



# Predicting Women's Entrepreneurial Intentions in Tabuk, Saudi Arabia: An Examination through the Theory of Planned Behavior

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## ABSTRACT

Entrepreneurship is a crucial driver of economic growth, as entrepreneurs create job opportunities and help reduce unemployment rates. The process of entrepreneurship begins with the development of entrepreneurial intention. The purpose of this study is to investigate whether Saudi Arabian women in Tabuk city have the intention to establish their own businesses as well as to examine the factors that influence their entrepreneurial behavior in greater detail. The Ajzen Theory of Planned Behavior (TPB) is applied, and primary research is conducted through a survey questionnaire distributed to a sample of 124 women in May 2023. Multiple regression and descriptive statistics are applied using SPSS. The results indicate that the Ajzen TPB is highly valuable for this study, and personal attitude and perceived behavioral control significantly contribute to determining entrepreneurial intentions. However, subjective norms are found to be insignificant on individuals' intentions.

**Keywords:** Entrepreneurial Intention, women in Saudi Arabia, Theory of Planned Behavior

## I. INTRODUCTION

Entrepreneurship has emerged as a vital catalyst for growth and advancement in today's dynamic and globally interconnected economy. It serves as a key force driving the evolution of existing business models, contributing to their enhanced capabilities. The prosperity of any economic system hinges on its capacity to nurture innovative enterprises and technological progress. The Kingdom of Saudi Arabia is no different, recognizing the pivotal role these factors play in fostering competitiveness and attaining economic success.

The kingdom of Saudi Arabia has embarked on an ambitious economic reform plan, Vision of 2030, to diversify its economy away from oil dependence. Hence, developing the private sector and encouraging women's entrepreneurship are key pillars of this vision.

Small and medium-sized enterprises (SMEs) are major drivers to the economic growth. In advanced economics, SMEs contribution to the GDP can reach up to 70 percent, whereas in Saudi Arabia the contribution of SMEs is only 20 percent. However, SMEs have been growing significantly in Saudi Arabia, according to Saudi Arabian General Investment Authority report (2022) as the number of registered SMEs reached 892,063 by the end of the second quarter of 2022, recording a 25.6 percent increase from the fourth quarter of 2021, and is expected to grow even more in the next few years as it is a major pillar of the Kingdom's 2030 vision. In regard to the SME regional distribution, 69.1 percent of enterprises are located in Riyadh, Makkah and Eastern Province.

The Saudi government has a profound role in supporting SMEs. The World Bank has recognized Saudi Arabia as a top performer in regulations governing women's rights in business. Women, Business and the Law 2022 (WBL2022) presents an index covering 190 economies and structured around the life cycle of a working woman. Based on this approach, Saudi Arabia scores 80 out of 100. The overall score for Saudi Arabia is higher than the regional average observed across the Middle East and North Africa (53). Within the Middle East and North Africa region, the maximum score observed is 88.8 (Malta). The Saudi government aims to provide a sustainable job opportunity for women by supporting SMEs entrepreneurship to encouraging young Saudi to enter the business market easily with friendly government regulations and greater access to funding. Therefore, SME Authority has been established. In that regard, the Kingdom attempts in its vision 2030 to achieve the following goals:

- 1- lower the rate of unemployment from 11.6% to 7%
- 2- increase SME contribution to GDP from 20% to 35%
- 3- increase women's participation in the workforce from 22% to 30%

In addition, government has been empowering women through many programs and initiatives to achieve their goals, such as (Monsha'at). The Monsha'at initiative has a significant role when it comes to facilitating female's business activities. Monsha'at illustrated the key factors contributing to female entrepreneurship in its quarterly report of 2022 including:

- 1- Regulatory reforms focused on empowering women in the workplace and creating female entrepreneurs
- 2- Programs like She's Next providing access to credit and financing
- 3- (Wusool) Program which provides support mechanisms to working women, subsidizing 80% of their transportation costs between work and home
- 4- Empowerment of female entrepreneurs to enter and grow in certain sectors, including beauty services and childcare, where Monsha'at provides workshops
- 5- Monsha'at's Women Dashboard which provides female entrepreneurs with an exclusive portal for SME support service
- 6- (Qurrah) Program subsidizes daycare for 3 years for women making under SAR 6,000, allowing them to take on jobs or develop their own businesses

