ethnic entrepreneurship. As Light and Gold point out: “The resources provide the means, and the labor force disadvantage the motive. In the simple disadvantage theory, the disadvantaged have ample motive for self-employment, but they often lack the means, material and cultural” (p. 210). In other words, the authors suggest that market disadvantages stimulate self-employment among ethnic groups with social and human capital rather than ethnic groups lacking them.

### **The Ethnic Social Networks**

As declared, several barriers prevent many immigrants from realizing their entrepreneurial potential. These barriers lead to the question surrounding the immigrant’s motivation and intention to start or continue as self-employed. As

current research validates, the factors towards entrepreneurial activity are based on the immigrant-group characteristics and opportunity structures (Teixeira, 2001; Waldinger et al., 1990). In particular, the theory of social networks points out the role of social capital and ethnic ties in creating immigrant entrepreneurs (Ndofor & Priem, 2009; Paré et al., 2008). Those theories sustain the power of immigrant networks, ethnicity, and access to resources concerning self-employment and entrepreneurial pursuit.

In communities around the world, ethnic enterprise and ethnic business relationships are considered a prevalent route of action for immigrants, and research points out that immigrants are heavily represented in the self-employment labor market (Parker & Robson, 2004; Portes, Guarnizo, & Haller, 2002; Waldinger et al., 1990; Zhou, 2004). In addition, research on ethnic entrepreneurship addresses a central point: a direct link between social networks and entrepreneurial success.

Self-employment, micro business, and small business ownership have attracted, and continue to attract, newcomers to Canada and other developed countries. It is not surprising that immigrants frequently have to rely on starting a business; this is why researchers have deemed it necessary to study how immigrant groups access and utilize resources when deciding to start a business (Light & Gold, 2000). Light & Gold define ethnic social networks as (a) ethnocultural in origin, (b) based on ethnicity and group affinity, and (c) as part of the ethnic resources. In the same way, Chrysostome (2010) supports the definition of ethnic, social network as “the formal and informal ethnic connections of

immigrant entrepreneurs” (p. 144), a critical element, along ethnic niche markets, in providing the capital, employees, information, and co-ethnic customers needed when opting for self-employment.

Recent research suggests that self-employment motivation is linked to the entrepreneurs’ characteristics supported by ethnic resources (Abada et al., 2013; Bates & Robb, 2013a; Waldinger et al., 1990; C. Wang & Altinay, 2012). At the same time, Waldinger (1990) points out that those resources must be linked to an ethnic group and the accessibility of certain elements, ways, and means of mobilizing them. As a result, access to ethnic resources allows immigrants to start, finance, and develop businesses; hence, diverse networks create favorable social locations for entrepreneurship (Aldrich, 2005).

In analyzing avenues for mobility, Portes (1995), a prominent Cuban-American sociologist, emphasizes a solid communal loyalty and extensive social network. In his book *The Economic Sociology of Immigration*, Portes notes that “the important consideration is to what sector of the receiving society a particular immigrant group assimilates” (p. 251). Furthermore, the social network theory emphasizes the ethnic entrepreneur’s feelings of trust and friendship with other members of the same ethnic background that have been developed through family and business relationships (Light & Rosenstein, 1995)

In particular, Canada, with its official multiculturalism policy, offers multiple possibilities for interactions between immigrants and the use of social networks and social capital that “impact the chosen path of integration in the business community as well as how the entrepreneur will solve his problems” (G.

A. Brenner et al., 2010). For that reason, the pre-migration business mindset, the ethnic and social networks, and the ethnic niche market are the “factors critical for the survival of the immigrant entrepreneur” (Chrysostome, 2010, p. 141).

Therefore, it can be argued that immigrant mobilization depends significantly on the configuration and influence of the ethnic networks. In addition, because of the Canadian policy of multiculturalism, Teixeira affirms that “the roles of ethnicity and race must be addressed in any study of Canadian entrepreneurship”(p. 2058). Teixeira points to the impact of race and ethnicity in understanding entrepreneurship in Canada.

So far, in this literature review, the factors of entrepreneurial intentions have been explained from the perspectives of the Cultural Approach (Ensign & Robinson, 2011; Light & Gold, 2000; Volery, 2007), the Contextual Approach (Masurel et al., 2002; E. Razin, 2002), the Interactive Approach (Waldinger et al., 1990; Waldinger, Ward, & Aldrich, 1985), the Necessity-Push and Opportunity-Pull dichotomy (Bates, 1997; Chrysostome, 2010), the Disadvantage Theory (Abada, et al., 2013; Light & Gold, 2000; Portes & Zhou, 1996), and the Ethnic Social Networks. Yet, recent research points out the need for a unifying framework for understanding the factors that encourage entrepreneurial activity (Krueger Jr, Reilly, & Carsrud, 2000; Liñán Alcalde & Chen, 2006; Segal, Borgia, & Schoenfeld, 2005; Solesvik, 2013). Furthermore, Kruger (2017) indicates that early research has focused expectedly on the participant’s innovative business behavior.

Finally, and because the decision to start a business is considered part of human behavior, self-employment is a career decision that is planned and conscious, not simply a response to Kreuger Jr, et al., 2000); the entrepreneurial intention framework is discussed in the following section. This theoretical framework focuses on the factors influencing and forming immigrants' intentions to start and stay in self-employment.

### **Immigrant Entrepreneurial Intention**

The following sections present the academic literature on intention-based factors in immigrant entrepreneurship. Notably the theoretical frameworks by Bates (1997) and Chrysostome (2010) on the necessity/opportunity dichotomy, the push-pull motivational theory, and the Theory of Planned Behavior (TPB). The later advocates that “perceived behavioral control, together with behavioral intention, can be used directly to predict behavioral achievement” (Ajzen, 1991, p. 184). And because the TPB can predict intentions and behavior (Ajzen, 2011), Ajzen's framework is used to answer the research question.

Various theoretical developments have been constructed in studying and researching immigrant entrepreneurship. As demonstrated before, theories range from the characteristics of ethnic business, traits of immigrant entrepreneurs, and the resources of ethnic groups to country and society opportunities and economic environments such as supply and demand (Kloosterman & Rath, 2003; Light & Gold, 2000, p. 14). Ethnic entrepreneurship occurs in economic and social settings, which leads immigrant entrepreneurs to interpret these settings as part of



an opportunity or necessity structure (restrictions on wages or employment) and encourage self-employment decisions.

On the one hand, current and past literature refer extensively to the high motivation of immigrants to get into self-employment; on the other hand, researchers see it as equally important to consider that immigrants' entry into business relies on several complex and interdependent factors (Light & Gold, 2000; Volery, 2007; Waldinger et al., 1990). Most researchers argue that the main reason immigrants become self-employed is push or pull factors (Kirkwood, 2009). Additionally, research confirms that the immigrant's needs predispose the intention to pursue self-employment, wants, habits, values, and beliefs (Dalziel, 2008; Dana, 1993, 2007; Hughes, 2006).

For this reason, this literature review first analyses the push and pull theory in immigrant entrepreneurship to understand the determinants that affect immigrants opting for self-employment. Second, it reviews recent literature on the theory of planned behavior developed (TPB) by Ajzen (1991). The TPB proposes that intentions can predict an immigrant's entrepreneurial behavior, and attitudes, social influences, and the perception of control predict intentions. The TPB makes the theoretical argument in this dissertation to predict the extent to which Hispanics are encouraged to continue self-employment.

### **Pull-and-Push Factors**

Researchers have examined pull and push factors that either support or force immigrants to start working for themselves. Such elements result from an opportunity structure (market situation, access to capital) or social and human

capital (education, experience, skills, networks). According to the push and pull theory, immigrants mainly go into business to generate self-employment (G. A. Brenner et al., 2010; Ensign & Robinson, 2011). Push factors carry negative connotations and have to do with blocked opportunities, especially in the labor market due to discrimination, while pull factors (opportunity drivers) are positive attributes and options (G. A. Brenner et al., 2010; Ensign & Robinson, 2011; Q. Wang, 2010).

In the immigrant entrepreneurship literature, immigrants' self-employment motivations are repeatedly outlined as fitting into the push-entrepreneur or pull-entrepreneur classifications. As commented by Teixeira (2001), one must ask if “pull factors are more important than push factors for immigrant groups in the formation of business” (p. 2062) or the other way around. Researchers have resolved either way. Some have traced a profile for the necessity and opportunity entrepreneurs, concluding that immigrants are more likely to be necessity entrepreneurs than opportunity entrepreneurs (Chrysostome, 2010). Immigrants turn to self-employment influenced by opportunities offered or found and as a way to move upward in the host society (E. Razin, 2002). Numerous studies have described the motivational influences of pull and push factors as the chief motivation for immigrants to opt for self-employment (Abada et al., 2013; Bates & Robb, 2013b; Ensign & Robinson, 2011; Ram & Jones, 2007; Waldinger et al., 1990).

Authors Bates (1997) and Waldinger (1990), among others, have conclusively shown that prevailing constraints and opportunities will determine

the immigrant's choice to remain a paid employee or opt to work for himself. Accordingly, researchers have been exploring and describing the push-and-pull dichotomy that continually shapes and reshapes ethnic business in response to barriers, constraints, and opportunities. This dichotomy explains the dramatic growth of ethnic communities in Western societies. Furthermore, why immigrant entrepreneurship, entrepreneurial orientation (EO), entrepreneurial intention (EI), and the change in the immigrant's socio-economic situation are an essential subject to ethnic and economic research (Abada et al., 2013; Ahmad & Hoffman, 2007; G. A. Brenner et al., 2010; Kirkwood, 2009; Waldinger et al., 1990).

On the one hand, push factors, namely, barriers limiting job opportunities, have forced immigrants to embrace self-employment. On the other hand, some immigrants have been pulled into entrepreneurship when opportunities appeared, and they willingly abandoned their paid jobs. Nevertheless, the actual intentions of immigrants in North America to start a business have not been fully identified or predicted; as Bates (2013b) states, "our understanding of why the entrepreneurial path is chosen has been slow to emerge" (p. 2).

The positive aspect of being pushed into self-employment is supported by several factors, particularly the difficulty of finding and securing paid jobs. In this respect, Zhou (2004) has identified common barriers immigrant employees face: low English proficiency, non-transferable education (accreditation issues) and work experience in the host country, lack of access to labor markets, and racial prejudice and discrimination. These barriers block immigrants from obtaining well-paying jobs in the mainstream market.

Recent research has suggested that for immigrant self-employment (Kloosterman & Rath, 2003; Shinnar & Young, 2008), the following are essential pull and push factors: 1) social networks (Basu & Altinay, 2002; Light & Bhachu, 1993), 2) policy (Q. Wang, 2010), 3) gender (Verdaguer, 2009), 4) ethnic resources and social capital (Ram & Jones, 2007; Valdez, 2008), 5) demographic changes (Rueda et al., 2010), and 6) work and professional experience (Portes et al., 2002) are essential pull and push factors. In the context of self-employment among immigrants, Zhou (2004) concludes that “as a result, immigrants either take jobs that natives do not desire or carve out market niches for themselves, meeting the potential demands for specific goods and services unmet by the mainstream economy” (p.1041). In the literature, variables such as gender, work experience, level of English, access to capital, and education boost our understanding of entrepreneurial intentions.

### **Necessity Entrepreneurs and Opportunity Entrepreneurs**

In his work ‘The success factors of necessity immigrant entrepreneurs: In search of a model,’ Chrysostome (2010) proposes sub-classifications for the necessity immigrant. A contrast of necessity versus opportunity immigrants is presented in Table 2. Chrysostome defines necessity immigrant entrepreneurs as those pushed into self-employment because of the lack of other employment alternatives and opportunities immigrant entrepreneurs seek to exploit their business opportunities.

Table 2  
*Comparison of the Profiles of Necessity Immigrant*

	Necessity Immigrant Entrepreneurs	Opportunity Immigrant Entrepreneurs
Age	Middle age	Middle age
Gender	Male	Male
Education	High school to college	College degree
Marital status	Married	Married
Professional experience	Limited	Good
Language proficiency	Limited	Functional
Home country	Developing countries	Developing and developed countries
Country of education	Home country	Home and host country
Country of employees	Home country	Host country
Targeted market	Ethnic market	Mainstream market
Target industry	Challenging to mainstream entrepreneurs	Mainstream industries
Access to start-up capital	Limited	Good
Access to financial system	Limited	Good
Sources of capital	Social network	Formal financial system
Level of integration	Limited to ethnic community	Good

*Source:* Entrepreneurs and Opportunity Immigrant Entrepreneurs. Chrysostome, 2010, p. 139

According to Chrysostome (2010), the term necessity immigrant entrepreneur refers to “immigrants who undertake business activities because they face various obstacles that prevent them from having access to the job market of the host country. Therefore, their entrepreneurial activities represent the ultimate way to survive in the host country” (p.138). The same author defines an opportunity for immigrant entrepreneurs:

Immigrants who freely decide to start a business in order to take advantage of a business opportunity. Some of the goals they are pursuing in general are the following: to make money by earning from their business more than they would have earned if they were immigrant workers; to enjoy their independence; or to accomplish a dream (p. 138).

Chrysostome (2010) proposes a typology of contemporary immigrant entrepreneurs, a model of survival factors of the necessity of immigrant

entrepreneurship. Among the group characteristics and factors determining immigrant entrepreneurship, the weight of the immigrant's experience and skills (human capital) is measured through their education level achieved and language competence (Chrysostome & Arcand, 2009; Light & Gold, 2000; Portes & Sensenbrenner, 1993; Zhou, 2004). In addition, access to capital and labor market conditions are used to explain self-employment among immigrants; other researchers also have proposed such factors (Light & Gold, 2000; Light & Rosenstein, 1995; Waldinger et al., 1990; Q. Wang, 2010).

When considering the criteria that differentiate necessity immigrant entrepreneurs from opportunity immigrant entrepreneurs, in Chrysostome's (2010) eyes, are education level, language competence, level of integration, start-up capital, and employment opportunity.

However, recent research on intention-based theories, which aim to understand and predict self-employment, demonstrate that intentions are vital in starting or continuing self-employment (Iakovleva & Kolvereid, 2009). Several authors have defined entrepreneurial intention as a conscious state of mind, awareness, and conviction, of that intent to start a business with a plan in mind (Bird, 1988; Krueger & Carsrud, 1993; Liñán, Nabi, & Krueger, 2013; Moriano, Gorgievski, Laguna, Stephan, & Zarafshani, 2012). Classic definitions of intention are: "the cognitive state temporally and causally before action" (Krueger, 2017, p. 51), "intention constitutes a representation of the direction of future action. It affects individual's choices as well as directs and maintains behavior" (Moriano et al., 2012, p. 5), and "a person's motivation to make an

effort to act upon a conscious plan or decision” (Conner & Armitage, 1998, p. 1430).

Researchers have defined entrepreneurial intentions differently: 1) as the intention to become self-employed (Kolvereid, 1996; Kolvereid & Isaksen, 2006), and 2) as the intention to start a business (Bird, 1988; Krueger Jr, et al., 2000). To date, no research has examined whether self-employment continuation is perceived differently among current entrepreneurs. Previous studies assume that exiting self-employment is a sign of failure and that self-employment continuation is a measure of success (Brüderl, Preisendörfer, & Ziegler, 1992; Wennberg, Wiklund, DeTienne, & Cardon, 2010). However, little attention has been paid to the literature regarding the factors that encourage entrepreneurial continuation. Based on Ajzen's (1991) work, Ojiaku et al. (2018) argue that “since the decision to form a new venture is conscious and pre-meditated, intention-based studies of entrepreneurship behavior provide a robust basis for understating predictors in entrepreneurship behavior” (p. 2). On the one hand, factors of entrepreneurial intention (EI) have been examined from the traditional propositions of 1) the necessity-opportunity or push-pull, 2) cultural determinants (personality), 3) contextual approach (disadvantage factors), 4) opportunity structures, and 5) ethnic group characteristics. On the other hand, as observed by Armitage and Conner (2001), meta-analyses show that intentions can be robust and reliable predictors of behaviors in other fields. These models explain, on average, 45% of the variance in intention and 30% in behavior (Sutton, 1998).

Researchers have assessed immigrant's entrepreneurial intention using Ajzen's (1991) theory of planned behavior (TPB) (Brännback et al., 2006; Krueger & Carsrud, 1993; Liñán Alcalde & Chen, 2006; Solesvik, 2013), the push-pull theory, and necessity-opportunity model (Chrysostome, 2010; Kenneth Clark & Drinkwater, 2000; Kirkwood, 2009; Williams, 2009). This dissertation proposes to use the TPB to predict self-employment continuation among Hispanics in Canada. In the following section, factors of entrepreneurial intention are examined.

### Intention-Based Approach to Entrepreneurship

The literature review shows that intention-based models present a good understanding and predictability power concerning the entrepreneurs' behavior by determining behavioral intentions (Bird, 1988; Brännback et al., 2006; Davidsson, 1995; Iakovleva & Kolvereid, 2009; Krueger & Carsrud, 1993). The two main models that can anticipate EI are: (a) Ajzen's (1991) *theory of plan behavior* (TPB) which describes intentions by looking at attitudes, perceived behavioral control, and subjective norm, and (b) Shapero's (1982) *theory of entrepreneurial event* (SEE) which describes EI based on perceived desirability, perceived feasibility, and the propensity to act (see Figure 2). Additionally, *the model of implementing entrepreneurial ideas* (Bird, 1988) describes the person's mindset directing the experience, attention, and actions towards entrepreneurship, and most recently, the maximization of the expected utility model (Douglas & Shepherd, 2002) describing the EI based on the expected and favorable outcomes of becoming an entrepreneur.



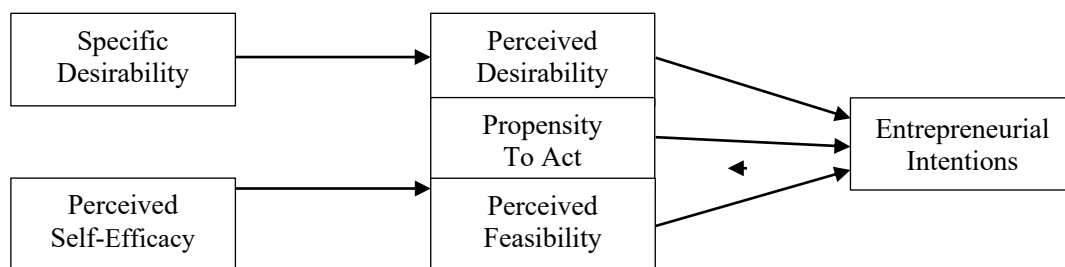


Figure 2. The Shapero-Krueger Model.  
 Source: Krueger et al. (2000).