In terms of gender gap, the global gender gap index for Saudi Arabia was 0.64 in 2022 versus 0.56 index in 2007 growing at an average annual rate of 0.92%. (Global Gender Gap Report, 2022). While the country is seeing a profound increase of female participation in many fields, the unemployment rate among Saudi females is considered high especially in small cities. According to World Bank collection of development indicators, female unemployment was reported at 19.4% in 2022. Despite the government's efforts to streamline the establishment and upkeep of businesses, numerous female graduates in Saudi Arabia still encounter challenges and barriers when attempting to initiate their own ventures.

The objective of the study is to explore the entrepreneurial intentions of Saudi Arabian women in Tabuk city, using the Theory of Planned Behavior (TPB). Additionally, the research aims to scrutinize the specific factors that exert influence on their entrepreneurial behavior.

This study consists of five sections, the first is the introduction; section II reviews the literature and the theoretical entrepreneurial intention model. Section III explains the methodology of the research. Section IV analysis of the data. Finally, section V presents the conclusion.

## II. LITERATURE REVIEW

The definition of entrepreneurial intention is "a state of mind directing a person's attention and action towards self-employment as opposed to organizational employment" (Souitaris et al., 2007. p. 570). The first stage in starting a business is having a strong desire to work for oneself, which is also the element that has been examined the most frequently (Lián and Chen, 2006; Ferreira et al., 2012). Entrepreneurial intentions typically come before entrepreneurial action (Shook et al., 2003; Ajzen, 2005; Kolvereid and Isaksen, 2006; Krueger et al., 2000; Schlaegel and Koenig, 2013; Shapero and Sokol, 1982; Douglas, 2013), so it can be said that entrepreneurship is a deliberately planned behavior (Krueger et al., 2000; Souitaris et al. 2007). As a result, several studies have used observations of intentions toward the entrepreneurial to predict its behavior, and the results obtained generally show a significant relationship between these two parameters (Bird, 1988, Lee et al., 2011; Liñán et al., 2011, Pendiuc and Lis, 2013; Davidsson, 1995; Boissin et al., 2007; Krueger and Carsrud, 1993; Fayolle and Gailly, 2004; Krueger et al., 2000; Kolvereid and Isaksen, 2006; Liñán and Fayolle, 2015).

The Theory of Planned Behavior (TPB) is considered to be an appropriate theoretical framework for the current study due to its unique method of behavior analysis and its broad applicability in behavioral investigations. The foundational concept of entrepreneurial intentions stems from the Theory of Planned Behavior (TPB), which posits that intentions serve as the most proximate predictors of actual behavior. TPB contends that perceptions of behavioral control, subjective norms, and attitudes toward the action all have an impact on intentions. This theory, when applied to entrepreneurship, contends that people's intentions to engage in entrepreneurial activities are influenced by their attitudes toward entrepreneurship, the perceived social pressure to start their own businesses, and their beliefs about their capacity to do so.

Ajzen (2002) believes that there are three main variables that have a significant impact on entrepreneurial intentions: personal attitude, subjective norms and perceived behavioral control. Each of those mentioned predictors is discussed below:

Attitude towards the behavior (Personal Attraction, PA) refers to the degree to which the individual holds a positive or negative personal valuation about being an entrepreneur (Ajzen, 2002, Kolvereid, 1996). It would include not only affective (I like it, it makes me feel good, it is pleasant), but also evaluative considerations (it is more profitable, has more advantages).

Perceived Social Norms (SN) would measure the perceived social pressure to carry out -or not to carry out- that entrepreneurial behavior. In particular, it would refer to the perception that "reference people" would approve of the decision to become an entrepreneur, or not (Ajzen, 2001).

Perceived Behavioral Control (PBC) would be defined as the perception of the easiness or difficulty in the fulfillment of the behavior of interest (becoming an entrepreneur). It is, therefore, a concept quite similar to perceived self-efficacy (SE) (Bandura, 1997).

The three determinants in the original model together account for more than half of the variance in intention, although their predictive power varies depending on the context. According to Ajzen and Fishbein (1980), the attitude is thought to be the best predictor of purpose out of the three factors. One study, for instance, found that attitude towards a certain conduct predicts considerably more variances in intention than social norm and controlled behavior, under various research situations (Ajzen 1991).

### III.METHODOLOGY

In order to accomplish the research objectives, primary data were obtained through a non-probability sampling of 124 volunteered female participants in Tabuk city. Non-probability sampling means that not all individuals have an equal chance to be included in the sample, (Kothari,2004).

The study tool was adapted from the Entrepreneurial Intention Questionnaire (EIQ) developed by Linan and Chen in 2009. The study tool, in its final form, consisted of four variables distributed over (20) items, as follows:

The first variable: Entrepreneurial intention, and consists of (6) items.

The second variable: Attitude towards becoming an entrepreneur, and consists of (5) items.

The third variable: perceived behavioral control, and consists of (6) items.

The fourth variable: subjective norms, and it consists of (3) items.

To determine the length of the cells of the pentatonic scale (lower and upper limits) used in the study axes, the range ( $5-1 = 4$ ) was calculated, and then divided by the number of scale cells to get the correct cell length; That is: ( $4/5 = 0.80$ ), and then this value is added to the lowest value in the scale (or the beginning of the scale which is the right one); In order to determine the upper, bound of this cell, and thus the length of the cells became, as shown in table (2):

#### III.2: Validity and Reliability

Validity is "whether an instrument measures what it sets out to measure" (Field, 2013, p. 12). A sample bias is possible when there is a high rate of nonresponse to survey questions or an uncompleted survey from the respondents (Field, 2013). Additional sources of error include bias, inaccurate data calculation, and incorrect data interpretations during the analysis phase.

Reliability is defined as "whether or not an instrument can be interpreted consistently across different situations" (field, 2013, p.12). Reliability is the determination of the research instrument consistency in providing the same results.

The researcher measured the stability of the study tool through Cronbach's Alpha ( $\alpha$ ) as indicated in table (3) explains it. Cronbach's Alpha produced internal consistencies that exceeded the minimum value of .70 required for the acceptable reliability, (Cronbach & Shapiro, 1982). Hinton et al. (2004) proposed four cut-off points for Cronbach's alpha; namely excellent reliability (if value is 0.90 and above): high reliability (value 0.70 - 0.90) moderate reliability (value 0.50 - 0.79): and low reliability (value 0.50 and below). In the current study, the Cronbach's alpha or coefficient alpha is very good for the scales,  $\alpha \geq 0.70$ .

#### III.3: Normality

Skewness and kurtosis measures are used to check the assumptions of conducting parametric tests, like Pearson correlation. "Skewness assesses the extent to which a variable's distribution is symmetrical. If the distribution of responses for a variable stretch toward the right or left tail of the distribution, then the distribution is referred to as skewed. Kurtosis is a measure of whether the distribution is too peaked (a very narrow distribution with most of the responses in the center)." (Hair et al., 2017, p. 61).

Based on the data presented in table(4), most of the variables appear to fall within the acceptable range for both skewness and kurtosis. The skewness values range from -1.326 to -0.077, which is within the acceptable range of -2 to +2. The kurtosis values range from -1.163 to 2.369, with only one variable (attitude2c) falling outside the acceptable range of -3 to +3.

#### IV: Analysis and Results

**Table 1.** Five-point Likert scale for the items of the questionnaire

Questionnaire items	Scale				
	Strongly disagree	Disagree	neutral	Agree	Strongly agree
	1	2	3	4	5

**Table 2.** Determining the categories of the five-graded scale

Strongly disagree	Disagree	Neutral	agree	Strongly agree
1.80 – 1	2.60 – 1.81	3.40 – 2.61	4.20 – 3.41	5.0 – 4.21

**Table 3.** Cronbach's alpha to measure the stability of the study

Scale	Number of items	Cronbach's Alpha
Entrepreneurial intention	6	.920
Attitude towards becoming an entrepreneur	5	.874
perceived behavioral control	6	.880
subjective norms	3	.722
<b>Total</b>	20	<b>a ≥ .700</b>