The SEE model seeks to explain how individuals recognize and pursue entrepreneurial opportunities. At its core, Shapero's model suggests the complex interplay of three key factors that underpin an individual's intention to venture into entrepreneurship. Firstly, it recognizes the importance of an individual's general propensity to act, reflecting their inclination towards proactive behavior. Secondly, it delves into the perceived personal desirability of embarking on an entrepreneurial path, emphasizing the attractiveness and desirability of entrepreneurship as a career choice. Finally, the model acknowledges the critical role of perceived personal feasibility—the individual's belief in their capacity to engage in entrepreneurship (Krueger Jr, Reilly, & Carsrud, 2000; Shapero & Sokol, 1982). Together, these three factors interweave to shape the intentions of aspiring entrepreneurs, offering valuable insights into the intricate decision-making processes behind pursuing entrepreneurial opportunities. Shapero's model has played an important role in our understanding of entrepreneurship, shedding light on the nuanced motivations and perceptions that drive individuals to embark on the entrepreneurial journey (Ngugi, Gakure, Waithaka, & Kiwara, 2012; Ranga, Jain, & Venkateswarlu, 2019; Zhang, Duysters, & Cloudt, 2014).

Regarding career intentions, including entrepreneurial intentions, the theory of plan behavior (TPB), as a cognitive theory has been widely employed to predict an individual's decision to participate in self-employment with the most consistent outcomes (Iakovleva & Kolvereid, 2009; Kolvereid & Isaksen, 2006; Krueger Jr, et al., 2000). Hence, the TPB aims to predict behavior based on the immigrant's decision to perform and continue the actual behavior; consequently, the stronger the intention, the greater the probability of self-employment continuation.

In a comparative study about EI, the author suggests that the TPB and SEE models can be applied to starting a business and other decisions such as business growth or exit (Krueger Jr, et al., 2000). In this same study, Krueger suggests that TPB is a generally applicable framework to understand and predict entrepreneurial intention. Iakovleva (2011), who used the TPB to predict EI among students in developing and developed countries, claims that the TPB reports individual and societal factors to understand intentions and that TPB can predict entrepreneurial behavior. Furthermore, Gelderen et al. (2008) argue that both TBP and SEE not only overlap to a large degree but that also "both models' intentions are explained by the entrepreneurs' willingness and capability" (p.541).

Past research has studied entrepreneurial activity, comparing entrepreneurs with non-entrepreneurs or before the business is created. Though, according to Krueger et al. (2000), "intentionality argues instead that we study the planning process itself for determinants of venturing behavior" and that "intentions-based models provide practical insights to any planned behavior" (p.412). Because

entrepreneurial activity is seen as planned behavior, intentional behavior helps explain entrepreneurial intentions.

This dissertation embraced the TPB instead of SEE and added additional exogenous factors (gender, experience, education, age, and English proficiency) outside the TPB that may explain intention among Hispanic entrepreneurs. A reason for not using the SEE is that conceptualizing determinants, such as desirability and propensity, is confusing (Van Gelderen et al., 2008). Shapero developed the SEE to understand entrepreneurs' intentions and behavior, and Ajzen developed TPB to explain behavior in general (Reynolds et al., 1999). Furthermore, TPB is more consistent and has received considerably more attention in the literature that helps test, advance, and criticize the TPB in various subjects. Finally, self-employment is an essential vocational option, and individuals favor self-reliance and self-direction (Van Gelderen et al., 2008). Along this line of thought, this dissertation compares the intention of entrepreneurial intention among current Hispanic entrepreneurs facing self-employment continuation decisions and finds out what factors contribute to the decision to continue as self-employed and be involved in entrepreneurial activities.

The theory of planned behavior has helped predict and explain behavior in entrepreneurial contexts (Gorgievski, Stephan, Laguna, & Moriano, 2018; Kautonen, Van Gelderen, & Fink, 2015; Kautonen, Van Gelderen, & Tornikoski, 2013; Lortie & Castogiovanni, 2015; Yang, 2013). Ajzen asserts that his model, an extension of the theory of reasoned action, considers the indirect impact of

attitudes and personal traits by factors affecting the intention closer to the behavior being studied.

In the TPB model, elements close to the behavior must be considered to explain the entrepreneurial action and, consequently, the decision to start or continue self-employment. The TPB model, which can be seen in Figure 1, suggests that intention precedes behavior, which is determined by three core components that can predict behavioral realization: attitudes toward the behavior (cognitive), subjective (social), and perceived behavioral control (motivation). Because the three hypotheses are concerned with the relative importance of the TPB's three factors, the proposed research model is shown in Figure 3. In this model, perceived control is thought to be the most proximal determinant of intention, followed by social norms and attitude. This is because perceived behavioral control is the person's belief in their ability to perform the behavior, which is likely to impact their intention to perform it directly (Madden, Ellen, & Ajzen, 1992). As indicated by Ajzen, "the inclusion of perceived behavioral controls enhances the prediction of behavioral intention and behavior" (p. 9). Attitude and subjective norm are considered vital determinants of intention, as they are both influenced by perceived behavioral control.

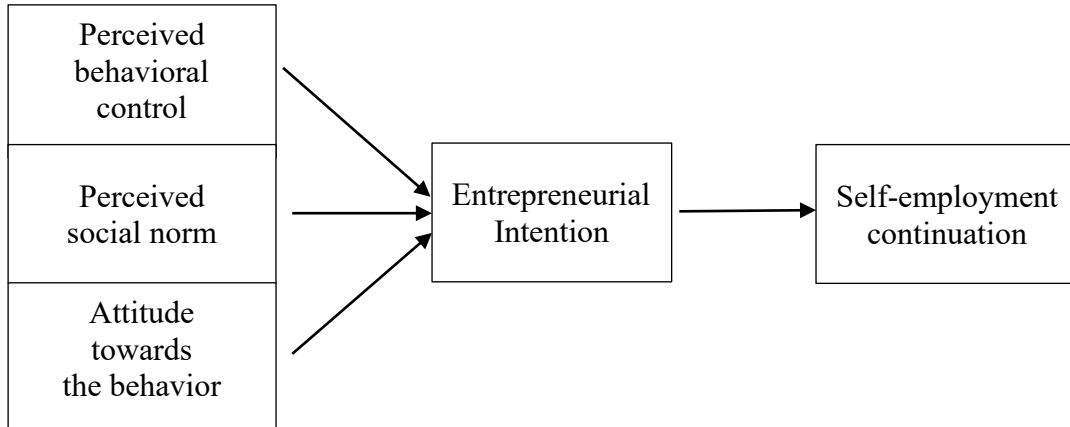


Figure 3. Proposed model of entrepreneurial intention.

The sequence in which variables are included in a regression analysis can influence the outcomes, particularly when there are interconnections or dependencies among the variables (Fox, 2015; Hair, Anderson, Babin, & Black, 2010). Several studies have supported the order of entry of perceived behavioral control (PBC), social norm (SN), and attitude (ATB) in hierarchical regression models where PBC added significantly to the prediction of intentions (Ajzen, 2002; Ajzen & Madden, 1986; Cheung & Chan, 2000; Dilekler, Doğulu, & Bozo, 2021; Godin, Valois, & Lepage, 1993; M. S. Hagger, Cheung, Ajzen, & Hamilton, 2022; La Barbera & Ajzen, 2021; Notani, 1998; Ru, Wang, & Yan, 2018; Vamvaka, et al., 2020). For instance, Armitage and Conner (1999) investigated the influence of PBC on dietary behavior, specifically focusing on its role as a moderator in the relationships between attitude, subjective norm, and intentions regarding the consumption of a low-fat diet. In their comprehensive review, Godin and Kok (1996) thoroughly examined the theory of planned behavior and its relevance to various health-related behaviors. They emphasized

the crucial significance of PBC in shaping these behaviors. La Barbera and Azjen (2021), in research conducted in two European countries concerning two different behaviors, confirmed the hypothesized moderating effect of PBC. As PBC scores increase, the association between attitude and intention strengthens, while the association between subjective norm and intention weakens. A meta-review of the theories of reasoned action and planned behavior by Hagger and Chazarantis (2002) concluded that including self-efficacy and past behavior are essential additions to the model. Therefore, the proposed model in Figure 3 suggests that entrepreneurial intention is a function of the perceived behavioral control, subjective norms in how others feel about the behavior, and attitude towards the behavior.

The TPB suggests that perceived behavioral control significantly determines behavioral intentions. By entering perceived control first, the analysis aligns with the theoretical framework that emphasizes the influence of perceived control on behavioral intentions. This order acknowledges that individuals' beliefs about their ability to control their behavior play a fundamental role in shaping their intentions.

Accordingly, in some contexts, individuals' assessment of their control over a behavior might precede their consideration of social norms and attitudes (Dilekler, et al., 2021; M. S. Hagger, et al., 2022; La Barbera & Ajzen, 2021; Vamvaka, et al., 2020). People may first evaluate their ability to perform the behavior based on various factors, such as skills, resources, or environmental constraints. Subsequently, they might consider the influence of social norms and

attitudes when deciding whether to engage in the behavior. This rationale suggests that perceived control should be entered before social norms and attitudes in the hierarchical regression analysis. Therefore, there is theoretical, previous research, and rationale to support the order of entry of perceived behavioral control, social norm, and attitude in hierarchical regression models. As Ajzen (1991) states regarding individuals acting rationally and according to the core variables:

A central factor in the theory of planned behavior is the individual's intention to perform a given behavior. Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior. As a general rule, the stronger the intention to engage in a behavior, the more likely should be its performance. It should be clear, however, that a behavioral intention can find expression in behavior only if the behavior in question is under volitional control i.e. if the person can decide at will to perform or not perform the behavior. Although some behaviors may in fact meet this requirement quite well, the performance of most depends at least to some degree on such non motivational factors as availability of requisite opportunities and resources (e.g., time, money, skills, cooperation of others) Collectively, these factors represent people's actual control over the behavior. To the extent that a person has the required opportunities and resources, and intends to perform the behavior, he or she should succeed in doing so (pp. 181-182).

The TPB has been used to predict a wide range of behaviors, including entrepreneurial intention (Gorgievski, et al., 2018; Kautonen, et al., 2015; Kautonen, et al., 2013; Lortie & Castogiovanni, 2015; Yang, 2013). In the case of Hispanics in Toronto, the TPB can be used to answer the research question by examining how the three factors of the theory predict entrepreneurial intention and, therefore, self-employment continuation. The following paragraphs describe the three components: attitudes, subjective norms, and perceived behavioral control.

### **Attitudes Towards Behavior**

The attitudes toward behavior component is an individual's general behavior assessment (Ajzen, 1991). Traditionally, attitudes have been measured when studying entrepreneurial intentions using the personal interest in becoming self-employed (Krueger Jr, et al., 2000). However, DeVellis (1991) argues that measurement is vital in a social research context and that single-item measurements are prone to measurement problems. Therefore, TPB considers the attitude towards behavior as a set of behavioral beliefs connecting the behavior to different results and attributes. Each belief's weight is linked to the outcomes (Ajzen, 1991).

### **Subjective Norms**

Ajzen's (1991) subjective norm, "the perceived social pressure to perform or not to perform the behavior" (p.188), has two sections: normative beliefs and the motivation to comply with those beliefs. On the one hand, normative beliefs deal with how the individual should behave based on the perceived probability of people and groups' approval or disapproval. On the other hand, motivation to comply reflects an individual's readiness to correspond to what is expected or established.

### **Perceived Behavioral Control**

The perception of the ability to perform a particular behavior is defined as perceived behavioral control. This third component points out the entrepreneur's choice to behave based on an assumption of control and mastery, also known as self-efficacy. Consequently, self-efficacy also concerns the perceived ability to



perform a behavior, such as continuing in self-employment. On the one hand, Ajzen states, “it can be seen that perceived behavioral control and self-efficacy are quite similar: Both are concerned with perceived ability to perform a behavior (or sequence of behaviors)” (Ajzen, 2002). On the other hand, other authors see self-efficacy as more clearly defined and more strongly correlated with intentions; for them, self-efficacy is strongly and positively related to business creation and entrepreneurialism (Armitage & Conner, 2001; Iakovleva, Kolvereid, & Stephan, 2011; Krueger, 2017). That is, perceived behavioral control suggests that the motivation (intention) to behave is influenced by how challenging the behavior is perceived and the perception of how successfully the immigrant can or not perform the pursuit. In other words, perceived behavioral control is the extent to which people believe they control their behavior, such as self-employment. It is a crucial factor in the theory of planned behavior (TPB). It has been shown to moderate the relationship between attitude and intention and between subjective norm and intention. The strength of the relationship between attitude and intention and between subjective norms and intention depends on the level of perceived behavioral control.

In sum, the theory of planned behavior to describe entrepreneurial intention has been confirmed by past research and is widely employed to predict career intentions. Both attitude and subjective norm can predict intentions and intentions can determine actual entry into self-employment. Furthermore, behavioral intention results from attitudes, norms, and perceptions.

As mentioned before, Krueger et al. (2000) consolidated and tested the two main theories of intention, namely the Theory of Planned Behavior and Shapero's Entrepreneurial Event, but no attempt was made to integrate extraneous variables. In the literature, researchers have suggested that attitudes might come from desires, which might develop into intentions and actions (Bagozzi, 1992). Other researchers have pointed to desires to inform intentions that might predict action (Armitage & Conner, 2001). Both researchers suggest further work to study the relationships between desires and intentions to predict entrepreneurial action.

### **Summary**

This chapter reviewed the theories dealing with immigrants' motives and intentions for self-employment. Furthermore, it explored several frameworks regarding the experiences of immigrants under the scope and factors and the pull and push theory with the primary purpose of examining the extent by which immigrants are most associated either with the necessity immigrants' profile or with the opportunity immigrants' profile. The blocked mobility thesis was also described in the context of ethnic entrepreneurship.

As current research validates, the factors facilitating entrepreneurial activity are based on the immigrant-group characteristics and opportunity structures (Teixeira, 2001; Waldinger et al., 1990). As Waldinger (1990), creator of the interactive model, states regarding the study of ethnic self-employment: "Ethnic strategies emerge from the interaction of group characteristics, as ethnic entrepreneurs adapt to the resources made available in opportunity structures and

attempt to carve out their niches” (p. 21). In particular, the theory of social networks points out the role of social capital and ethnic ties in creating immigrant entrepreneurship (Ndofor & Priem, 2009; Paré et al., 2008). Those theories sustain the power of immigrant networks and the influence of ethnicity and social capital on entrepreneurial practices.

In an attempt to rationalize and conceptualize the phenomenon of Hispanic entrepreneurship in Toronto, applying the Theory of Planned Behavior provides a helpful framework to understand and predict self-employment continuation among Hispanic entrepreneurs.

The following chapter presents this study's research design and methodological strategy. It describes the procedures for the data collection, the instrument (survey), the quantitative tools to be used, and the methodology process.

## CHAPTER 3

### METHODOLOGY

#### **Introduction**

This study explored whether the dimensions of the Theory of Plan Behavior, namely attitude toward the behavior, social norm, and perceived behavioral control, were significant predictors of entrepreneurial intention and, therefore, self-employment continuation among Hispanics in Toronto.

#### **Research Question**

This study's research question was: Are the Theory of Planned Behavior factors significant predictors of entrepreneurial intention and self-employment continuation among Hispanics in Toronto?

#### Hypotheses

Based on the research question and the proposed model of entrepreneurial intention, the null hypotheses being tested in this study were statements of no difference. The pairs of null and alternative hypotheses were hierarchically structured relative to each other. For instance, the null and alternative hypotheses for H01 were nested within the null and alternative hypotheses for H02, and so on. The hierarchical structure of the hypotheses also allowed control for the effects of other variables.

H01: Perceived behavioral control does not significantly predict entrepreneurial intention among Hispanics in Toronto.

H02: Subjective norm does not significantly predict entrepreneurial intention among Hispanics in Toronto.

H03: Attitude toward entrepreneurship does not significantly predict entrepreneurial intention among Hispanics in Toronto.

### Population and Sample

In the report titled Latin American Business and Professionals (THCC, 2012), the Toronto Hispanic Chamber of Commerce reported several key findings, among them: 1) Latin Americans as the fastest-growing immigrant group, 2) there were over 500 Latin American-owned businesses in Toronto, across all sectors of the economy, and 3) An economic impact of Hispanic business of \$49.2 to \$73.8 million. Regarding Latin American businesses in the Greater Toronto Area (GTA), the report mentioned above concluded that businesses were composed of highly educated and entrepreneurial Latin American professionals.

This research study examined business owners who immigrated from Latin America and became self-employed. The GTA, one of Canada's most diverse regions, has experienced significant growth in its Hispanic community. The study sought to shed light on Hispanic individuals' entrepreneurial intention and invited all who self-reported owning a business in the Greater Toronto Area (GTA) to answer questions about demographics, business characteristics, and entrepreneurial experiences. The criteria for the sample were based on the following descriptives: Ethnicity (Hispanic), business size (self-employed and small business of 1-99 employees), and location (GTA).

The instrument surveyed 238 business owners who immigrated from Latin America, then became self-employed or started a business in Toronto. The sample was drawn from a convenience, not-random sampling by soliciting Hispanic business owners to participate voluntarily. *Convenience sampling* is a process that provides valuable information in answering research questions and hypotheses (Creswell, 2012). Two targeted groups of immigrant entrepreneurs were recognized; this study looked at Hispanics owning a business and self-employed Hispanics working for themselves.

Conversely, analyses and reports concerning diversity and culture-specific groups are hard to execute, for those participants are not equally likely to be selected by a random sampling method (Sadler, Lee, Lim, & Fullerton, 2010). However, the same authors emphasized sampling by referral and snowball strategies as an accepted practice that provides: (a) An accurate image of a subgroup and (b) Meaningful information about the population from which it was drawn.

The 2016 Canadian census reports the four largest ethnic groups as 128,485 Mexicans, 96,325 Colombians, 66,220 Salvadorians, and 42,145 Peruvians. Meanwhile, the 2016 census data in Ontario reports 43,120 people as Mexican, 40,820 as Colombians, 27,595 as Salvadorians, and 14,780 as Peruvians. The 2016 census data in Toronto also reports 12,095 Mexicans, 12,235 Colombians, 9,570 Salvadorians, and 4,990 Peruvians (“Canada Census Profile,” 2016). Therefore, it can be ascertained that this study sample population resembles the Hispanic entrepreneurs’ ethnic origin in Ontario and Toronto.

## **Research Design**

This study's research design is unusual because it requires the participants to be self-employed when contemplating a career choice. This study used a quantitative approach to explore the theory of planned behavior's predictive power in the context of entrepreneurial intention and, specifically, self-employment as a career choice. Hence, a quantitative approach allowed identifying and understanding the factors influencing self-employment intention. Furthermore, a quantitative regression approach is recommended for exploratory research to relate one or more independent variables to a dependent variable (Creswell, 2012). Accordingly, a quantitative design and method can validate theories by exploring relationships between variables.

A cross-sectional survey was used for this study to collect primary data and help examine current Hispanic entrepreneurs' experiences to predict their motivation to continue self-employment in Toronto. The quantitative survey instrument used in this study was not a modified but a condensed version of the Survey of Self-employment by Statistics Canada. The questionnaire was administered electronically by using Survey Monkey. The three TPB components were defined and measured in the survey using 42 independent variables (see Table 5). Demographic, business data and hierarchical linear regression analyses were performed via SPSS.