**Table 4.** Skewness and Kurtosis of the data

	Skewness +-2		Kurtosis +-3	
	Statistic	Std. Error	Statistic	Std. Error
intention1a	-.693	.217	.137	.431
intention1b	-.844	.217	.324	.431
intention1c	-1.005	.217	1.045	.431
intention1d	-.816	.217	.162	.431
intention1e	-.669	.217	-.025	.431
intention1f	-.769	.217	.036	.431
attitude2a	-.929	.217	1.065	.431
attitude2b	-.952	.217	.987	.431
attitude2c	-1.326	.217	2.369	.431
attitude2d	-1.163	.217	1.333	.431
attitude2e	-.882	.217	.725	.431
behavioral_cont3a	-.077	.217	-.916	.431
behavioral_cont3c	-.302	.217	-.528	.431
behavioral_cont3d	-.187	.217	-.828	.431
behavioral_cont3e	-.431	.217	-.571	.431
behavioral_cont3f	-.701	.217	.511	.431

subj_norm4a	-.899	.217	.993	.431
subjectivenorms4b	-1.124	.217	1.674	.431
subjectivenorms4c	-.869	.217	1.092	.431

**Table 5.** The Demographic Frequency and Percentages of the sample

	Frequency	Percentage
<b>Age</b>		
18-24	32	<b>25.8%</b>
25-34	34	<b>27.4%</b>
35-44	41	<b>33.1%</b>
45-54	16	<b>12.9%</b>
>55	1	<b>.8%</b>
<b>Employment</b>		
Student	28	<b>22.6%</b>
Public sector employee	42	<b>33.9%</b>
Private sector employee	19	<b>15.3%</b>
Job Seeker	19	<b>15.3%</b>
Housewife	11	<b>8.9%</b>
Business Owner	5	<b>4%</b>
<b>Education</b>		
High School	26	<b>21%</b>
Bachelor	79	<b>63.7%</b>
Diploma	10	<b>8.1%</b>
Master	9	<b>7.3%</b>
<b>Total</b>	<b>124</b>	<b>100</b>

**Table 6:** Individuals' attitudes towards Entrepreneurship

QUESTIONS	1		2		3		4		5	
	STRONGLY DISAGREE		DISAGREES		NEUTRAL		AGREE		STRONGLY AGREE	
Intentions	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
I'm ready to make anything to be an entrepreneur	3	2.4%	11	8.9%	27	21.8%	54	43.5%	29	23.4%
My professional goal is becoming an entrepreneur	4	3.2%	12	9.7%	21	16.9%	58	46.8%	29	23.4%
I will make every effort to start and run my own firm	3	2.4%	9	7.3%	18	14.5%	65	52.4%	29	23.4%
I'm determined to create a firm in the future	1	.8%	11	8.9%	18	14.5%	55	44.4%	39	31.5%
I have very seriously thought in starting a firm	2	1.6%	13	10.5%	24	19.4%	56	45.2%	29	23.4%
I've got the firm intention to start a firm some day	2	1.6%	12	9.7%	21	16.9%	52	41.9%	37	29.8%

**Table 7:** Frequency and percentages of the Attitude towards becoming an entrepreneur

QUESTIONS	1		2		3		4		5	
	STRONGLY DISAGREE		DISAGREES		NEUATRAL		AGREE		STRONGLY AGREE	
Attitude	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Being an entrepreneur implies more advantages than disadvantages to me	3	2.4%	7	5.6%	23	18.5%	63	50.8%	28	22.6%
A career as entrepreneur is attractive for me	2	1.6%	7	5.6%	19	15.3%	60	48.4%	36	29%
If I had the opportunity and resources, I'd like to start a firm	1	8%	4	3.2%	9	7.3%	55	44.4%	55	44.4%
Being an entrepreneur would entail great satisfactions for me	4	3.2%	6	4.8%	17	13.7%	55	44.4%	42	33.9%
Among various options, I'd rather be an entrepreneur	5	4%	5	4%	29	32.4%	51	41.1%	34	27.4%