## **Statistical Analysis**

Quantitative data was collected using an online survey. Quantitative data collected using an online survey is a valuable tool for research. It can describe a

population, measure relationships between variables, test hypotheses, and predict future behavior (Fielding, Blank, & Lee, 2016). This information can be used to understand the population better, measure relationships between variables, understand how different factors influence each other, support or refute hypotheses, and predict future behavior (Creswell, 2012). Then, a hierarchical regression followed the initial demographic analysis to explore the relationship between the dependent variable of career choice and the theory of planned behavior (TPB) factors in predicting future behavior. Researchers support the importance of predictive modeling research to determine occurrences and relationships among variables and predict events (Curtis, Comiskey, & Dempsey, 2016). The study followed three steps in sequence:

- 1) Descriptive statistics were used to summarize and describe the data and make inferences about the population from the sample's main features.
- 2) A hierarchical linear regression analysis was used to test the effect of the TPB's components and control variables on entrepreneurial intention.
- 3) A restricted model was implemented after conducting a hierarchical regression to limit the regression coefficients with low values.

Hierarchical linear regression was utilized to measure the predictability of immigrants' intentions to continue in self-employment as determined by the theory of planned behavior's core components. Hierarchical regression is the preferred statistical analysis when building successive linear regression models



while adding more predictors to demonstrate if the predictor variables can explain the dependent variable after accounting for all variables (Field, 2013; Mertler et al., 2021). This regression was accomplished by measuring Azjen's theory of planned behavior core components of Hispanic entrepreneurs' influencing intention (attitude, subjective norm, and perceived control), comparing participants' mean scores with their respective career preferences, and determining behavioral intention. In addition, as control variables, the level of English, access to capital, employment status, and education level were applied to the model to appreciate any impact on entrepreneurial intention.

#### Data Collection

After obtaining IRB approval, a Survey Monkey instrument was designed while developing a target email list. The necessary data was collected using an online survey, which can be reviewed in Appendix A. This survey invited all who self-reported being self-employed or owning a business in the Greater Toronto Area (GTA) to answer questions on demographics, business characteristics, and experiences aimed at entrepreneurship intention and self-employment continuation.

The instrument consisted of a single electronic survey with multiple items. Contact was made via telephone, and emails were sent to the Toronto Hispanic Chamber of Commerce (THCC) and the Hispanic Business Alliance (HBA) leadership teams. The respective leadership teams were interested in supporting the study by explaining the purpose of this research study, the procedures, and its rationale to its members. One main objective was to share the results with

policymakers to understand Hispanic immigrants' challenges, opportunities, and entrepreneurial intention when deciding on self-employment as a career choice. In addition, the organizations were vital in contacting respondents and ensuring the highest possible response rate.

The survey was emailed, and data were collected from September 2015 to February 2016. Prospective participants were contacted by accessing the THCC and the HBA membership email lists and receiving a welcome email, survey instructions, and a link to the survey. Once in SurveyMonkey, participants were presented with a consent page and asked to complete the survey. The survey was administered via email and web links.

The instrument surveyed 238 immigrant business owners, from which 32 participants opted out or left without finishing, and 25 did not self-identify as business owners. The ninety-four responses provided the final sample after eliminating the incomplete questionnaires (not filled out entirely or in which participants noted they were not self-employed).

Table 3  
*Survey Traits*

Number of responses	238
Final number used	94
Distribution	Internet, Monkey Survey
Type	Non-probability sample
Location	Greater Toronto Area
Population	Small business owners, Self-employed, Hispanic immigrants
Language used	English
Number of questions	31
Kind of questions	4 open-ended; 27 close-ended

## Instrumentation

The instrument used in this study was a shorter version of a survey created by Statistics Canada in 2002. The Survey of Self-employment (SSE) collected socio-demographic information on attitudes towards self-employment nationwide (Canada, 2002). The SSE states that the survey's primary objective was to provide a profile of the self-employed and to analyze the motivation behind becoming self-employed and differences in socio-economic characteristics. The survey asks for background and demographic information, past business and employment experience, current business information, and plans. The survey's primary objective was to create a profile of the self-employed by providing information about the motivational factors for entering self-employment. An important distinction was made in the survey between the structural employment barriers versus the preference for being self-employed. As noted on the Statistics Canada website, the authors used focus groups to develop the questionnaire, ran pilot testing to validate it, and was extensively tested. In addition, the degree to which different respondents gave consistent answers in the survey confirmed the instrument's consistency.

The SSE survey provided quantitative data on the general demographic, socio-economic attributes, business characteristics, and participants' current and future plans. Except for demographic information, most questions were designed using Likert- scales. The survey instrument asked 31 questions in simple English. The original Survey of Self-employment was not modified but reduced by eliminating some questions due to length issues and relevance (See Appendix A).

## **Demographic Characteristics**

The survey's section, "Questions about you," dealt with the immigrant entrepreneur's demographics: a) gender; b) birth, such as age and country; c) marital status; d) immigration, as year immigrated to Canada and program class; e) education, such as highest level and country; f) level of English; g) Employment preference; and h) employment status at the moment of becoming self-employed. Coding for the demographic variables is summarized in Table 4. Rueda, Solé, and Rieta (2010) suggest that individual and cultural differences explain why some immigrants are more entrepreneurial than others. Additionally, the demographic information provides the basis for participant characteristics like gender, English level, and education to identify how these control variables could influence the outcomes.

## **Definition of Variables**

### **The Independent Variables**

The survey's Questions About You and Your Business section dealt with the immigrant entrepreneur's past and present employment situation and business experiences. Firstly, questions in this section dealt with (a) reasons for becoming self-employed, (b) the origin of funds, (c) the type of business and industry, and (d) the immigrant's education related to current business. The question of the main reasons you became self-employed was used to identify the participant's attitudes toward the behavior (see Table 5 for the independent variable definitions based on the TPB). Secondly, the survey's section titled questions about your

Table 4  
*Demographic Variable Coding*

Variable	Coding
Gender	1) Female 2) Male
Age	1) 18 or younger 2) 19-59 3) 60 or older
Country/Nationality	1) Argentina      12) Guatemala 2) Belize          13) Honduras 3) Bolivia        14) Mexico 4) Brazil          15) Nicaragua 5) Canada        16) Panama 6) Colombia      17) Paraguay 7) Costa Rica    18) Peru 8) Cuba            19) Puerto Rico 9) Dominica Rep. 20) Uruguay 10) Ecuador      21) Venezuela 11) El Salvador
Highest education from	1) Argentina      12) Guatemala 2) Belize          13) Honduras 3) Bolivia        14) Mexico 4) Brazil          15) Nicaragua 5) Canada        16) Panama 6) Colombia      17) Paraguay 7) Costa Rica    18) Peru 8) Cuba            19) Puerto Rico 9) Dominica Rep. 20) Uruguay 10) Ecuador      21) Venezuela 11) El Salvador
Highest level of education	1) 0-9 years of schooling 2) 10-12 years of schooling 3) Trade certificate 4) Non-university diploma 5) Bachelor's degree 6) Master's degree 7) Doctorate
Level of English	1) Low (No reading-No speaking) 2) Intermediate (Functional) 3) High (Fluent)

business dealt with (a) years in business, (b) the company's annual revenue, (c) the number of employees, (d) significant challenges, (e) useful sources of

information, (f) important factors prior starting the business, (g) significant challenges in running and continuing as self-employed, and (h) the plans for the next 5-10 years. In this section, the question of what sources of information were useful to you when starting your current business was used to identify the participant's perceived social norms. Lastly, the question, which factors did you consider important when operating your current business, was used to identify the participant's perceived behavioral controls.

Responses measuring the theory of planned behavior factors that predict intention to engage in entrepreneurial behavior were collected and assessed on a multiple-item scale. A five-point Likert-type scale ranging from 5 (strongly agree) to 1 (strongly disagree) was used to ask participants three main questions: (a) main reasons for becoming self-employed (Attitude Towards the Behavior), (b) useful sources of information and support when starting self-employment (Perceived Social Norms), and (c) important factors considered prior starting self-employment (Perceived Behavioral Control).

#### The Dependent Variable

The dependent variable (see Table 6) in this study concurs with Thompson's definition of entrepreneurial intent; he states, "Whether or not someone has individual entrepreneurial intent is not simply a yes or no question, but a matter of extent ranging from a very low, effectively zero, to a very high

Table 5  
*Independent Variable Definitions of the Theory of Plan Behavior*

Domains	Conceptual Definition	Questionnaire Items	References
Attitudes Toward the Behavior	Beliefs generate a favorable or unfavorable assessment of the behavior.	Flexible hours; Balance of work and family; Work from home; Independence, freedom, own boss; Control, responsibility, decision making; Challenge, creativity, success, satisfaction; More money, unlimited income; Lower taxes, deductions; Less stress. Joined or took over family business; Had to be self-employed; Labour Market Barriers; Language Barriers; Difficulties with credential recognition.	(Albarracin & Ajzen, 2007) (Ajzen, 2012)
Subjective Norms (Social Pressure)	The beliefs of others influence (approve or disapprove) an individual's perception on the behavior.	Relatives in Canada; Relatives living outside of Canada; Ethnic friends; Non-ethnic friends; Chambers of Commerce; Accountants; Lawyers; Immigration consultants; Real estate agents; Banks; Immigrant Serving Organizations; Post-secondary institutions; Government.	(Sutton, 1998) (Madden, et al., 1992)
Perceived Behavioral Controls	The individual's perception of behavioral control when performing the behavior.	Education; International business experience; Domestic business experience; Family support; Business practices and marketing strategies; Business location; Access to credit; Quality of employees; Knowledge of foreign languages; International business contacts; Knowledge of foreign markets; Knowledge of local ethnic markets; Good reputation & business relationship with customers and community; Participation or membership in ethnic organizations; Participation or membership in professional or industrial associations.	(Ajzen, 2001) (Ajzen, 1991)

*Measurement of questionnaire items on a five-level-Likert scale: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.*

degree of personal, conscious conviction and planning to start a new business”

(Thompson, 2009, p. 676). For this reason, the dependent variable in this study

was measured, on a Likert scale, by the question, if instead of being an entrepreneur, you could get a paid job at the going wage or salary rate for someone with your experience and education, would you accept it?

Table 6  
*Dependent Variable Definition of Career Choice*

Variable	Conceptual Definition	Questionnaire Item	Reference
Preference Career choice	Participant's preference between a paid job and self-employment represents not only a preference but also a desire, plan, or behavioral expectancy.	If instead of being self-employed, you could get a paid job, at the going wage or salary rate for someone with your experience and education, would you accept it?  Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.	(Christopher J. Armitage & Conner, 2001; Bagozzi, 1992; Conner & Armitage, 1998; Douglas & Shepherd, 2002; Van Gelderen, et al., 2008)

Intentions differentiate an individual's motivation to act upon a deliberate idea or decision (Conner & Armitage, 1998). In the social-psychology research literature, several questions have been proposed when determining intentions (Armitage & Conner, 2001; Bagozzi, 1992; Conner & Armitage, 1998; Van Gelderen et al., 2008): (a) desire, i.e., do you want to start a business, (b) preference, i.e., if you could choose between being self-employed and being a paid employee, what would you prefer?; (c) plans, i.e., do you plan to setup a



business?), or (d) behavioral expectancies, i.e., what is the probability that you will start your own business in the near future?

The dependent variable, based on a preference type of question, used a five-point Likert-type scale ranging from 5 (strongly agree) to 1 (strongly disagree) to get responses on the participants' entrepreneurial intention in the first section of the questionnaire: If instead of being self-employed, you could get a paid job, at the going wage or salary rate for someone with your experience and education, would you accept it?

#### The Control Variables

The purpose of including control variables in this study was to exclude alternative explanations while testing the study's hypotheses. Control variables enhance the internal validity of the results by identifying the extraneous factors that can influence the dependent variable and the confounding variables that can affect the independent variables. According to Creswell (2012), the researchers include the control variable "for the purpose of eliminating it as a possibility, but it is not a central variable of concern in explaining the dependent variables or outcomes" (p.117). Coding for the control variables is summarized in Table 7. Accordingly, extraneous variables would directly influence the antecedents of the intention variable (Liñán Alcalde & Chen, 2006); therefore, the study's addition of the control variables was theoretically motivated rather than statistically.

Table 7  
*Variable Definitions of the Control Variables*

Variable	Conceptual Definition	Operational Definition	References
Education	Education is said to help the immigrant entrepreneur understand challenges and force solutions to those. Therefore, the level of education is a vital motivation and success factor when considering becoming self-employed. Several studies have subscribed to the impact of education.	Participant's highest level of education obtained.  Measuring experience: 0-9 years; 10-12 years; Trade certificate; Non-university diploma; Bachelor's degree; Master's degree; Doctorate	Chrysostome (2010). (Robb and Fairlie (2007). Christopher (1998). Bates (1994). Siquiera (2006).
Employment	As reported in the literature, the longer the immigrants' work experience, the more chances of business survival. reported a significant effect of the previous work experience on immigrant entrepreneurship activity.	Participant's employment status when started the business.  Measuring experience: Employed; Unemployed; Seeking job; Have never looked a job in Canada; Working informally; I had my own business; I wanted to start my own business	Christopher (1998) as cited in Chrysostome, 2010). (Schlosser, 2012). (Delage, 2002).
English Competence	The level of English fluency of immigrants influences the access to social, financial, and company resources. English competence is how fluently the immigrant can speak, write, and read the language. English fluency can determine the immigrant's confidence to access resources.	Level of English spoken by the participant when the business started.  Measuring quality: LOW (No reading – No speaking); INTERMEDIATE (Functional: handling some English for basic needs); HIGH (Fluent English for all needs).	(Altinay, 2008; Chrysostome, 2010; Chrysostome & Arcand, 2009)

Table 7 - *Continued*

Capital	The access or not to capital or personal savings to start a business can discourage immigrants from starting a business. Limited access to financing limits immigrants to pursue self-employment.	Participants' financial capital when starting the business.  Measuring experience: Personal savings; Bank loan; Credit Card; Micro Finance Institution; Friend/family member.	Chrysostome, 2010; Chrysostome & Arcand, 2009). (Bates & Robb, 2013)
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### **Ethical Considerations**

As this study required the participation of individual respondents involved in self-employment and entrepreneurship, specifically immigrants, this study addressed relevant ethical issues. Therefore, it was necessary to ensure the participants' privacy, consent, and confidentiality in the research process of this study. A concise and informative introduction to this research study provided essential details of the study's purpose and objective to secure participants' agreement. Participants' confidentiality was ensured by not collecting names or personal information. The survey only included relevant questions to help in answering the research question. The Institutional Review Board (IRB) approval was obtained to conduct this study (see Appendix B).

## CHAPTER 4

### DATA ANALYSIS

#### **Introduction**

Data analysis was used to test the hypothesis that attitude, subjective norms, and perceived control from the theory of planned behavior (TPB) would predict immigrant entrepreneurship intention among Hispanics in Toronto, with entrepreneurial intention as the outcome variable and the TPB's factors as the predictor variables.

This chapter's findings allowed describing the participants, business characteristics, and study variables. Subsequently, a hierarchical linear regression analysis showed how the study tested the hypotheses. Lastly, a restricted model provided fewer variables affecting the immigrant's entrepreneurial intention.

Accordingly, this dissertation examined the theory of planned behavior factors and employment preference among Spanish-speaking immigrants. Their intention to remain self-employed supplied the existing literature with a better understanding of the need for policy guidelines to benefit immigrants and ethnic entrepreneurs. The study aimed to contribute to the knowledge of immigrant entrepreneurship in Canada.

#### **Description of Participants**

The data from the demographic questions (see Table 8) shows that 35% ( $N=33$ ) identified as females and 65% ( $N=61$ ) as males (see Figure 4). By considering the influence of age and gender on entrepreneurship, these findings

provide empirical evidence of the differences in the entrepreneurial intent among the self-employed. For instance, eighteen percent of the respondents (N=17) were between 20 and 35 years old; 64% (N=60) were between 36 and 53 years old. The remaining 18% (N=17) were older than 54. According to recent research, the average age of successful entrepreneurs is 45 (Azoulay et al., 2019); this also seems to be true among immigrants in Canada, for individuals in the age group of 45-54 were most likely to be business owners (Green et al., 2016). The age frequencies for this study found that Hispanic entrepreneurs, ages 30-53, account for 76.6% (N=72) of the responders (see Figure 5).

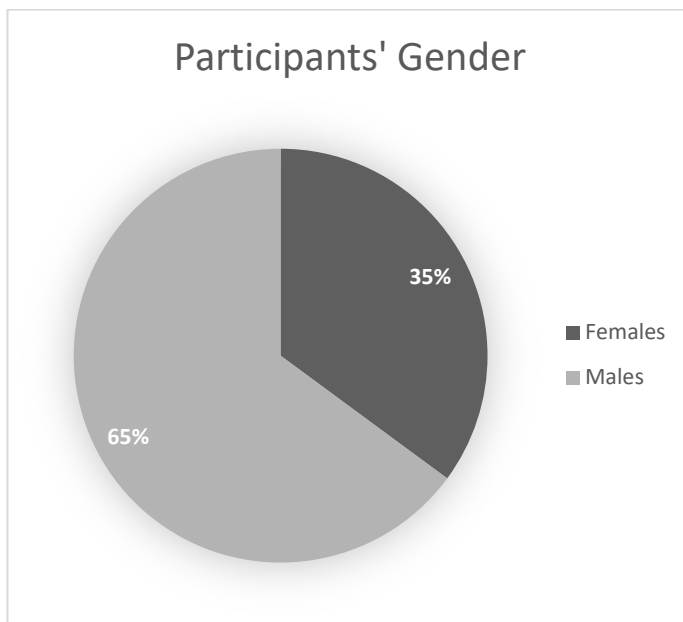


Figure 4. Gender among participants.

Table 8  
*Age Frequencies of Study Participants*

	<i>N</i>	%
20-29	5	5.32
30-35	12	12.77
36-41	21	22.34
42-47	19	20.21
48-53	20	21.28
54-59	8	8.51
60 or older	9	9.57

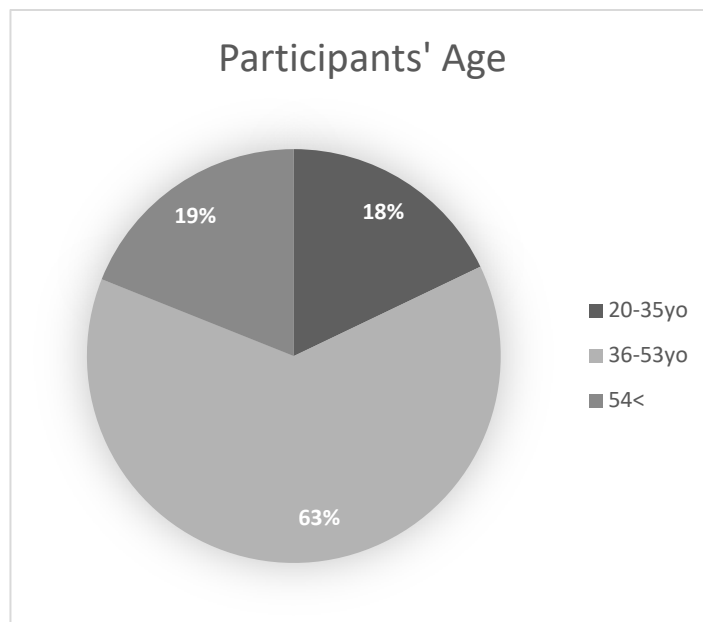


Figure 5. Age among participants.

Seventy-two participants, or 77%, reported being married or living with a partner. As can be appreciated in Table 9, Hispanic entrepreneurs tend to be older (36-53 years old) and more likely to be married (77%, N=60).

Table 9  
*Marital Status Frequencies of Study Participants*

Status	<i>f</i>	%
Single, never married	9	9.57
Married	64	68.09
Living with partner	8	8.51
Separated	4	4.26
Divorced	8	8.51
Widowed	1	1.06
Totals	94	100

The annual revenue from self-employment or business activity (see Table 10) was less than \$25,000 in 16% (N=15) of those surveyed; \$26,000 and \$100,000 in 50% (N=47) of the cases; \$101,000 to \$1,000,000 in 29% (N=27) of the cases; and more than \$1,000,000 in 5% (N=5) of the cases (see Figure 6).

According to the 2016 Canada census data, the median total income for the Latin American visible minority, first-generation Canadians (a person born outside Canada), was \$27,923, and in Ontario, \$27,007. The sampled entrepreneurs had a much better economic situation than the census numbers.

Table 10  
*Annual Revenue Frequencies of Study Participants*

	<i>f</i>	%
Less than \$25,000	15	15.96
\$25,000 to \$50,000	16	17.02
\$51,000 to \$75,000	16	17.02
\$76,000 to \$100,000	15	15.96
\$101,000 to \$500,000	23	24.47
\$501,000 to \$1,000,000	4	4.26
More than \$1,000,000	5	5.32
Totals	94	100

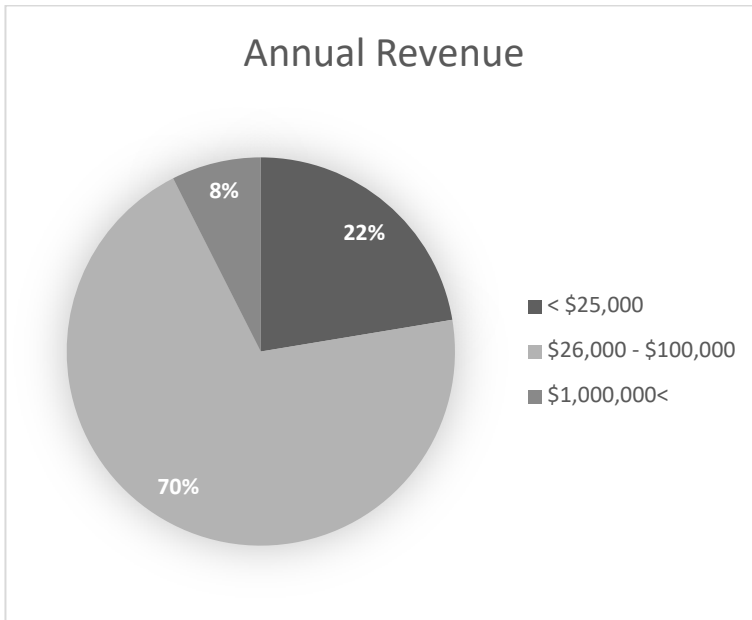


Figure 6. Revenue distribution among participants.

Tables 11, 12, and 13 report the participants' level of education (see Table 11): A majority, 35% (N=33) of the participants have earned a bachelor's degree; 25% (N=24) had a master's degree; 7% percent (N=7) had a doctorate, and approximately 25% of the participants (N=24) earned either a trade certificate or a non-university diploma (see Figure 7). Also, 6% had a high-school or secondary education. When asked where they had received their latest education (see Tables 12 and 13), 40% of the participants had earned their highest degree in Canada, 7% in the United States, and 43% in Latin America (see Figure 8). This group of respondents was a well-educated group, with over 64% having a bachelor's or graduate degree.



Table 11  
*Education Frequencies of Study Participants*

	<i>f</i>	%
0 – 9 years of schooling	1	1.1
10 – 12 years of schooling	6	6.4
Trade certificate	5	5.3
Non-university diploma	18	19.2
Bachelor’s degree	33	35.1
Master’s degree	24	25.5
Doctorate	7	7.5
Totals	94	100.0

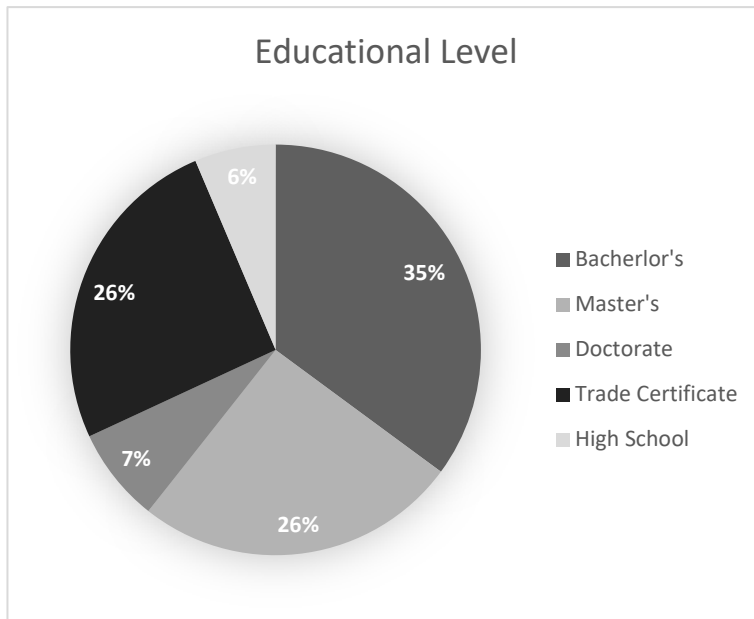


Figure 7. Education level among participants.

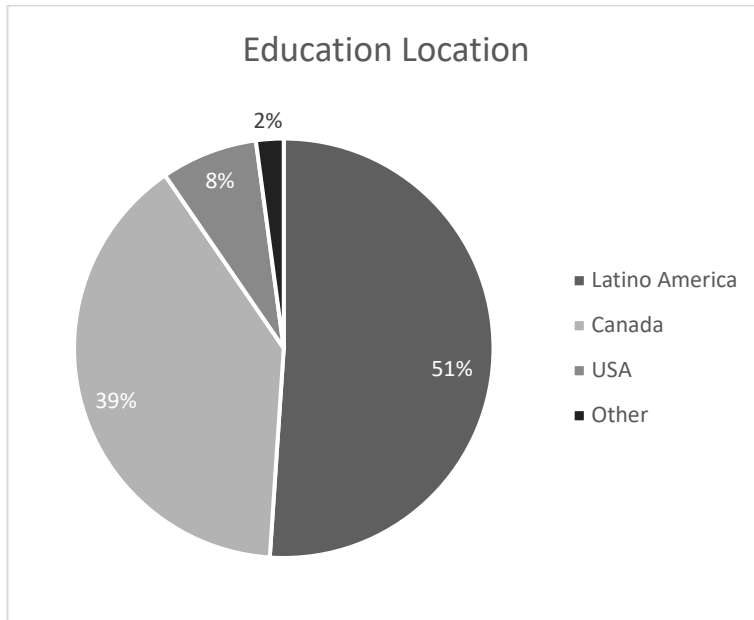


Figure 8. Where the latest education was received.

Table 12

*Education Location Frequencies of Study Participants by Country*

	<i>f</i>	%
Argentina	1	1.1
Brazil	1	1.1
Canada	37	39.4
Chile	1	1.1
Colombia	14	14.9
Costa Rica	3	3.2
Cuba	1	1.1
Dominican Republic	1	1.1
Ecuador	3	3.2
United States	7	7.5
Mexico	11	11.7
Nicaragua	1	1.1
Paraguay	1	1.1
Peru	7	7.5
Puerto Rico	1	1.1
Uruguay	1	1.1
Venezuela	1	1.1
Other	2	2.1
Totals	94	100.0

Table 13  
*Education Location Frequencies of Study Participants by Region*

	<i>f</i>	%
Latino America	48	51.1
<i>North America (Mexico)</i>	11	11.7
<i>Centro America</i>	4	4.3
<i>South America</i>	30	31.9
<i>The Caribbean</i>	3	3.2
Canada	37	39.4
United States	7	7.4
Other	2	2.1
Totals	94	100.0

Regarding English proficiency, a high percentage, 65% (N=61), reported being fluent in English for all needs, and 32% (N=30) reported functional English for basic needs when starting a business or becoming self-employed (see Table 14). This English proficiency category could be explained due to the high percentage of respondents (68%, N=64) with at least a bachelor's degree and 47% (N=44) with studies in either Canada or the United States. Only three percent (N=3) reported low English skills without reading or speaking English (see Figure 9).

Table 14  
*Level of English Frequencies of Study Participants*

	<i>f</i>	%
Low (no reading – no speaking)	3	3
Intermediate (functional, basic English)	30	32
High (fluent English)	61	65
Totals	94	100.0

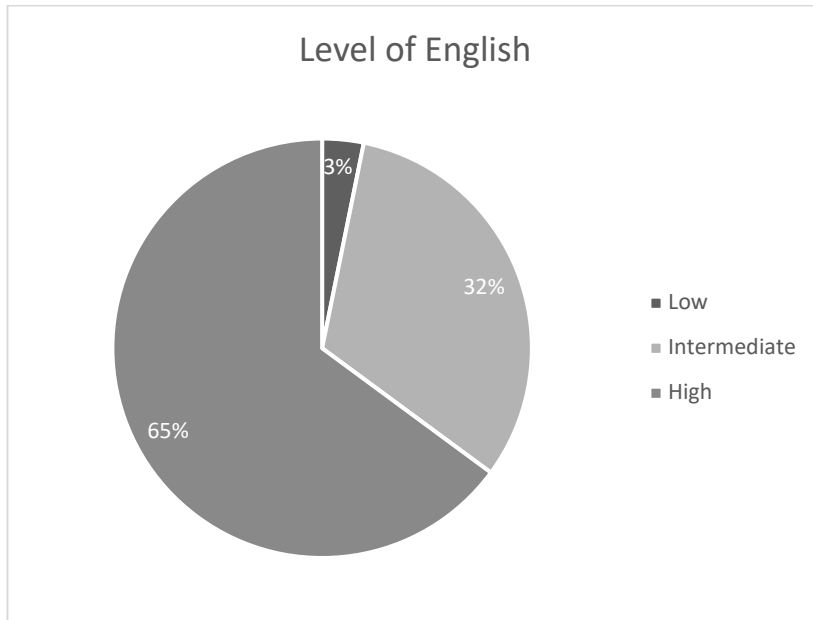


Figure 9. English proficiency among participants.

Among the participants, three major groups were present: (a) Colombians with a 21% (N=20) participation rate, (b) Mexicans with 19% (N=18); and (3) Peruvians with 14% (N=13). Other countries represented in the study were South Americans and Centro Americans. One participant answered been born in Canada (see Table 15).

Regarding employment status (see Table 16), half of the participants (63%, N=60) reported being employed for 12 months before starting the business or becoming self-employed. However, among respondents, more than a third (36%, N=34) were unemployed, looking for employment, or working informally. Also important to notice is that almost 20% (N=19) of the participants expressed that they wanted to start their own business or own a business already (see Figure 10).

Table 15  
*Country of Origin Frequencies of Study Participants*

Country	<i>f</i>	%
Argentina	4	4.3
Bolivia	2	2.1
Canada	5	5.3
Chile	2	2.1
Colombia	20	21.3
Costa Rica	1	1.1
Cuba	1	1.1
Dominican Republic	1	1.1
Ecuador	6	6.4
El Salvador	3	3.2
Guatemala	5	5.3
Mexico	18	19.1
Nicaragua	1	1.1
Panama	2	2.1
Peru	13	13.8
Uruguay	2	2.1
Venezuela	7	7.4
Other	1	1.1
Totals	94	100

Table 16  
*Employment Situation Frequencies of Study Participants*

	<i>f</i>	%
Employed	60	63.8
Unemployed	12	12.8
Wanted to start or owned a business	19	20.2
Other	3	3.2
Totals	94	100

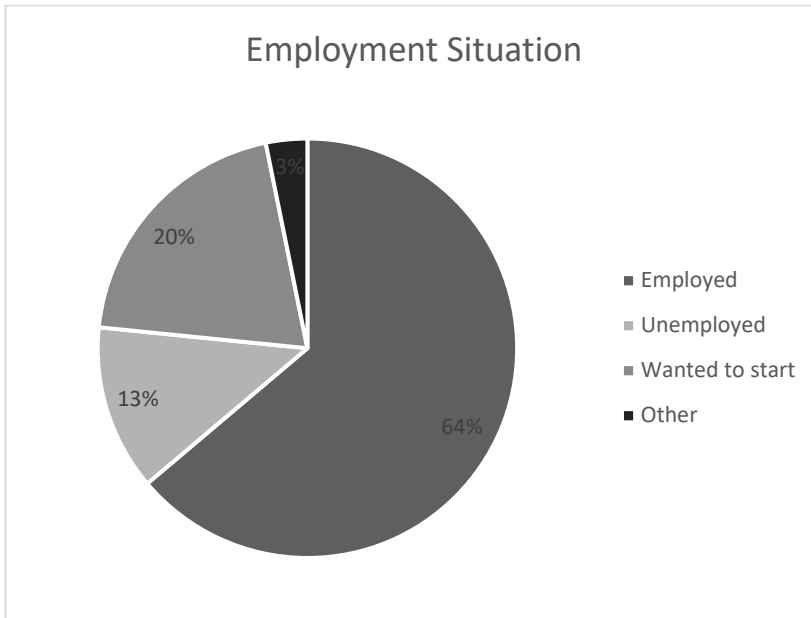


Figure 10. Employment situation among participants.

### **Business Characteristics**

Regarding business characteristics (see Table 17), 42.6% (N=40) of businesses started five years or less at the moment of the survey. Eighty-three percent of the respondents (N=78) participate in the services industry, and only 12% (N=1) in retail and manufacturing. In answering the question of what industry you work in, 19% (N=18) of the participants answered 'other' and typed an industry of their choice. Accordingly, these were the industries they entered:

Professional services: language translation, video and photography production, HVAC, sales and marketing, international business development, finance/automotive loans and mortgages, legal services, automated vending services, bookkeeping, communications, media, engineering consulting

Storefront: bakery, warehouse, food business, holistic beauty, and wellbeing, fashion accessories

Home-based: animal care, network/marketing anti-aging products, a technology start-up, residential cleaning services

Table 17  
*Respondents' Business Characteristics*

Industry Group*	12%; N=11 Retail trade and manufacturing 18%; N=17 Information, culture, hospitality 18%; N=17 Finance, insurance, real estate 28%; N=26 Professional, technical, education, health care 19%; N=18 Other
Years in Business	42.6%; N=40 1-5 years 22.3%; N=21 6-10+ years 35.1%; N=33 10+ years
Business annual sales	16%; N=15 less than \$25,000 17%; N=16 between \$25,100 and \$50,000 17%; N=16 between \$51,000 and \$75,000 16%; N=15 between \$76,100 and \$100,000 25%; N=24 between \$101,000 and \$1,000,000 5%; N=4 more than \$1,000,000
Job creation	45%; N=42 0 employees 52%; N=49 1-99 employees 3%; N=2 100-400 employees
Type of business	42%; N=39 Unincorporated sole proprietorship (self-employed) 11%; N=10 Partnership 45%; N=42 Corporation 1%; N=1 Business Co-op 2%; N=2 Franchise 9%; N=8 Other
Original funds for the business	84%; N=79 Personal savings 16%; N=15 Bank loan 17%; N=16 Credit Card 2%; N=2 Micro Finance Institution 16%; N=15 Friend / family member 11%; N=10 Other
Formal education related to your current business	21%; N=20 Strongly disagree or Disagree 17%; N=16 Neutral 52%; N=58 Agree or Strongly agree
Plans for the next 5-10 years	41%; N=38 Start a new business or switch to another kind of business 87%; N=81 Expand your current business domestically or internationally 39%; N=37 Move to a different location or set up a new office/branch 42%; N=39 Hire more employees 25%; N=23 Seek additional capital investment 10%; N=9 Go out of business (for personal/retirement reasons) 5%; N=5 Other

*Note.* Industry group per SIC codes.



Table 18  
*Frequency Distribution*

Variable		<i>f</i>	%
Entrepreneurial Intention (EI)	Would accept it	27	28.7
	Unsure	24	25.5
	Would not accept it	43	45.7
Total		94	

A significant number of businesses (33%; N=31) make between \$50,000 and \$100,000 in revenue, and 33% (N=27) make between 100,000 and one million dollars in annual revenue. Regarding business structure, 42.4% (N=39) are unincorporated sole proprietorships, and 45% (N=42) are corporations. More than 80% (N=79) of entrepreneurs used personal savings to start their businesses, and 52% (N=58) agreed that their formal education was related to their business. Furthermore, when asked about their plans for the next 5-10 years, a large majority, 87%, were optimistic about continuing self-employment.

The frequency distribution (Table 18) describes the number of occurrences when participants were asked about their entrepreneurial intention (dependent variable). It was found that 43% of participants would not accept a paid job versus 27% willing to leave self-employment for a paid job.

### **Description of the Variables**

This dissertation aimed to test the theory of planned behavior's predictive power on immigrants' intention to remain in self-employment. Consequently, the dependent variable intention (If instead of being self-employed, you could get a paid-job, at the going wage or salary rate for someone with your experience and

education, would you accept it?) was measured by a preference type question as suggested in the literature (Armitage & Conner, 2001; Bagozzi, 1992; Conner & Armitage, 1998; Van Gelderen et al., 2008). The theory of planned behavior assumes that entrepreneurs act rationally and according to their attitudes toward self-employment, social norms, and perceived behavioral control.

Correlations among variables in Table 19 below provide the means and standard deviations concerning the study's key variables. It can be appreciated that the perceived behavioral control group variables were found to have high mean scores: Good reputation and business relations with 4.28, business and marketing strategies with 4.15, domestic business experience with 4.04, and international business experience with 4.00, which are much higher than the Likert-scale midpoint of 2.5 in a 1 (strongly disagree) – 5 (strongly agree) scale range. The results show that most immigrants generally reported higher perceived behavioral control levels over self-employment intention.

Participants in the sample provided their perceptions on how important others' norms were when deciding to continue self-employment as a career choice. Subjective norm's group variables reported the following means (see Table 19): Ethnic friends with 2.68, Non-ethnic friends with 2.82, and post-secondary institutions with 2.55, which are just above the Likert-scale midpoint of 2.5 in a 1 (strongly disagree) – 5 (strongly agree) scale range. The findings suggest that most immigrants generally felt that the opinion or support of others was NOT as critical to their entrepreneurial intention.

Also, it was found that immigrants held a positive attitude toward self-employment. The attitudes towards the behavior's group variables presented high means. To this end, challenge, creativity, success, and satisfaction with 4.40, control, responsibility, and decision making with 4.32 in a 1 (strongly disagree) – 5 (strongly agree) scale range.