**Table 8.** Frequency and percentages of the behavioral control

QUESTIONS	1		2		3		4		5	
	STRONGLY DISAGREE		DISAGREES		NEUATRAL		AGREE		STRONGLY AGREE	
Behavioral control	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Start a firm and keep it working would be easy for me	1	.8%	30	24.2%	35	28.2%	47	37.9%	11	8.9%
I'm prepared to start a viable firm	2	1.6%	25	20.2%	30	24.2%	48	38.7%	18	15.3%
I can control the creation process of a new firm	4	3.2%	22	17.7%	36	29%	47	37.9%	15	12.1%
I know the necessary practical details to start a firm	3	.8%	11	8.9%	18	14.5%	55	44.4%	39	31.5%
I know how to develop an entrepreneurial project	2	2.4 %	30	24.2%	32	25.8%	48	38.7%	11	8.9%
If I tried to start a firm, I would have a high probability of succeeding	5	4%	23	18.5 %	28	22.6%	52	41.9%	16	12.9%

**Table 9.** Frequency and percentages of the subjective norms

QUESTIONS	1		2		3		4		5	
	STRONGLY DISAGREE		DISAGREES		NEUATRAL		AGREE		STRONGLY AGREE	
subjective norms	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
My friends would approve of the decision to start a business	2	1.6%	7	5.6%	21	16.9%	63	50.8%	31	25%
My immediate family would approve of the decision to start a business	1	.8%	5	4%	12	9.7%	60	48.4%%	46	37.1%
My colleagues would approve of the decision to start a business	2	1.6%	6	4.8%	23	18.5%	64	51.6%	29	23.4%

**Table 10.** Results of multiple linear regression of the impact of Attitude towards becoming an entrepreneur, perceived behavioral control, subjective norms on the Entrepreneurial intentions

Model Summary <sup>b</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.823 <sup>a</sup>	.677	.669	.47562	.677	83.847	3	120	.000
a. Predictors: (Constant), subjective norms, behavioral control, Attitude towards becoming an entrepreneur									
b. Dependent Variable: Entrepreneurial intentions									

**Table 11.** Results of ANOVA analysis

Model	Sum of Squares	df	Mean Square		F	Sig.
1	Regression	56.902	3	18.967	83.847	.000 <sup>b</sup>
	Residual	27.146	120	.226		
	Total	84.047	123			
a. Dependent Variable: Entrepreneurial intentions						
b. Predictors: (Constant), subjective norms, behavioral control, Attitude towards becoming an entrepreneur						

**Table 12.** Results of Coefficients

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.451	.303		-1.487	.140
	Attitude	.710	.065	.635	10.971	.000
	behavioral control	.273	.058	.268	4.685	.000
	subjective norms	.124	.068	.104	1.822	.071
a. Dependent Variable: Entrepreneurial intentions						



## V: Findings

Table (5) presents data on three demographic variables: age, employment status, and education level of the participants. In terms of age, the largest group of participants was in the 35-44 age range, comprising 33.1% (41 individuals) of the sample. This was followed by the 25-34 age range, which made up 27.4% (34 individuals), and the 18-24 age range, which accounted for 25.8% (32 individuals). Individuals aged 45-54 made up 12.9% (16 individuals) of the sample, while only one participant was over the age of 55. Regarding employment status, the survey found that 22.6% (28 individuals) were students, while 33.9% (42 individuals) were public sector employees. 15.3% (19 individuals) identified as private sector employees, while 15.3% (19 individuals) were job seekers, and 8.9% (11 individuals) were housewives. Business owners made up only 4% (5 individuals) of the sample. Finally, the survey asked participants about their education level, with 63.7% (79 individuals) reporting that they held a bachelor's degree. 21% (26 individuals) had completed high school, while 8.1% (10 individuals) held a diploma, and 7.3% (9 individuals) had a master's degree.

The data presented in table (6) is related to individuals' attitudes towards entrepreneurship. The table shows the percentage and frequency of responses to six statements related to entrepreneurial intentions.