Table 19  
*Correlations Among Variables*

	Mean	SD	INT	DBE	BMS	KFM	PM	IBE	GR	EF	NEF	PSI	CC	CR
Would you accept it? (INT)	2.58	1.27	-											
PBC														
Domestic business experience (DBE)	<b>4.04</b>	0.94	0.043	-										
Business and marketing strategies (BMS)	<b>4.15</b>	0.93	<b>-0.34***</b>	0.25**	-									
Knowledge foreign markets (KFM)	3.39	1.29	0.17*	0.23*	0.161	-								
Participation/Membership in professional/industrial associations (PM)	3.57	1.30	0.04	0.05	0.411***	0.22*	-							
International business experience (IBE)	<b>4.00</b>	1.11	-0.07	0.21	0.126	0.338	0.314	-						
Good reputation & business relations (GR)	<b>4.28</b>	0.91	<b>-0.23*</b>	<b>0.35***</b>	<b>0.45***</b>	0.14	0.234	0.04	-					
SN														
Ethnic friends (EF)	2.68	1.30	0.113	0.07	0.20*	0.07	0.33***	0.09	0.10	-				
Non-ethnic friends (NEF)	2.82	1.20	0.062	0.09	0.015	0.03	0.16	0.03	0.05	<b>0.73***</b>	-			
Post-secondary institutions (PSI)	2.55	1.21	-0.11	0.20*	<b>0.24**</b>	0.19*	<b>0.33***</b>	0.04	0.06	<b>0.45***</b>	0.28**	-		
ATB														
Challenge, creativity, success, satisfaction (CC)	<b>4.40</b>	0.86	<b>-0.29**</b>	-0.02	0.25**	-0.01	0.21*	0.06	0.32***	-0.16	-0.12	-0.060	-	
Control, responsibility, decision making (CR)	<b>4.32</b>	0.87	-0.17	0.08	0.30**	0.11	0.33***	0.28**	<b>0.43***</b>	0.02	-0.06	0.19*	<b>0.69***</b>	-

Note: \* p<0.05, \*\* P<0.01, \*\*\* p<0.001

When answering the dependent variable question for behavioral intention, if instead of being self-employed, the participant could get a paid job, the responses ranged from 1 (strongly disagree) – 5 (strongly agree). Almost half of the participants, 45.8% (43 participants), considered it improbable that they would take a paid job. Of these respondents, 69.3% (n=28 of the 43) strongly disagree. Twenty-nine percent of the total participants (n=27 of the 94 participants) considered it probable that they would accept a paid job, with only 15% (n=4 of 27) of respondents strongly agreeing. Twenty-five percent of all participants (n=24) were utterly neutral. In addition, participants were divided (neither agree nor disagree) concerning their self-employment continuation with a mean of 2.58 (see Table 19), which is in the midpoint in a 1-5 scale range.

#### Variables Relationships

The correlations among the key variables in Table 20 reveal that modest to strong correlations exist between the independent and dependent variables. As participants considered their business and marketing strategies, good reputation, and challenge and creativity, their intention to accept a paid job was reduced. Other studies have also reported perceived behavioral control (PBC) and attitudes toward the behavior (ATB) as the strongest predictors of intention. Notably, social norms had only two variables with no significant influence compared to perceived control and attitudes over the immigrants' entrepreneurial intention. This finding is also consistent with other research studies results by Armitage and Conner (2001), Carpenter and Reimers (2005), and Schlaegel and Koenig (2014) that have questioned the role of subjective norms or concluded that it exerts less influence on behavioral intent when compared with attitude and perceived control.

## **Hypothesis Testing**

The research question guiding this study is: Are the Theory of Planned Behavior factors significant predictors of entrepreneurial intention and self-employment continuation among Hispanics in Toronto?

The theory of planned behavior proposes that attitudes, social norms, and perceived control might influence the entrepreneurial intention that precedes a self-employment continuation decision. Furthermore, because this dissertation aimed to test the theory of planned behavior, the proposed hypotheses aligned with the research literature on immigrant entrepreneurship (Fu, 2011; Ojiaku et al., 2018; Ojiaku & Onuoha, 2016; Ye et al., 2020). The following hypotheses were designed:

H01: Perceived behavioral control does not significantly predict entrepreneurial intention among Hispanics in Toronto.

H02: Subjective norm does not significantly predict entrepreneurial intention among Hispanics in Toronto.

H03: Attitude toward entrepreneurship does not significantly predict entrepreneurial intention among Hispanics in Toronto.

## **Hierarchical Linear Regression Analysis**

Regression analysis tested the hypotheses above and the predictability of the independent variables (attitudes, norms, and control) influencing the dependent variable (entrepreneurial intention). In hierarchical linear regression, values for one or more predictors (independent) and control variables are used to predict values on the dependent variable, resulting in the assessed model (Creswell, 2012; Vesey, Vesey, Stroter, & Middleton, 2011).

Concerning the control variables, the literature notes that age, gender, along with English fluency, level of education, experience, and access to capital can influence entrepreneurial intention (Chrysostome, 2010; Chrysostome & Arcand, 2009). This study included these extraneous variables to account for factors likely influencing the dependent variable. Therefore, a regression analysis was executed without the suggested control variables; then the control variables were included in the regression. These two regression analyses aimed to show if the outcomes were significantly different. Notably, the control variables were found not statistically significant along with the model by not deviating from the prediction power of the independent variables. Therefore, the control variables were removed from the model because the model accomplished the desired level of prediction with as few predictor variables as possible.

Hierarchical linear regression was completed to find an inference from the data and to determine whether adding more predictor variables to the model incrementally significantly improved the variance explained in the outcome. The study sought a confidence level of 95% ( $p < .05$ ). Accordingly, if  $p < .05$ , the null hypotheses are rejected; contrarily, the alternate hypotheses are accepted. Lastly, the proposed hierarchical linear regression created a model based on the theory of planned behavior. The summary of the results is presented in Table 20 below.

In model one (M1) of the entire model, the statistical outcome of the independent variables influencing self-employment intention were examined and found significant ( $F(15, 78) = 2.58; p = 0.004$ ). The Adjusted  $R^2$  (0.20) of M1, *perceived behavioral control*, explained 20% of the variance in the dependent variable. Furthermore, three variables are significant and have the biggest influence in M1: The Business Practices And Marketing

Strategies variable ( $\beta = -0.43, p < .001$ ) is the most influential variable due to a high negative Beta value, followed by The Knowledge of Foreign Markets variable ( $\beta = 0.42, p = .02$ ); and Participation/Membership In Professional/Industrial Associations variable ( $\beta = 0.30, p = .05$ ).

Model two (M2) was found to be significant ( $F(28, 65) = 2.33; p = 0.003$ ) after the *perceived social norm* variables were added to M1. The new variables influencing self-employment continuation were examined and found significant ( $F(28, 65) = 2.3; p = 0.003$ ). The correlation coefficient (Adjusted  $R^2 = 0.29$ ) of the M2 explained 29% of the variance in the dependent variable. Furthermore, seven variables were significant and had the biggest influence in M1: The Ethnic Friends variable ( $\beta = 0.60, p < .001$ ) was the most influential variable due to a high Beta value, followed by the Knowledge of Foreign Markets Variable ( $\beta = 0.57, p < .001$ ); the Domestic Business Experience variable ( $\beta = 0.37, p < .001$ ). Three negative Beta values were found in M2: the Business Practices and Marketing Strategies Variable ( $\beta = -0.45, p < .001$ ); the Good Reputation and Business Relationship With Customers/Community ( $\beta = -0.31, p = .02$ ); and the Non-Ethnic Friends variable ( $\beta = -0.30, p = .05$ ).

In model three (M3), which integrated the previous two models and was the final model, the statistical outcome of the independent variables influencing self-employment continuation was found significant ( $F(42, 51) = 1.66; p = 0.043$ ). The Adjusted  $R^2$  (0.23) of M3 with the newly added factors, *attitudes towards behaviors*, explained 23% of the variance in the dependent variable. The Business Practices and Marketing Strategies variable ( $\beta = -0.47, p < .001$ ) is the most influential variable due to a high negative Beta value, followed by the Participation/Membership in Professional/Industrial Associations



variable ( $\beta = -0.41, p = .02$ ) and the post-secondary institutions variable ( $\beta = -0.35, p = .05$ ). With high positive Beta values were the Ethnic Friends variable ( $\beta = 0.46, p = .04$ ) and the Domestic Business Experience variable ( $\beta = 0.37, p < .01$ ). Based on this entire model, *attitudes, norms, and perceptions* provided support for the theory of planned behavior and supported all the study's research hypotheses. See Appendix D for the Full Regression Model Correlation.

### **Restricted Model**

A restricted model was performed to impose constraints on the regression coefficients that presented low values. The reasons for removing non-significant variables are twofold. The first was prediction accuracy. All variables have low bias but significant variance (Hastie, Tibshirani, Friedman, & Friedman, 2009; Perrett, Schaffer, Piccone, & Roozeboom, 2006). Reducing the number of predictors in a regression model can improve prediction accuracy by reducing the variance of the predicted values, and by doing so, the study increases bias and reduce the variance of the predicted values.

The study intended to test a parsimonious model (i.e., it has the minimum number of determinants and maximum predictive power) in which every determinant reflected a known *entrepreneurial intention* effect on the study sample to allow interpretation. The principle of parsimony suggests that simpler models are preferred over complex ones when they provide comparable predictive performance. Andersen and Bro(2010), "Variable selection is used for improving the model performance and gives better predictions. With many irrelevant, noisy or unreliable variables, removing these will typically improve the predictions and reduce the model complexity" (p. 728). Removing non-significant variables leads to a more concise model that is easier to understand and

interpret. The second reason was interpretation. When dealing with numerous predictors, researchers frequently aim to identify a more compact subset demonstrating the most pronounced impacts; "a good set of variables rather than the optimal set of variables" (p. 728). Researchers are willing to trade off finer details to gain a broader perspective (Carrascal, Galván, & Gordo, 2009). Non-significant variables inherently lack a substantial contribution to elucidating the fluctuations in the dependent variable. Including these variables in the model can result in a poor fit (Bursac, Gauss, Williams, & Hosmer, 2008) as they introduce noise and unnecessary complexity, reducing the model's ability to capture meaningful patterns in the data.

Eliminating non-significant variables from a regression model involved a systematic process of analyzing the statistical significance of each variable and deciding whether to retain or remove it from the full model (Harrell Jr, Lee, Matchar, & Reichert, 1985; Hastie, et al., 2009). In Restricted Model 1, variables were reduced to the more influential ones, and found a stronger  $R^2$  for the study with fewer predictor variables. In Model 1 (M1) of the restricted model, the statistical outcome of the independent variables influencing self-employment continuation was examined and found significant ( $F(6, 87) = 5.21; p < 0.001$ ). The Adjusted  $R^2$  (0.21) of M1 (with *perceived behavioral control* factors) explains 21% of the variance in the dependent variable (see Table 20). Four variables are significant and have the biggest influence in M1: The Business Practices and Marketing Strategies variable ( $\beta = -0.42, p < .001$ ) is the most influential variable due to a high negative Beta value, followed by the Participation/Membership in Professional/Industrial Associations variable ( $\beta = 0.27, p = .01$ ); the Knowledge of

Foreign Markets variable ( $\beta = 0.24, p = .02$ ); and the International Business Experience variable high negative Beta value ( $\beta = -0.21, p = .04$ ).

Model 2 (M2) was found to be significant after the *perceived social norms* group of variables was added to M1. The new set of variables influencing self-employment continuation was examined and found significant ( $F(3, 84) = 3.70; p < 0.001$ ). The correlation coefficient (Adjusted  $R^2 = 0.28$ ) of the M2 explained 28% of the variance in the dependent variable and eight significant variables. Furthermore, in M1, the Business Practices and Marketing Strategies variable ( $\beta = -0.43, p < .001$ ) was the most influential variable due to a high negative Beta value, and the Ethnic-friends variable ( $\beta = 0.38, p < .01$ ) due to a high Beta value. The other variables with negative Beta values were: International business experience ( $\beta = -0.26, p = .01$ ); Good Reputation and Business Relationship With Customers/Community ( $\beta = -0.23, p = .03$ ); and Post-secondary Institutions ( $\beta = -0.29, p = .01$ ). The other significant variables were: Domestic Business Experience ( $\beta = 0.25, p = .01$ ); Knowledge of Foreign Markets variable ( $\beta = 0.28, p < .01$ ); and Participation/Membership in Professional/Industrial Associations ( $\beta = 0.28, p < .01$ ).

In Model 3 (M3), the statistical outcome of the independent variables influencing entrepreneurship intention was found to be significant ( $F(2, 82) = 2.92; p < 0.001$ ). The Adjusted  $R^2$  (0.31) of M3 explained 31% of the variance in the dependent variable with the newly added Attitudes Towards Behaviors group variables. The Business Practices and Marketing Strategies variable ( $\beta = -0.40, p < .001$ ) was the most influential variable due to a high negative Beta value, followed by the Post-Secondary Institutions variable ( $\beta = -0.35, p < .001$ ); International Business Experience ( $\beta = -0.31, p < .001$ ); Challenge,

Creativity, Success, Satisfaction variable ( $\beta = -0.31, p = .02$ ); and Good Reputation and Business Relationship with Customer/Community ( $\beta = -0.25, p = .03$ ). The other significant variables were: Domestic Business Experience variable ( $\beta = 0.25, p = .01$ ); Knowledge of foreign markets ( $\beta = 0.27, p = .01$ ); Participation/Membership in Professional/Industrial Associations variable ( $\beta = 0.31, p = .01$ ); and Ethnic Friends variable ( $\beta = 0.31, p = .04$ ).

Table 20

*Coefficients for the Hierarchical Regression of Entrepreneurial Intention and Predictor Variables (Restricted Model)*

		<i>b</i>	<i>SD</i>	<i>B</i>	<i>t</i>	<i>p</i>
With PBC	(Constant)	4.35	0.77		5.63	0.00
	Domestic Business Experience	0.26	0.14	0.19	1.88	0.06
	Bus Practices and Marketing Strategies	-0.58	0.15	-0.42	-3.82	0.00
	Knowledge of Foreign Markets	0.23	0.10	0.24	2.39	0.02
	Participation/Membership In Professional/Industrial Associations	0.26	0.10	0.27	2.50	0.01
	International Business Experience	-0.24	0.12	-0.21	-2.06	0.04
	Good Reputation & Business Relationship with Customers/Community	-0.27	0.15	-0.19	-1.80	0.07
With PSN	(Constant)	4.64	0.78		5.98	0.00
	Domestic Business Experience	0.34	0.14	0.25	2.51	0.01
	Bus Practices and Marketing Strategies	-0.59	0.15	-0.43	-3.99	0.00
	Knowledge Of Foreign Markets	0.27	0.09	0.28	2.86	0.01
	Participation/Membership in Professional/Industrial Associations	0.28	0.11	0.28	2.59	0.01
	International Business Experience	-0.29	0.11	-0.26	-2.56	0.01
	Good Reputation & Business Relationship with Customers/Community	-0.32	0.14	-0.23	-2.20	0.03
	Ethnic Friends	0.37	0.14	0.38	2.61	0.01
	Non-Ethnic Friends	-0.19	0.14	-0.18	-1.38	0.17
	Post Secondary Institutions	-0.31	0.11	-0.29	-2.76	0.01



A second restricted model was performed. By removing the non-significant variables of Non-Ethnic Friends ( $p = 0.30$ ) and the Control, responsibility, and Decision-Making ( $p = 0.07$ ), the final model made the variables Good Reputation, Business Relationship With Customers/Community ( $p = 0.09$ ), Ethnic Friends ( $p = 0.67$ ), and Challenge, Creativity, Success Satisfaction ( $p = 0.10$ ) variables to become non-significant. The implication of the effect of the Non-Ethnic Friends and Control, Responsibility, And Decision-Making variables in the model is that *social norms and attitudes toward the behavior* significantly influenced the model. Also, the  $R^2$  values for the models were reduced ( $M1 = 0.214$ ;  $M2 = 0.273$ ;  $M3 = 0.288$ ). Therefore, Restricted Model 1 is the best model because the last three variables mentioned above were valuable to the model and significant, and the overall  $M1$  was significant.

#### Hierarchical Regression Analysis for EI

Hierarchical regression analysis tested the predictability of the independent variable groups, *attitudes toward the behavior*, *subjective norms*, *perceived behavioral control*, and influencing intentions for self-employment. The hypotheses tested whether the theory of planned behavior (TPB) determinants significantly affect entrepreneurial intention (EI). The dependent variable EI was regressed on the predicting variable *perceived behavioral control* (PBC) to test hypothesis H1 (see Table 21). First, PBC significantly predicted EI ( $F(6, 87) = 5.21$ ;  $p < 0.001$ ), which indicates that the PBC can play a significant role in shaping EI while explaining 21% of the variance in the dependent variable EI (Adjusted  $R^2 = 0.21$ ). Second, PBC together with *social norms* (SN) significantly predicted EI ( $F(3, 84) = 5.03$ ;  $p < 0.001$ ), which indicates that the PBC and SN can play a significant role in shaping EI while explaining a 28% (Adjusted

$R^2 = 0.28$ ) of the variance in the dependent variable EI. Lastly, PBC together with SN and ATB strongly predicted EI ( $F(2, 82) = 2.92; p < 0.001$ ), which indicates that the three determinants together can play a significant role in shaping EI while explaining a 31% (Adjusted  $R^2 = 0.31$ ) of the variance in the dependent variable EI.

Table 21  
*Hierarchical Regression Analysis for Entrepreneurial Intention*

Hypothesis	Entrepreneurial Intention					Hypotheses supported
	$R^2$	Adjusted $R^2$	$R^2$ change	$F$	$p$	
H1 PBC → EI	0.26	0.21		5.21	<0.001	Yes
H2 PBC + SN → EI	0.35	0.28	0.09	3.70	<0.001	Yes
H3 PBC + SN + ATB → EI	0.39	0.31	0.04	2.92	<0.001	Yes

Note: Dependent Variable: Would you accept it?

In restricted model 1, the PBC determinant explained a significant proportion of the variation in the self-employment intention (Adjusted  $R^2 = 0.21; p < 0.001$ ); that is, 21% of the variance in entrepreneurial intention can be accounted for by PBC alone with a significant impact on EI. With the inclusion of SN in restricted model 2, this determinant explained a modest incremental variance change in EI ( $R^2$  change = 0.09;  $p < 0.001$ ) over and above PBC. Finally, in restricted model 3, ATB was introduced, and it was found that this determinant had a low incremental variance change in entrepreneurial intention and was significant ( $R^2$  change = 0.04;  $p < 0.001$ ); this supported the TPB, thereby supporting the study's research hypotheses. In addition, all the independent variables (except for the Non-Ethnic Friends and Control-Responsibility-Decision Making variables) emerged as significant. Furthermore, an assessment of the coefficients of determination among the TPB's determinants revealed that the PBC alone explained a more considerable amount of entrepreneurial intention better because it had the most



robust coefficient compared with SN and ATB. As the results indicate, perceived behavioral control's strong influence is in line with Vamvaka, Stoforos, Palaskas, and Botsaris (2020), Liñán and Chen (2009), and Krueger and Carsrud (1993) but in contrast to Botsaris and Vamvaka (2016) and Armitage and Conner (2001).