The first statement, "I'm ready to make anything to be an entrepreneur," received agreement from 67% of respondents, with 23.4% strongly agreeing and 43.5% agreeing. Only 2.4% of respondents strongly disagreed with this statement.

The second statement, "My professional goal is becoming an entrepreneur," received agreement from 70.2% of respondents, with 23.4% strongly agreeing and 46.8% agreeing. Only 3.2% of respondents strongly disagreed with this statement.

The third statement, "I will make every effort to start and run my own firm," received agreement from 75.8% of respondents, with 23.4% strongly agreeing and 52.4% agreeing. Only 2.4% of respondents strongly disagreed with this statement.

The fourth statement, "I'm determined to create a firm in the future," received agreement from 76% of respondents, with 31.5% strongly agreeing and 44.4% agreeing. Only 0.8% of respondents strongly disagreed with this statement.

The fifth statement, "I have very seriously thought in starting a firm," received agreement from 68.6% of respondents, with 29.8% strongly agreeing and 45.2% agreeing. Only 1.6% of respondents strongly disagreed with this statement.

The sixth statement, "I've got the firm intention to start a firm someday," received agreement from 71.1% of respondents, with 29.8% strongly agreeing and 41.9% agreeing. Only 1.6% of respondents strongly disagreed with this statement.

Overall, the data suggests that a majority of the respondents have positive attitudes towards entrepreneurship, with a significant percentage expressing strong agreement with the statements.

The data presented in the table (7) is related to individuals' attitudes towards entrepreneurship. The table shows the percentage and frequency of responses to five statements related to attitudes towards entrepreneurship.

The first statement, "Being an entrepreneur implies more advantages than disadvantages to me," received agreement from 73.4% of respondents, with 22.6% strongly agreeing and 50.8% agreeing. Only 2.4% of respondents strongly disagreed with this statement. The second statement, "A career as an entrepreneur is attractive to me," received agreement from 77.4% of respondents, with 29% strongly agreeing and 48.4% agreeing. Only 1.6% of respondents strongly disagreed with this statement.

The third statement, "If I had the opportunity and resources, I'd like to start a firm," received agreement from 88.8% of respondents, with 44.4% strongly agreeing and 44.4% agreeing. Only 8% of respondents strongly disagreed with this statement.

The fourth statement, "Being an entrepreneur would entail great satisfactions for me," received agreement from 77.8% of respondents, with 33.9% strongly agreeing and 44.4% agreeing. Only 3.2% of respondents strongly disagreed with this statement.

The fifth statement, "Among various options, I'd rather be an entrepreneur," received agreement from 68.5% of respondents, with 27.4% strongly agreeing and 41.1% agreeing. Only 4% of respondents strongly disagreed with this statement.

Overall, the data suggests that the majority of the sample has a positive attitude towards entrepreneurship, with many expressing strong agreement with the statements. The responses indicate that individuals see more advantages than disadvantages in being an entrepreneur and are attracted to the idea of starting their own businesses. The data suggests that entrepreneurship is seen as a fulfilling and satisfying career option among the respondents.

Table (8) presents data on individuals' perception of their behavioral control towards entrepreneurship. The responses indicate the percentage and frequency of agreement and disagreement with six statements related to behavioral control.

The first statement, "Starting a firm and keeping it working would be easy for me," received agreement from 46.8% of respondents, with 8.9% strongly agreeing and 37.9% agreeing. However, 24.2% of respondents disagreed with this statement.



The second statement, "I'm prepared to start a viable firm," received agreement from 53.9% of respondents, with 15.3% strongly agreeing and 38.7% agreeing. Only 1.6% of respondents strongly disagreed with this statement.

The third statement, "I can control the creation process of a new firm," received agreement from 50% of respondents, with 12.1% strongly agreeing and 37.9% agreeing. However, 20.9% of respondents disagreed with this statement.

The fourth statement, "I know the necessary practical details to start a firm," received agreement from 76% of respondents, with 31.5% strongly agreeing and 44.4% agreeing. Only 0.8% of respondents strongly disagreed with this statement.

The fifth statement, "I know how to develop an entrepreneurial project," received agreement from 50.8% of respondents, with 8.9% strongly agreeing and 38.7% agreeing. However, 27.6% of respondents disagreed with this statement.

the sixth statement, "If I tried to start a firm, I would have a high probability of succeeding," received agreement from 54.9% of respondents, with 12.9% strongly agreeing and 41.9% agreeing. Only 4% of respondents strongly disagreed with this statement.

Overall, the data suggests a mixed perception of behavioral control among the respondents. While many individuals feel prepared and knowledgeable about the practical details of starting a firm, a significant percentage of respondents do not feel confident about their ability to control the process of creating a new firm. The responses indicate that there is room for improvement in terms of knowledge and skills related to entrepreneurship, which could increase individuals' confidence in their ability to succeed in starting their own businesses.

Table (9) presents data on individuals' subjective norms towards entrepreneurship. The responses indicate the percentage and frequency of agreement and disagreement with three statements related to subjective norms.

The first statement, "My friends would approve of the decision to start a business," received agreement from 75.8% of respondents, with 25% strongly agreeing and 50.8% agreeing. Only 1.6% of respondents strongly disagreed with this statement.

The second statement, "My immediate family would approve of the decision to start a business," received agreement from 85.5% of respondents, with 37.1% strongly agreeing and 48.4% agreeing. Only 0.8% of respondents strongly disagreed with this statement.

The third statement, "My colleagues would approve of the decision to start a business," received agreement from 74.9% of respondents, with 23.4% strongly agreeing and 51.6% agreeing. Only 1.6% of respondents strongly disagreed with this statement.

Overall, the data suggests that individuals' subjective norms towards entrepreneurship are generally positive, with a significant percentage of respondents expressing agreement with the statements related to their friends, family, and colleagues' approval of starting a business. The responses indicate that family and friends play a significant role in shaping individuals' attitudes towards entrepreneurship, and their approval can have a positive impact on individuals' decision to start their own businesses. The data suggests that individuals' social environment can be a crucial factor in their entrepreneurial intentions and success.

## V.2: Results of Linear Regression:

The multiple linear regression model where Entrepreneurial intentions was considered as the dependent variable and Attitude towards becoming an entrepreneur, perceived behavioral control and subjective norms as independent variables is shown in table (10). The R-square value is 0.677, which means that approximately 67.7% of the variability in Entrepreneurial intentions can be explained by the linear combination of subjective norms, behavioral control and Attitude towards becoming an entrepreneur in the model

As for the sources of variability in the model, the ANOVA test in table 11 shows that the regression model is a good fit for the data, as indicated by a significant F-test ( $F(3, 120) = 83.847, p < 0.001$ ).

Table (12) shows that all three independent variables have statistically significant coefficients, as indicated by their t-values and p-values. Attitude has the largest t-value of 10.971, followed by behavioral control with a t-value of 4.685, and subjective norms with a t-value of 1.822.

## VI. Conclusion

This paper systematically investigates the impact of three constructs namely personal attitude, subjective norms and perceived behavioral control on women's entrepreneurial intentions in Tabuk city using the Theory of Planned Behavior (TPB). The results were obtained by a survey questionnaire of 124 female residing in Tabuk. It was found that all variables are significantly correlated to each other and variables namely personal attitude and perceived behavioral control contribute significantly in determining entrepreneurial intentions.

The results of this study suggest that Saudi women in Tabuk city have a high level of motivation and intention to become entrepreneurs. The results confirm many previous findings presented in the literature review and

support for the usability of this theory to analyzing and predicting entrepreneurial intentions. The two main determinants of entrepreneurial intention were found to be individual attitude and perceived behavioral control. The study also found that social pressure and family obstacles are not significant barriers to entrepreneurial intention. This suggests that individuals who are motivated to become entrepreneurs are able to overcome these obstacles and pursue their goals.

However, it is important to note that social factors such as family can also play a significant role in shaping career decisions. Other research has highlighted the influence of family in shaping individual's career decisions. Therefore, it is important for future research to continue to explore the role of social factors in shaping entrepreneurial intention. These findings have important implications for policymakers and educators who are working to promote entrepreneurship in Saudi Arabia, particularly as part of the Vision 2030.

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