Notable to mention that the variables with the most influence on the model are significant and are presented in Table 22. Because studying intentions are difficult to measure, the correlation coefficients are expected to be lower. Hence, in this study, a correlation exceeding 0.4 is pondered relatively intensely, correlations between 0.2 and 0.4 are moderate, and correlations below 0.2 are considered weak. For instance, Business Practices and Marketing Strategies are consistent and strongest predictors of EI across the three models. The negative beta value (M1= -0.42, M2= -0.43, M3= -0.40) of the variable Business Practices and Marketing Strategies explains that for every unit increase in the predictor variable, there is a decrease in the dependent variable. In other words, when the entrepreneur's perception of Business and Strategies Experiences increases, the entrepreneur is less likely to accept a paid job.

The second strongest predictor of EI in model 3 has a moderate influence on EI. The Post-Secondary Institutions predictor (PSI) has a negative beta value (M3= -0.35), indicating that when the belief in the subjective norm's support of education increases, the probability of accepting a paid job decrease.

Table 22  
*Key Variables Grouped by Model and TPB Determinants*

	B	<i>p</i>
<i>Model 1</i>		
PBC		
Business practices and marketing strategies	-0.42	< 0.001
<i>Model 2</i>		
PBC		
Business practices and marketing strategies	-0.43	< 0.001
SN		
Ethnic friends	0.38	0.01
<i>Model 3</i>		
PBC		
Business practices and marketing strategies	-0.40	< 0.001
International business experience	-0.31	< 0.001
Participation/membership in prof/ind. associations	0.31	0.01
SN		
Post-secondary institutions	-0.35	< 0.001
Ethnic friends	0.31	0.04
ATB		
Challenges, creativity, success, satisfaction	-0.31	0.02

### Conclusion

Descriptive statistics defined the sample as predominantly male, with an average age between 36 and 53 years old. In addition, 35% of the respondents identified themselves as females. This is congruent with the literature showing a significant number of women as self-employed among immigrant communities and placing Hispanics within the average age of entrepreneurs at 45. In addition, over 68% of the study participants had a bachelor's or graduate degree and 47% of respondents had earned their highest level of education in Canada or the United States. A high percentage, over 97%, reported being fluent in English or having practical, basic English. Two-thirds of respondents reported being employed before starting self-employment.

Regarding business characteristics, 42.6% of respondents reported having started their business five or less years ago, with a third making between \$50,000 and \$100,000 in sales. Almost half of the businesses were sole proprietors, and 45% were corporations. When asked about their plans for the next 5-10 years, most were optimistic about continuing as self-employed.

The hierarchical linear regression analysis concluded that the three variable components, Perceived Behavioral Control (PBC), Perceived Social Norm (PSN), and Attitude Towards the Behavior (ATB), can predict self-employment continuation. This supports the alternative hypotheses: PBC, PSN, and ATB predict entrepreneurship intention, and therefore, self-employment continuation among Hispanic entrepreneurs.

In M1, approximately 20% of the predictor variable, would you accept it, can be explained by the linear combination of the independent Perceived Behavioral Control variables. Furthermore, in M2, approximately 29% of the predictor variable can be explained by the added linear combination of the independent Perceived Social Norm variables. Lastly, in M3, approximately 23% of the predictor variable can be explained by the added linear combination of the independent Attitude Towards the Behavior variables. These results showed that the strongest linear variable in the model is M1 (20%), M2 added 9%, and M3 was reduced by 6% when explaining the variance in the dependent variable. Furthermore, M1 ( $p = 0.004$ ), M2 ( $p = 0.003$ ), and M3 ( $p = 0.043$ ) are significant. Therefore, the null hypotheses are rejected, and the alternative hypotheses are accepted.

In the Restricted M1, approximately 21% of the DV (entrepreneurial intention) can be explained by the linear combination of the independent Perceived Behavioral

Control variables. Furthermore, in Restricted M2, approximately 28% of the DV can be explained by the added linear combination of the independent Perceived Social Norm variables. Finally, in Restricted M3, approximately 31% of the DV can be explained by the added linear combination of the independent Attitude Towards the Behavior variables. These results showed that the strongest linear variable in the model is M1 (21%), M2 added 7% to the model, and M3 added 3%, explaining the variance in the dependent variable. Furthermore, M1 ( $p < 0.001$ ), M2 ( $p < 0.001$ ), and M3 ( $p < 0.001$ ) are significant. Therefore, the null hypotheses are rejected, and the alternative hypotheses are accepted.

## CHAPTER 5

### SUMMARY, CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

#### **Introduction**

This final chapter discusses the data and analysis described in previous chapters, providing conclusions and recommendations for further study. A review of the study's background, research problem and method, and guiding conceptual ideas is followed by a summary and review of findings, discussion (interpretations, connections with the literature, and limitations), conclusions, and recommendations to practitioners, policy, and researchers for further study.

Entrepreneurship, mainly immigrant entrepreneurship, has received the attention of academics due to the study and revisions of theories and the expansion of new definitions (Ahmad & Hoffman, 2007). In the literature concerning entrepreneurial intention, researchers recommend the additional study of participant samples centered on other than business students or aspiring entrepreneurs (Shook, et al., 2003). Therefore, along with self-employment, the gig economy, and the freelancer mindset, this study seeks to understand the employment preferences among Hispanic entrepreneurs in Toronto. For this reason, the participants in this study included immigrant business owners and the self-employed who work for themselves as freelancers or sole proprietors.

The study addressed the following research question: Are the theory of planned behavior determinants significant predictors of entrepreneurial intention and, therefore, self-employment continuation among Hispanics in Toronto?

By comparing current entrepreneurs with other current entrepreneurs, this study had distinct advantages over other studies that compare entrepreneurs with non-entrepreneurs. This advantage allowed exploring factors influencing and predicting the entrepreneurial intention among immigrant entrepreneurs. Because current research shows that intention plays an essential part in the decision to participate in self-employment, this research study: (a) applied the theory of planned behavior to the decision to continue in entrepreneurship (self-employment), (b) aimed to uncover the factors of entrepreneurial intention based on planned behavior and the relationship between intention and actual behavior, (c) avoided preconceptions and focuses on the significance of working by oneself by studying the entrepreneurial intentions of current entrepreneurs rather than aspiring entrepreneurs, (d) explored the determinants (attitudes, norms, and perceptions) that influence the entrepreneurial intention of current business owners rather than only learning about the traits of students (wannabe entrepreneurs) or the success characteristics of current entrepreneurs (Mercer, 1995; Oc & Tiesdell, 1999; Ram, 1997), (e) sought to fill the gap in the literature concerning the lack of empirical knowledge regarding Hispanic immigrants by exploring the determinants of self-employment continuation, (f) tested the theory of planned behavior's predictive power for entrepreneurial intention, and (g) added to the existing literature by contributing to the knowledge of immigrant entrepreneurship as a career choice in Canada.

### **Summary of Findings**

This section presents the relevant data collected during the research process. This dissertation examined the effect of the motivation (intention) and ability (behavioral

control) determinants concerning self-employment continuation among Hispanic immigrants in Toronto. The findings are described in two sections: sample characteristics, descriptive statistics, and key findings. A discussion of the findings is offered at the end of the chapter.

A review of the research body on immigrant entrepreneurship explains why immigrants turn to self-employment and their success or failure. However, the entrepreneurial intention of immigrants from Latino America in Toronto has not been examined. Furthermore, most research on entrepreneurial intention has centered on studying non-entrepreneurs, future entrepreneurs, and university students. Consequently, exploring and comprehending the attitudes, norms, and perceptions regarding behavioral intention for self-employment continuation among Hispanic immigrants in Canada was necessary. The study's results provided further support for the theory of planned behavior.

The perceived behavioral control (PBC) factor strongly predicted intention, with immigrants having more positive perceptions towards self-employment (21% of the variance explained).

In addition, the results and analysis supported the TPB's predictability power with PBC and subjective norms (SN), explaining a significant proportion of the variance in entrepreneurial intention and, therefore, to continue in self-employment (Adjusted  $R^2 = 0.28$ ).

With the inclusion of attitudes toward the behavior (ATB), this factor explained modest incremental variance in intentions (Adjusted  $R^2$  change = 0.03), and the model was significant.

With the inclusion of the three factors (PBC, SN, and ATB), the model provided good prediction (Adjusted  $R^2 = 0.31$ ;  $p < 0.001$ ).

Notably, the greater the PBC, the stronger the Hispanic immigrant's intention to remain self-employed. Also, it was found that PSN and ATB have a modest impact on entrepreneurial intention.

These findings convey what Ajzen (1991) calls a general rule, "the more favorable the attitude and subjective norm with respect to a behavior, and the greater the perceived behavioral control, the stronger should be an individual's intention to perform the behavior under consideration" (p. 188).

This dissertation's findings confirm the TPB's effectiveness in exploring the determinants of immigrant entrepreneurship and add to the data from other research studies using this theoretical framework.

### **Conclusions**

This study has addressed an issue in immigrant entrepreneurial intention. First, it tested the predictive power of the TPB as an entrepreneurial intention model for Hispanic immigrants. Second, the study's participant sample moved away from students or aspiring entrepreneurs; instead, the study used immigrants currently in self-employment. Third, it considered the PBC's influential position as a primary factor in EI and, therefore, self-employment continuation.

Results supported the study's three hypotheses, and the model holds for entrepreneurs in general and immigrants who face different and distinct challenges when starting and continuing self-employment. Results are similar to other studies on the antecedents of intention. In particular, the results confirm that the behavioral intention



process from perceptions to behavior had a distinct order of importance: PBC, PSN, and ATB. It can be argued that for immigrant entrepreneurs, the primary determinant to continue in self-employment is the immigrants' perception of their ability and determination to continue in self-employment. In other words, when immigrants perceive a high level of control, they will opt for self-employment as an employment preference. Another group studied (e.g., students and non-entrepreneurs) perceived social norms or attitudes toward entrepreneurship come first rather than the perception of control over the behavior. Fundamentally, this study's results confirmed: (a) the TPB reliability to predict entrepreneurial intention (Krueger Jr, et al., 2000) and (b) that PBC contributes to the understanding of intention to continue self-employment.

Future research ought to be done to corroborate the study's results. Specifically, this study should be repeated with other immigrant and ethnic samples, possibly in Spanish, and a modified and shorter version of the instrument. Additionally, a contact date should be requested for participants in the study to follow up with them to test the EI and behavior relationship. Finally, the role of cultural nuances should be added to further studies on the cross-cultural applicability of the TPB and immigrant entrepreneurial intention.

## **Discussion**

The discoveries offered in this chapter show strong support for the TPB in predicting entrepreneurial intention. As the literature review in Chapter 2 demonstrated, the usefulness of the TPB to entrepreneurship has been supported. However, the uniqueness of this dissertation study resides in testing TPB on current rather than aspiring entrepreneurs of Hispanic origin and predicting self-employment continuation as a career

choice. In the following paragraphs, the results, interpretations, and limitations are analyzed and discussed.

### Literature Review

Various theoretical frameworks have been constructed in studying and researching immigrant entrepreneurship. Theories range from the characteristics of the ethnic business, traits of immigrant entrepreneurs, and the resources of ethnic groups to country and society opportunities and economic environments (Kloosterman & Rath, 2003; Light & Gold, 2000, p. 14). Past and current literature refers extensively to the high motivation of immigrants to get into self-employment; thus, it is equally important to consider that immigrants' entry into self-employment relies on many complex and interdependent factors (Light & Gold, 2000; Volery, 2007; Waldinger et al., 1990). Most researchers argue that immigrants choose self-employment mainly because of push or pull factors (Kirkwood, 2009). However, research shows that the immigrant's needs, values, wants, habits, and beliefs may influence the intention to pursue self-employment (Dalziel, 2008; Dana, 1993, 2007; Hughes, 2006).

As the literature review in Chapter 2 shows, there are no research studies on the influence of beliefs, intentions, and behaviors on the entrepreneurial intentions of Hispanic immigrants in Canada. Accordingly, intention capture the mental determination that affects behavior; it suggests how willing immigrants are to plan and how much determination they have to perform the behavior. Previous research shows that intentions-based models present a good understanding of the entrepreneurs' incentives and that intentions robustly predict behavior (Bird, 1988; Brännback et al., 2006; Davidsson, 1995; Iakovleva & Kolvereid, 2009; Krueger & Carsrud, 1993). In a review of the

literature regarding the prediction of entrepreneurial intentions, including career intentions, the TPB has been preferred to predict intention with the most consistent results (Iakovleva & Kolvereid, 2009; Kolvereid & Isaksen, 2006; Krueger Jr, et al., 2000). This dissertation's findings are significant because modest research has been done concerning the factors influencing self-employment continuation among Hispanic entrepreneurs. For this reason, in this final chapter, the research results from Chapter Four are analyzed to better understand the behavioral intentions regarding self-employment, providing a more suitable rationalization of what influences immigrants' intention toward entrepreneurship. The following paragraphs explain and evaluate the findings, how the findings relate to the literature review, the implications and limitations of the study, recommendations for further studies and analyses, and an argument supporting the overall conclusion.

According to two main reports, immigrants in Canada are: (a) the majority owners of a more significant number of small businesses ("Key Small Business Statistics, August 2013," 2013), and (b) more likely to become self-employed than their Canadian-born counterpart (Fischer & Reuber, 2010). The later report noted that only 51 percent of small businesses survive the first year of operations.

Even with the increasing significance of immigrant entrepreneurship in Canada and the local government's efforts in entrepreneurship education, little is known about the entrepreneurial intention among Hispanic immigrants. Current literature on immigrant entrepreneurship has tried to explain why immigrants become entrepreneurs and their success or failure. However, exploring and understanding the determinants of

entrepreneurial intention that encourage self-employment continuation among Latin American immigrants in Toronto was necessary.

### Interpretations

The general results are satisfactory and support the three hypotheses stated in this study. These results suggest that perceptions, norms, and attitudes significantly predict Hispanic intentions to entrepreneurial intention. One key aspect is that most of the participants in the sample exhibited a high behavioral entrepreneurial intention toward self-employment. On the other hand, the proposed control variables (demographics) did not significantly affect the predictors. Additional control variables, such as gender, age, level of English, and access to funds, could enhance our understanding of EI. However, the TPB's three components should mediate the effects of the control variables. Although this dissertation focused on the components that make up the TPB, the effects of the control variables on EI should be further studied. The TPB's attitude component is based upon beliefs about outcomes and evaluations of those outcomes, "the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question" (Ajzen, 1991, p. 188). At the same time, the significance of the model could be attributed to the interrelationships among the TPB factors and the influence of their respective effects on the dependent variable (behavioral intentions).

By entering perceived control first, it may have accounted for a significant portion of the variance in behavioral intentions, creating a stronger foundation for the subsequent entry of social norms and attitude factors. Additionally, it is essential to consider the potential moderating effects between the variables. The impact of one variable on the relationship between the others can play a role in the model's significance. In this case,

the order of entry might have facilitated the influence of perceived control as a strong predictor, enhancing the effects of social norms and attitude in predicting behavioral intentions.

The data surfaced that when asking participants about their paid job versus continuing self-employed as a career preference, 71.3% responded that they would not accept it or had a neutral opinion, confirming their current self-employment career choice. Further discussion concerning the middle point (neither agree nor disagree), the analysis shows that 25% of the participants fell in this category. It has been discussed that in keeping neutrality, respondents might be suggesting a 'it depends' orientation when answering the question (Kulas & Stachowski, 2013). Several authors suggest that the middle point response orientation can indicate the person's entrepreneurial alertness to their strengths and weaknesses (Kulas & Stachowski, 2013; Van Gelderen et al., 2008).

Interestingly, among Hispanic immigrants, 21% of the variance in immigrants' entrepreneurial intention is predicted by the perceived behavioral control factor. The education level among the study participants is very high (35% bachelor's, 35% master's degree, 7% doctorate). It corresponds to the human capital framework used by social science researchers, which asserts that education is the most crucial factor in human capital (Marger, 2001a, 2001b). As asserted by Schultz (1993), "It is the increasing economic importance of human capital, consisting of the acquired abilities of people (their education, work experience, skills, and health) that explains most of the modern economic progress" (p. 16). Previous research (Chrysostome, 2010; Chrysostome & Arcand, 2009) shows that employment would provide immigrants with essential skills before starting a business or self-employment. Those skills can be essential preconditions

for entrepreneurial intention and activity. On the other hand, Light (2000) sees unemployment or underemployment as a reason explaining immigrant entrepreneurship.

Moreover, work experience and skills are a prerequisite and part of the human capital that “facilitates successful economic adaptation in the host society” (Marger, 2001a, p. 169). For instance, participants’ level of English when they became self-employed was high (65%), and twelve months before starting their current self-employment, they stated it was employed (53.3%) or already had a business (10.6%). It is worth noting that among the participants, 44% of participants responded from Canada (37%) or the U.S.A. (7%), versus 48% declaring Latino America as the place where they obtained their highest level of education. Therefore, it can be argued that Latino American immigrants migrate with a high level of education or have obtained a formal education degree in Canada or the U.S.A. High education means that their level of English is high, and they possess sufficient human capital to become self-employed or start a business. Therefore, the dissertation findings provide precise and factual results on immigrant self-employment intention, poised in the immigrant entrepreneurship literature.

The theory of planned behavior (TPB) framework provides “a host of information that is extremely useful in any attempt to understand these behaviors or to implement interventions that will be effective in changing them” (Ajzen, 1991, p. 206). The TPB offers a practical application drawing from the immigrants’ attitudes, beliefs, and perceptions to create a solid understanding of the immigrant’s behavioral intentions.

In this research, Hispanic immigrant entrepreneurs have favorable perceptions about their awareness of the ability to perform essential activities in running their

businesses and continuing in self-employment. This study found that the relationship between ATB, SN, and intention is strong when PBC is high. This is because people who believe they have high control over behavior are more likely to be motivated to perform the behavior, regardless of their attitude or the social pressure they feel. The fact that the sample represents Hispanic entrepreneurs currently in self-employment could help explain these results.

Implications of these results point to three different areas of improvement. First, thanks to the identification of the immigrants' perceptions and beliefs suggests the importance given by the entrepreneurs to business practices and marketing strategies. These management competencies can be improved through management training and learning experiences offered to immigrants by small business support providers, social contacts, and business coaches (Ekanem & Wyer, 2007). Second, in the research results, the post-secondary institution's predictor is the second strongest predictor in the model and part of the perceived social norms determinant. Then, it can be argued that schools are considered the most important social influence among Hispanic immigrants. This influence can be enhanced in instructional and educational settings to encourage entrepreneurship and equip immigrants to succeed in self-employment (Liñán Alcalde & Chen, 2006).

One aspect to consider is the relatively marking influence of subjective norms on immigrant entrepreneurial intention found in this study. As Krueger Jr, et al. (2000) puts it:

Are there systematic problems in measuring social norms relevant to entrepreneurial populations? Or, do social norms simply not predict entrepreneurial intentions in this sample? It is possible that social norms may only be important in ethnic groups who have strong traditions of

entrepreneurship. Or, there may be cultural differences in the importance of social norms in economic activity (p. 424).

Contrary to expectations, this study found that participants demonstrated low subjective norms influence on the model. It could be attributed to the fact that they are already running a business. Having the PBC as the most influential determinant and business practices and marketing strategies as the strongest predictor in the model, it calls to repeat the model on a larger sample. Also, because they failed to limit the influence of extraneous variables, the control variables should be repeated to establish a stronger causal relationship among the predictors.

The pairs of null and alternative hypotheses were hierarchically structured relative to each other. Hence, the hierarchical structure of the hypotheses allowed control for the effects of other variables. For instance, it was found that *perceived behavioral control* was a significant predictor of entrepreneurial intention, controlled for the effects of *attitude* and *subjective norms*. This allowed us to determine perceived behavioral control's unique and robust contribution to predicting entrepreneurial intention.

Furthermore, the hierarchical structure of the null and alternative hypotheses also allowed testing the hypotheses in a nested manner, meaning that they were tested by adding additional predictor variables to the model to observe if it would significantly improve the variance of the outcome variable. It was found that by adding *social norms* and *attitudes toward the behavior* factors, the model improved the prediction of self-employment continuation.



## Limitations

Nevertheless, the findings of the research face some limitations. Firstly, the instrument was tested and designed for the general population in Canada with good results, reliability, and validity analyses. However, considering that the instrument's focus was not on entrepreneurial intention but on demographics and challenges faced, it may have influenced the participant's responses. For example, asking for excessive information and not having a clear section to precisely measure the TPB determinants individually rather than separate inquiries. This research can be replicated with a revised and more specific EI focus to check the results. Secondly, another possible issue with the instrument. Because the original instrument was created and delivered in English, it might be the case that a lack of translation was necessary to avoid specification problems by the Spanish-speaking participants, whose English was not accurate in understanding and appreciating the survey questions.

A sample made of current entrepreneurs is not typical in EI research. Immigrants in self-employment offered a unique advantage to measure EI by a preference type of question (if you could choose between being self-employed and being employed by someone, what would you prefer). To this end, surveying Hispanic immigrants might be challenging to obtain a fully comparable sample. In the literature, some differences indicate demographic factors affecting each ethnic group's perceptions, beliefs, and attitudes (Hunt, 2011). This being the case, a study focusing only on Mexicans, Colombians, or Peruvians would provide different results because each immigrant group experiences circumstances that could condition their answers. Furthermore, this research study focused on a very distinct geographic region. Thus, the limitations of the sample

and the influence of opportunity structures and group characteristics (Waldinger, et al., 1990) of a big city may affect some of the results.

In this research study, perceived social norms (PSN) were found to have low R-square change and reduced explanatory power in determining EI. Even though it was statistically significant, its influence would rather be of indirect effects. Traditionally in the TPB, PSN offers a weak influence; however, in entrepreneurship research, this weakness is unclear (Liñán & Chen, 2009). On the one hand, studies have found PSN non-statistically significant concerning entrepreneurial intention (Brännback et al., 2006; Krueger Jr, et al., 2000). On the other hand, research has studied EI by removing PSN from the study (Botsaris & Vamvaka, 2016; Vamvaka et al., 2020). Additionally, the significance of the model can be influenced by the unique dynamics and relationships among the TPB factors, sample size, and methodological considerations. Furthermore, different results could have been achieved using a structural equation modeling (SEM) instead of a linear regression model to examine linear casual relationships and indirect effects of PSN on EI.

## **Recommendations**

### **Policy Development**

Immigrant entrepreneurship is a subject of interest for policymakers due to its impact on immigrant mobility and economic development. The following recommendations on policy development were crafted and based on the study findings. First, Toronto and its small business centers should promote immigrant entrepreneurship, not as a push or necessity activity but as an opportunity and viable employment preference. Networking spaces and activities to promote immigrant self-employment

were important for immigrants when they mentioned that participation and membership in professional and industrial associations were significant in continuing self-employment.

Second, strategic partnerships between the government and post-secondary institutions should be created to reduce the formational and instructional gaps on behalf of immigrant entrepreneurs. Although the study's participants showed high levels of human capital (education, English level, experience, capital), the influence of education and training was relevant to their decision to continue as self-employed. Moreover, the entrepreneurial intentions towards self-employment would increase by enriching the level of schooling and coaching among immigrants about entrepreneurial knowledge, skills, and opportunities would increase their perceptions of control over their career choice (Iakovleva et al., 2011; Liñán et al., 2013).

Third, the international business experience among immigrants amplified their entrepreneurial intention. The immigrant's past behavior and experiences in their countries of origin could indicate their perceived normative beliefs about past experiences and the social pressure influencing the immigrant's entrepreneurial intention to start and continue self-employment. Conversely, researchers have found a cultural difference among entrepreneurs and the strength of the influences among ATB and PBC (Liñán et al., 2013; Moriano et al., 2012).

Fourth, the entrepreneurial mindset should be stimulated among immigrants. Participants reported challenges, creativity success, and satisfaction as influencers for their attitudes toward entrepreneurship, therefore strong indicators of their entrepreneurial attitudes and the intention to continue as an entrepreneur. In the case of Hispanic

entrepreneurs, the decision to continue in self-employment as a career choice comes from comparing the expected outcome of their current self-employment activities to the expected outcome from a paid position at the going wage or salary rate for someone with their experience and education. Therefore, it can be argued that the intention to continue in self-employment is stronger when a positive attitude to entrepreneurship is reinforced.

Lastly, programs directed at entrepreneurs cannot overlook the differences among immigrant groups. With their high educational level, relatively young age, and high English proficiency, Hispanic immigrants present needs drastically different from other ethnic groups. Offering government programs, education opportunities, and valuable management training according to the Hispanic immigrant's capability will allow better targeting of resources.

The study aimed to investigate the entrepreneurial intentions among Hispanic individuals in the Greater Toronto Area (GTA). The GTA is a diverse and vibrant region in Canada, attracting a significant Hispanic population. Understanding the entrepreneurial intentions of this demographic group is crucial for fostering economic growth, promoting entrepreneurship, and supporting the development of initiatives targeted at the Hispanic community.

### Research Recommendations

The significance of immigrant entrepreneurship comes in the acknowledgment that it serves as a path to economic reassurance and mobility for immigrants in the host country, and it is included in government policies for financial assistance, small business programs, and business education (Chaganti & Greene, 2002; K. Clark & Drinkwater, 2010; Ma et al., 2012; Waldinger et al., 1990). Furthermore, Ram (1997) and others have

observed that ethnic businesses are a recognized and growing feature of any developed country and that immigrant entrepreneurs make a meaningful contribution to the revival of small business activities (Imas et al., 2012; Irastorza & Pena, 2014; Ram, 1997; Waldinger et al., 1990). Hence, the following recommendations:

1. Future research could explore and study immigrants in other cities and provinces along with established entrepreneurial ecosystems to explore the impact and effectiveness of current support mechanisms on immigrant entrepreneurship. For example, studying and comparing Hispanic entrepreneurs in Toronto, Montreal, and Vancouver can be vital because the location has a fundamental role in knowledge development on immigrant entrepreneurship activity.

2. A different study should examine specific immigrant characteristics and entrepreneurial skills needed in developing and promoting entrepreneurial intention among newcomers.

3. Since post-secondary institutions play an essential role, academic research could determine their efficacy and persuasiveness in promoting entrepreneurial intention among immigrants.

4. Future research on cultural differences and their influence on entrepreneurial intention in each context should be analyzed. A critical factor to consider is that Hispanic immigrants come from different countries with diverse beliefs, values, and perceptions.

5. Future research could uncover the role of social approval and perception on immigrant entrepreneurship. In particular, the role of ethnic networks and the local government's views, considerations, and support of immigrant entrepreneurship.

Appreciating the immigrants' entrepreneurial intention is vital for the government, schools, and organizations to pursue the best strategies and tactics to support immigrant self-employment activities. In addition, a more profound knowledge of what motivates immigrant entrepreneurs to start and continue running a business in Canada provides explicit knowledge for policy change and new approaches to pursue opportunities for immigrants through self-employment.

## APPENDICES

## Appendix A

### Survey of Self-Employment

#### Part 1: Questions about You

1. Do you own a business, or are you self-employed?  
Yes No (If your answer is NO, please skip to question no. 30)
2. Are you male or female?  
M F
3. What is your age?  
18 or younger                      19 – 59                      60 or older
4. Where were you born?

Argentina	Cuba	Panama
Belize	Dominican Republic	Paraguay
Bolivia	Ecuador	Peru
Brazil	El Salvador	Puerto Rico
Canada	Guatemala	Uruguay
Chile	Honduras	Venezuela
Colombia	Mexico	Other (please specify)
Costa Rica	Nicaragua	
5. What is your marital status?
  - Single, never married
  - Married
  - Living with partner
  - Separated
  - Divorced
  - Widowed
6. What year did you immigrate to Canada?
  - 1976 - 2016
  - Other (please specify)
7. When you immigrated to Canada, what program did you apply to immigrate under?
  - Family Class
  - Skilled worker
  - Canadian experience class
  - Entrepreneur
  - Self-employed
  - Investor
  - Provincial nominee, business category
  - Provincial nominee, any other category
  - Live-in Caregiver
  - Refugee
  - Other
8. What is the highest level of education you have obtained?
  - 0 – 9 years of schooling
  - 10 – 12 years of schooling



- Trade certificate
  - Non-university diploma
  - Bachelor's degree
  - Master's degree
  - Doctorate
9. In which country did you obtain your highest level of education?
- Argentina
  - Belize
  - Bolivia
  - Brazil
  - Canada
  - Chile
  - Colombia
  - Costa Rica
  - Cuba
  - Dominican Republic
  - Ecuador
  - El Salvador
  - Guatemala
  - Honduras
  - Mexico
  - Nicaragua
  - Panama
  - Paraguay
  - Peru
  - Puerto Rico
  - United States
  - Uruguay
  - Venezuela
  - Other (please specify)
10. When you started your business or became self-employed, what was your level of English?
- Low (No reading – No speaking)
  - Intermediate (Functional: handling some English for basic needs)
  - High (Fluent English for all needs)
11. In addition to being self-employed, do you currently have a paid job?
- Yes
  - No
12. If, instead of being self-employed, you could get a paid job at the going wage or salary rate for someone with experience and education, would you accept it?
- Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.

At any time during the 12 months before starting your current business, what was your employment status?

- Employed
- Unemployed
- Seeking a Job
- Have never looked for a job in Canada
- Working informally for someone else
- I had my own business
- I wanted to start my own business

13. Comments

Please use this space if you would like to make any comments related to the questions asked.

Part II. Questions About You and Your Business

14. What are the main reasons you became self-employed?

Please answer on a scale of 1-5, with 1 the minimum and five the maximum.

Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.

- Flexible hours
- Balance of work and family
- Work from home
- Independence, freedom, own boss
- Control, responsibility, decision making
- Challenge, creativity, success, satisfaction
- More money, unlimited income
- Lower taxes, deductions
- Less stress
- Joined or took over the family business
- Had to be self-employed (nature of the job)
- Labour Market Barriers
- Language Barriers
- Difficulties with credential recognition
- Other, please specify.

15. Where did you get the original funds for the business you have?

- Personal savings
- Bank loan
- Credit Card
- Micro Finance Institution
- Friend / family member
- Other, please specify

16. What type of business do you own?

- Unincorporated sole proprietorship (self-employed)
- Partnership
- Corporation
- Business Co-op
- Franchise
- Other, please specify...

17. What industry do you work in?

- Agriculture, forestry, fishing, and hunting
- Mining, quarrying, and oil and gas extraction
- Utilities
- Construction
- Manufacturing
- Wholesale trade
- Retail trade
- Transportation and warehousing
- Information and cultural industries
- Finance and insurance
- Real estate and rental and leasing
- Professional, scientific, and technical services
- Management of companies and enterprises
- Administrative and support, waste management, and remediation services
- Educational services
- Health care and social assistance
- Arts, entertainment, and recreation
- Accommodation and food services
- Other services (except public administration)
- Public administration
- Other, please specify...

18. Is your formal education related to your current business?

Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree

*Part II. Questions About Your Business*

19. How many years have you owned your business/been self-employed?

- 1 – 10+

20. What is your company's annual revenue?

- Less than \$25,000
- \$25,000 to \$50,000
- \$51,000 to \$75,000
- \$76,000 to \$100,000
- \$101,000 to \$500,000
- \$501,000 to \$1,000,000
- More than \$1,000,000

21. About how many employees work for you?

- 0 - 49
- 50 – 99
- 100 – 400
- More than 500

22. When you started your business or became self-employed, how many of your  
Were employees family members?
- 0 – 10+
23. What were some significant challenges you faced when STARTING your business/self-employment?
- Please answer on a scale of 1-5, with 1 the minimum and 5 the maximum.  
Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.
- Competitive market
  - Small client base
  - Government regulations in Canada
  - Government regulations in countries you import from/export to
  - Finding skilled and reliable employees
  - Financing, cash flow, banking
  - High operating costs (rent/fees/exchange/tax/inflation)
  - Differences in language/culture
  - Discrimination
  - Supply and logistic issues
  - Lack of a local network of contacts
  - Navigating the tax system in Canada
  - Other, please specify...
24. Comments.
- Please use this space if you would like to make any comments related to the questions asked.
25. What sources of information benefited you when starting and operating your current business?
- Please answer on a scale of 1-5, with 1 as the minimum and 5 as the maximum.  
Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.
- Relatives in Canada
  - Relatives living outside of Canada
  - Ethnic friends
  - Non-ethnic friends
  - Chambers of Commerce
  - Accountants
  - Lawyers
  - Immigration consultants
  - Real estate agents
  - Banks
  - Immigrant Serving Organizations
  - Post-secondary institutions
  - Government
  - Other, please specify...
26. Which factors do you consider essential to continue your business?
- Please answer on a scale of 1-5, with 1 the minimum and 5 the maximum.  
Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree; N/A.

- Your education
- Your international business experience
- Your domestic business experience
- Family support (e.g., financial, moral, etc.)
- Business practices and marketing strategies
- Business location
- Access to credit
- Quality of employees
- Knowledge of foreign languages
- International business contacts
- Knowledge of foreign markets
- Knowledge of local ethnic markets
- Good reputation & business relationship with customers/community
- Participation/membership in ethnic organizations
- Participation/membership in professional/industrial associations

27. Comments.

Please use this space if you would like to make any comments related to the questions asked.

28. What significant challenges do you face in running your business or continuing to be self-employed?

Please answer on a scale of 1-5, with 1 the minimum and 5 the maximum.

Five-level Likert item: 1. Strongly disagree; 2. Disagree; 3. Neither agree nor disagree; 4. Agree; 5. Strongly agree.

- Competitive market
- Small client base
- Government regulations in Canada
- Government regulations in countries you import from/export to
- Finding skilled and reliable employees
- Financing, cash flow, banking
- High operating costs (rent/fees/exchange/tax/inflation)
- Differences in language/culture
- Discrimination
- Supply and logistic issues
- Lack of a local network of contacts
- Navigating the tax system in Canada
- Other, please specify...

29. What are your plans for the next 5–10 years?

- Start a new business
- Switch to another kind of business
- Expand your current business domestically
- Expand your current business internationally
- Move to a different location
- Set up a new office/branch
- Hire more employees
- Seek additional capital investment
- Go out of business (for personal/retirement reasons)
- Other, please specify...

30. Final thoughts, comments, suggestions?

Please use this space if you would like to make any comments related to this survey.

## Appendix B



November 10, 2015

Jorge Perez  
Tel: (519) 854-2114  
Email: [perezj@andrews.edu](mailto:perezj@andrews.edu)

**RE: APPLICATION FOR APPROVAL OF RESEARCH INVOLVING HUMAN SUBJECTS**  
**IRB Protocol #:** 15-160 **Application Type:** Original **Dept.:** Leadership  
**Review Category:** Expedited **Action Taken:** Approved **Advisor:** Sylvia Gonzalez  
**Title:** An exploration of the factors that motivate entrepreneurship and the ethnic strategies of Hispanics in the city of Toronto.

This letter is to advise you that the Institutional Review Board (IRB) has reviewed and approved your IRB application for research involving human subjects entitled: "*An exploration of the factors that motivate entrepreneurship and the ethnic strategies of Hispanics in the city of Toronto*" IRB protocol number 15-160 under Expedited category. This approval is valid until November 10, 2016. If your research is not completed by the end of this period you must apply for an extension at least four weeks prior to the expiration date. We ask that you inform IRB whenever you complete your research. Please reference the protocol number in future correspondence regarding this study.

Any future changes (see IRB Handbook pages 10-11) made to the study design and/or consent form require prior approval from the IRB before such changes can be implemented. Please use the attached report form to request for modifications, extension and completion of your study.

While there appears to be no more than minimum risk with your study, should an incidence occur that results in a research-related adverse reaction and/or physical injury, (see IRB Handbook page 11) this must be reported immediately in writing to the IRB. Any project-related physical injury must also be reported immediately to the University physician, Dr. Reichert, by calling (269) 473-2222. Please feel free to contact our office if you have questions.

Best wishes in your research.

Sincerely

Mordekai Ongo  
Research Integrity & Compliance Officer

Institutional Review Board - 4150 Administration Dr Room 322 - Berrien Springs, MI 49104-0355  
Tel: (269) 471-6361 Fax: (269) 471-6543 E-mail: [irb@andrews.edu](mailto:irb@andrews.edu)

## APPENDIX C

### Full model. Regression Model Correlations

	N	Mean	Std. Deviation	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	
1	Would you accept it?	94	2.57	1.27	0.06	-0.07	0.04	-0.14	-0.34***	-0.06	-0.01	-0.19*	-0.03	0.09	0.17*	0.00	-0.23*	-0.01	0.04	0.08	0.08	0.11	0.06	-0.04	-0.01	0.03	0.05	0.03	-0.02	0.04	-0.10	-0.18*	-0.14	-0.13	-0.12	-0.11	-0.17	-0.29**	-0.25**	-0.17*	0.00	0.05	0.10	0.26**	0.22*	0.24**
2	Perceived Behavioral Control	94	4.40	0.86	0.25**	0.34***	0.06	0.21*	0.15	0.07	0.17	0.47***	0.19*	0.13	0.23*	0.30**	0.06	0.26**	0.04	-0.23*	-0.02	0.03	-0.04	-0.04	0.12	-0.03	0.00	-0.05	-0.07	-0.02	-0.10	0.16	0.11	-0.05	0.20*	0.30**	0.26**	0.14	0.07	-0.20*	0.01	-0.26**	-0.13	-0.14	-0.12	
3	Your international business experience	94	4.00	1.11	0.21*	0.10	0.13	0.11	0.02	0.31**	0.47***	0.21*	0.34***	0.41***	0.04	0.19*	0.31**	0.01	-0.02	0.09	0.03	0.08	-0.17*	0.06	0.00	0.07	0.18*	0.13	0.04	0.14	0.09	0.09	0.25**	0.12	0.28**	0.06	0.16	0.23*	-0.08	0.19*	0.00	-0.05	-0.04	-0.03		
4	Your domestic business experience	94	4.04	0.94	0.29**	0.25**	0.18*	0.26**	0.26**	0.44***	0.37***	0.23*	0.33***	0.35***	0.06	0.05	0.13	-0.04	0.07	0.09	0.07	0.08	0.22*	0.13	0.08	0.20*	0.08	0.20*	0.09	0.07	0.19*	0.02	0.03	0.08	-0.02	0.18*	0.15	-0.12	-0.07	-0.08	-0.07	0.00	-0.07			
5	Family support (e.g. financial, moral, etc.)	94	3.85	1.20	0.34***	0.13	0.34***	0.36***	0.12	0.09	0.06	0.31**	0.25**	0.15	0.09	0.20*	0.10	0.17	0.05	0.05	0.08	0.05	0.12	0.19*	0.20*	0.16	0.04	0.10	0.06	0.23*	0.29**	0.21*	0.16	0.04	0.13	0.06	-0.18*	-0.08	0.02	-0.20*	0.06	-0.10				
6	Business practices and marketing strategies	94	4.15	0.93	0.25**	0.31**	0.37***	0.24*	0.16	0.16	0.32***	0.45***	0.34***	0.41***	0.03	-0.03	0.20*	0.01	0.32***	0.21*	0.26**	0.19*	0.24**	0.19*	0.03	0.24**	0.19*	0.11	0.12	0.27**	0.30**	0.25**	0.32***	0.33***	-0.05	-0.02	-0.11	0.03	0.07	-0.01						
7	Business location	94	3.66	1.24	0.44***	0.23*	0.17*	0.38***	0.36***	0.27**	0.24*	0.37***	0.23*	0.11	0.06	0.18*	0.12	0.10	0.09	0.21*	0.27**	0.22*	0.06	0.12	0.29**	0.23*	0.10	0.34***	0.10	0.35***	0.20*	0.16	0.12	0.16	0.16	0.09	0.05	0.21*	0.19*	0.19*	0.06					
8	Access to credit	94	3.18	1.26	0.35***	0.17	0.30**	0.24*	0.22*	0.18*	0.28**	0.11	0.26**	0.15	0.27**	0.16	0.21*	0.16	0.21*	0.40***	0.38***	0.32***	0.27**	0.21*	0.30**	0.27**	0.09	0.20*	0.06	0.13	-0.05	-0.01	0.08	0.13	0.02	0.14	0.12	0.16	0.21*	0.06						
9	Quality of employees	94	3.27	1.25	0.35***	0.45***	0.29**	0.36***	0.26**	0.33***	0.44***	0.21*	0.20*	0.28**	0.10	0.16	0.18*	0.36***	0.34***	0.40***	0.34***	0.27**	0.34***	0.46***	0.06	0.11	0.10	0.17*	0.18*	0.02	0.22*	0.36***	-0.13	0.05	0.10	0.04	0.13	0.11								
10	Knowledge of foreign languages	94	3.82	1.21	0.49***	0.43***	0.40***	0.33***	0.25**	0.21*	0.02	-0.03	0.09	0.03	0.12	0.09	0.30**	0.18*	0.22*	0.21*	0.14	0.06	0.16	0.27**	0.22*	0.09	0.19*	0.27**	0.20*	0.17*	0.19*	-0.05	0.18*	-0.11	-0.06	0.01	0.04									
11	International business contacts	94	3.13	1.26	0.79***	0.37***	0.29**	0.28**	0.29**	0.12	0.18*	0.16	0.11	0.25**	0.25**	0.41***	0.30**	0.27**	0.29**	0.19*	0.26**	0.27**	0.02	0.12	-0.06	-0.02	0.12	0.03	0.18*	0.14	0.01	0.05	-0.02	0.21*	0.25**	0.21*										
12	Knowledge of foreign markets	94	3.29	1.29	0.35***	0.14	0.14	0.22*	0.08	0.23*	0.07	0.03	0.21*	0.15	0.29**	0.26**	0.22*	0.29**	0.26**	0.19*	0.29**	-0.08	0.10	0.04	0.11	0.11	-0.01	0.08	0.14	0.02	0.06	0.06	0.32***	0.28**	0.27**											
13	Knowledge of local ethnic markets	94	3.53	1.29	0.31**	0.59***	0.52***	0.16	0.05	0.38**	0.22*	0.34***	0.24*	0.30**	0.22*	0.22*	0.38***	0.23*	0.22*	0.24*	0.14	0.27**	0.26**	0.30**	0.41***	0.13	0.21*	0.29**	0.21*	0.18*	0.04	0.16	0.11	0.05												
14	Good reputation & business relationship with customers/community	94	4.29	0.91	0.20*	0.23*	-0.04	-0.14	0.10	0.05	0.00	0.24**	0.28**	0.04	0.12	0.02	-0.11	0.06	-0.05	0.11	0.21*	0.02	0.15	0.43**	0.32***	0.40***	0.27**	-0.08	0.03	-0.26**	-0.05	0.03	-0.02													
15	Participation/membership in ethnic organizations	94	3.34	1.36	0.65***	0.21*	0.11	0.50**	0.29**	0.46**	0.26**	0.38**	0.39**	0.38**	0.32**	0.28**	0.44***	0.36**	0.32**	0.27**	0.29**	0.32**	0.33**	0.12	0.28**	0.27**	0.25**	0.26**	0.13	0.23*	0.17	0.08														
16	Participation/membership in professional/industrial associations	94	3.56	1.30	0.18*	0.03	0.33**	0.16	0.36**	0.16	0.27**	0.22*	0.32**	0.23*	0.21*	0.33**	0.33**	0.08	0.05	0.15	0.19*	0.33**	0.21*	0.35**	0.33**	0.13	0.16	0.03	0.18*	0.13	0.19*															
17	Perceived Social Norms	94	2.37	1.37	0.50**	0.47**	0.33**	0.44**	0.20*	0.22*	0.26**	0.39**	0.39**	0.34**	0.24*	0.18*	0.03	-0.04	0.09	-0.06	-0.10	-0.18*	0.07	0.04	0.00	0.21*	0.27**	0.16	0.32**	0.15																
18	Relatives living outside of Canada	94	2.09	1.15	0.47**	0.43**	0.37**	0.20*	0.25**	0.46**	0.40**	0.39**	0.39**	0.51**	0.34**	0.26**	-0.02	-0.12	0.04	-0.08	-0.12	-0.21*	0.00	0.20*	0.07	0.16	0.41**	0.25**	0.40**	0.23*																
19	Ethnic friends	94	2.68	1.30	0.73***	0.53**	0.45**	0.50**	0.60**	0.56**	0.49**	0.56**	0.45**	0.27**	0.02	-0.11	0.08	0.05	0.02	-0.16	0.14	0.22*	0.18*	0.37**	0.33**	0.23*	0.44**	0.21*																		
20	Non-ethnic friends	94	2.82	1.20	0.39**	0.39**	0.40**	0.41**	0.35**	0.31**	0.28**	0.16	-0.04	-0.14	0.00	0.01	-0.06	-0.12	0.12	0.09	0.16	0.26**	0.30**	0.12	0.31**	0.10																				
21	Chambers of Commerce	94	2.57	1.29	0.40**	0.47**	0.36**	0.43**	0.51**	0.41**	0.41**	0.30**	-0.08	-0.10	0.03	0.00	0.04	0.06	0.21*	0.09	0.22*	0.26**	0.16	0.16	0.21*	0.13																				
22	Accountants	94	2.99	1.19	0.77**	0.35**	0.32**	0.60**	0.29**	0.16	0.35**	-0.14	-0.08	-0.22*	0.12	0.07	0.09	0.21*	0.10	0.08	0.09	-0.02	0.00	0.23*	-0.04																					
23	Lawyers	94	2.77	1.20	0.59**	0.44**	0.63**	0.36**	0.37**	0.45**	-0.02	-0.01	-0.14	0.21*	0.10	0.06	0.26**	0.19*	0.05	0.21*	0.04	0.14	0.25**	0.09																						
24	Immigration consultants	94	2.38	1.18	0.64**	0.42**	0.62**	0.58**	0.47**	0.20*	0.03	0.07	0.20*	0.04	-0.02	0.17*	0.30**	0.14	0.28**	0.38**	0.35**	0.40**	0.23*																							
25	Real estate agents	94	2.40	1.27	0.55**	0.65**	0.53**	0.31**	0.21*	0.05	0.18*	0.18*	0.12	-0.09	0.23*	0.30**	0.15	0.36**	0.24**	0.27**	0.37**	0.31**																								
26	Banks	94	2.70	1.32	0.58**	0.39**	0.47**	0.05	0.09	0.00	0.20*	0.08	-0.13	0.25**	0.20*	0.11	0.14	0.17*	0.02	0.20*	0.11																									
27	Immigrant Serving Organizations	94	2.43	1.19	0.47**	0.40**	0.06	-0.04	0.07	0.09	-0.03	-0.21*	0.13	0.25**	0.15	0.27**	0.27**	0.13	0.29**	0.21*																										
28	Post secondary institutions	94	2.55	1.21	0.51**	0.20*	0.07	0.16	0.17*	0.19*	-0.06	0.20*	0.21*	0.12	0.20*	0.24*	0.21*	0.24**	0.22*																											
29	Government	94	2.81	1.18	0.10	-0.06	0.08	0.08	0.00	-0.02	0.19*	0.22*	-0.04	-0.05	0.10	0.05	0.20*	-0.02																												
30	Attitude Towards the Behavior	94	4.10	1.02	0.49**	0.34**	0.38**	0.33**	0.19*	0.27**	0.20*	-0.05	0.06	0.04	0.00	0.03	0.02																													
31	Balance of work and family	94	3.80	1.23	0.46**	0.55**	0.31**	0.23*	0.23*	0.23*	0.25**	0.02	0.05	0.07	-0.01	-0.04																														
32	Work from home	94	3.32	1.26	0.34**	0.32**	0.13	0.11	0.18*	0.28**	0.08	0.06	0.08	0.16	0.07																															
33	Independence, freedom, own boss	94	4.31	0.97	0.61**	0.48**	0.26**	0.23*	0.18*	0.08	0.03	0.06	0.01	0.00																																
34	Control, responsibility, decision making	94	4.32	0.87	0.69**	0.37**	0.30**	0.05	0.17	-0.09	-0.02	-0.10	-0.07																																	
35	Challenge, creativity, success, satisfaction	94	4.40	0.86	0.37**	0.12	0.06	0.05	-0.09	-0.10	-0.22*	-0.15																																		
36	More money, unlimited income	94	3.71	1.18	0.50**	0.10	0.13	0.12	0.06	0.06	0.05																																			
37	Lower taxes, deductions	94	2.90	1.18	0.27**	0.21*	0.19*	0.23*	0.20*	0.14																																				
38	Less stress	94	2.41	1.33	0.32**	0.33**	0.31**	0.23*	0.26**																																					
39	Had to be self-employed (nature of job)	94	3.00	1.26	0.37**	0.41**	0.38**	0.33**																																						
40	Joined or look over family business	94	1.85	1.16	0.40**	0.44**	0.29**																																							
41	Labour Market Barriers	94	2.38	1.34	0.62**	0.67**																																								
42	Language Barriers	94	2.11	1.24	0.60**																																									
43	Difficulties with credential recognition	94	2.40	1.50	0.60**																																									

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$



APPENDIX D

Coefficients for the Hierarchical Regression of Entrepreneurial Intention and Predictor Variables (Full Model)

	MODEL 1	MODEL 2	MODEL 3	<i>b</i>	<i>SE</i>	$\beta$	<i>t</i>	<i>p</i>
	(Constant)			3.65	0.92		3.98	0.00
	Education			0.21	0.17	0.14	1.24	0.22
	International Business Experience			-0.23	0.14	-0.20	-1.64	0.11
	Domestic Business Experience			0.29	0.16	0.22	1.81	0.07
	Family Support (e.g., Financial, Moral, etc.)			0.01	0.12	0.01	0.07	0.94
	Business Practices and Marketing Strategies			-0.59	0.17	-0.43	-3.56	0.00
	Business Location			-0.13	0.12	-0.13	-1.13	0.26
	Access to Credit			0.12	0.12	0.12	1.01	0.31
	Quality of Employees			-0.21	0.13	-0.20	-1.58	0.12
	Knowledge of Foreign Languages			-0.04	0.15	-0.04	-0.30	0.77
	International Business Contacts			-0.16	0.19	-0.16	-0.84	0.41
	Knowledge of Foreign Markets			0.41	0.17	0.42	2.37	0.02
	Knowledge of Local Ethnic Markets			-0.03	0.14	-0.03	-0.23	0.82
	Good Reputation & Business Relationship with Customers/Community			-0.22	0.16	-0.16	-1.37	0.18
	Participation/Membership In Ethnic Organizations			0.08	0.14	0.09	0.57	0.57
	Participation/Membership In Professional/Industrial Associations			0.29	0.15	0.30	2.01	0.05

with PERCEIVED BEHAVIORAL CONTROL (PBC)

APPENDIX D – *Continued*

with PERCEIVED SOCIAL NORM (PSN)

MODEL 1	MODEL 2	MODEL 3	<i>b</i>	<i>SE</i>	$\beta$	<i>t</i>	<i>p</i>
	(Constant)		4.65	1.04		4.47	0.00
	Education		0.21	0.18	0.14	1.15	0.25
	International Business Experience		-0.27	0.15	-0.23	-1.82	0.07
	Domestic Business Experience		0.50	0.17	0.37	2.99	0.00
	Family Support (e.g. Financial, Moral, etc.)		-0.02	0.12	-0.02	-0.13	0.89
	Bus Practices And Marketing Strategies		-0.61	0.19	-0.45	-3.29	0.00
	Business Location		-0.11	0.12	-0.11	-0.95	0.35
	Access To Credit		0.10	0.12	0.10	0.85	0.40
	Quality of Employees		-0.18	0.14	-0.18	-1.27	0.21
	Knowledge of Foreign Languages		-0.09	0.15	-0.09	-0.63	0.53
	International Business Contacts		-0.25	0.19	-0.25	-1.29	0.20
	Knowledge of Foreign Markets		0.56	0.18	0.57	3.12	0.00
	Knowledge of Local Ethnic Markets		-0.07	0.14	-0.07	-0.50	0.62
	Good Reputation and Business Relationship with Customers/Community		-0.43	0.18	-0.31	-2.45	0.02
	Participation/Membership in Ethnic Organizations		0.10	0.15	0.11	0.68	0.50
	Participation/Membership in Professional/Industrial Associations		0.34	0.14	0.35	2.41	0.02
	Relatives in Canada		-0.12	0.12	-0.13	-1.03	0.31
	Relatives Living Outside of Canada		0.14	0.15	0.12	0.91	0.37
	Ethnic Friends		0.59	0.19	0.60	3.10	0.00
	Non-Ethnic Friends		-0.31	0.15	-0.30	-2.03	0.05
	Chambers of Commerce		-0.12	0.14	-0.13	-0.90	0.37
	Accountants		-0.06	0.19	-0.06	-0.33	0.75
	Lawyers		0.21	0.22	0.20	0.92	0.36
	Immigration Consultants		-0.09	0.19	-0.08	-0.46	0.64
	Real Estate Agents		0.23	0.15	0.23	1.49	0.14
	Banks		-0.07	0.16	-0.07	-0.41	0.69
	Immigrant Serving Organizations		-0.28	0.17	-0.26	-1.63	0.11
	Post Secondary Institutions		-0.23	0.15	-0.22	-1.57	0.12
	Government		-0.16	0.15	-0.15	-1.09	0.28

APPENDIX D – *Continued*

with ATTITUDE TOWARDS THE BEHAVIOR (ATB)

MODEL 1	MODEL 2	MODEL 3	<i>b</i>	<i>SE</i>	$\beta$	<i>t</i>	<i>p</i>
		(Constant)	5.02	1.53		3.28	0.00
		Education	0.20	0.20	0.13	0.96	0.34
		International Business Experience	-0.21	0.18	-0.19	-1.21	0.23
		Domestic Business Experience	0.50	0.19	0.37	2.71	0.01
		Family Support (e.g. financial, moral, etc.)	-0.04	0.16	-0.04	-0.27	0.79
		Business Practices And Marketing Strategies	-0.64	0.21	-0.47	-2.99	0.00
		Business Location	-0.08	0.14	-0.08	-0.60	0.55
		Access to Credit	0.19	0.13	0.19	1.42	0.16
		Quality of Employees	-0.21	0.17	-0.21	-1.21	0.23
		Knowledge of Foreign Languages	-0.03	0.17	-0.03	-0.18	0.86
		International Business Contacts	-0.24	0.26	-0.24	-0.93	0.36
		Knowledge of Foreign Markets	0.42	0.24	0.43	1.75	0.09
		Knowledge of Local Ethnic Markets	-0.10	0.17	-0.10	-0.60	0.55
		Good Reputation & Business Relationship with Customers/Community	-0.38	0.22	-0.27	-1.68	0.10
		Participation/Membership in Ethnic Organizations	0.06	0.18	0.06	0.31	0.76
		Participation/Membership in Professional/Industrial Associations	0.40	0.17	0.41	2.39	0.02
		Relatives In Canada	-0.15	0.13	-0.17	-1.18	0.24
		Relatives Living Outside of Canada	0.12	0.17	0.11	0.70	0.49
		Ethnic Friends	0.45	0.22	0.46	2.07	0.04
		Non-Ethnic Friends	-0.27	0.17	-0.26	-1.62	0.11
		Chambers of Commerce	0.05	0.17	0.05	0.31	0.76
		Accountants	0.03	0.23	0.03	0.15	0.88
		Lawyers	0.10	0.25	0.09	0.39	0.70

APPENDIX D – *Continued*

MODEL 1

MODEL 2

MODEL 3

	<i>b</i>	<i>SE</i>	$\beta$	<i>t</i>	<i>p</i>
Immigration consultants	0.05	0.22	0.04	0.21	0.83
Real estate agents	0.21	0.17	0.21	1.19	0.24
Banks	-0.15	0.20	-0.16	-0.76	0.45
Immigrant Serving Organizations	-0.27	0.19	-0.26	-1.46	0.15
Post-secondary institutions	-0.37	0.18	-0.35	-2.05	0.05
Government	-0.08	0.20	-0.07	-0.39	0.70
Flexible hours	0.01	0.20	0.01	0.06	0.95
Balance of work and family	-0.01	0.17	-0.01	-0.06	0.95
Work from home	-0.09	0.15	-0.09	-0.61	0.54
Independence, freedom, own boss	0.06	0.24	0.04	0.23	0.82
Control, responsibility, decision making	0.55	0.32	0.37	1.71	0.09
Challenge, creativity, success, satisfaction	-0.58	0.29	-0.39	-1.96	0.06
More money, unlimited income	-0.03	0.15	-0.03	-0.20	0.84
Lower taxes, deductions	-0.11	0.15	-0.10	-0.72	0.48
Less stress	-0.04	0.14	-0.05	-0.30	0.76
Had to be self-employed (nature of job)	-0.11	0.13	-0.11	-0.81	0.42
Joined or took over family business	0.06	0.16	0.05	0.35	0.73
Labour Market Barriers	-0.01	0.18	-0.01	-0.03	0.97
Language Barriers	0.09	0.18	0.08	0.48	0.63
Difficulties with credential recognition	0.09	0.14	0.10	0.62	0.54

	M1 (Perceptions)	M2 (social)	M3 (attitudes)
<i>R</i> <sup>2</sup>	0.33	0.50	0.58
Adj. <i>R</i> <sup>2</sup>	0.20	0.29	0.23
<i>f</i>	2.58	2.33	1.66
<i>p</i>	0.004	0.003	0.043
<i>df</i>	15, 78	28, 65	42, 51

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