

# Predicting User Acceptance of an Entrepreneurship E-Training Platform: Evidence from Tunisia

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## Abstract

Classic pedagogical tools used to entrepreneurial education have been widely applied to increase entrepreneurial intention and competencies among young people. However, e-learning can strengthen knowledge transfer and give accurate support to future entrepreneurs. The aim of this article is to develop an original integrated model based on planned behavior theory (PBT) and Technology Acceptance Model (TAM) to study the latent constructs' underlying determinants of the acceptance to use an entrepreneurship e-training platform in Tunisia. In this paper, we apply the technique of structural equation modeling (SEM) to explore relationships among latent constructs and to examine the direct and indirect effects thereof on a possible acceptance to use an entrepreneurship e-training platform. There are 216 survey responses collected from students, unemployed person, employees in the private sector and in the civil service to run the analysis. This study shows that behavior intention and sharing are positively associated with use intention of the e-training platform. However, self-efficacy and subjective norms only indirectly affect use intention of the Tunisian through his behavior intention.

Keywords: Attitude, Entrepreneurship, Behavioral intention, Share, E-training

JEL classification: A20, I20, D83, L26

## Introduction

Impact of entrepreneurship education (EE) on entrepreneurial intention and its catalyst effect to the entrepreneurial action have been well-discussed topics since the work of Ronstadt (1987). Universities initiated various face-to-face training programmes to encourage entrepreneurial endeavours. Academia also started delivering structured entrepreneurship curriculum targeted at young students. Kourilsky (1995) defines entrepreneurship as a set of information that helps

learners to better manage all the conditions for starting a business. In other words, the learner who pursues face-to-face entrepreneurial training can mobilize resources; he can also manage risks and opportunities so that he can launch his own project. Gibb (2002) shows that entrepreneurial education is not only preserved for future entrepreneurs, but also for employees in the private and public sectors who are capable of entrepreneurship and innovation.

After the revolution, the Tunisian economy has been influenced by social movements. The deterioration of living conditions and the rise in unemployment are on the agenda of all the economic development programs of the country. In fact, entrepreneurship could be catalyst to combine economic goals with social goals. Government authorities encourage the creation of small and medium-sized enterprises to cope with the difficulties linked to unemployment. This fragile economic and financial situation, should lead us to ask the question: how to instill the entrepreneurial culture among young Tunisians using ICT? Several authors argue that there are many factors influencing entrepreneurial intention, such as gender and entrepreneurship training (Rosenblatt et al., 2008; DeTienne and Chandler, 2007; Wilson et al., 2009). These factors influence the intention of business creation among young people in general and students in particular cases (Souitaris et al., 2007; Henry et al., 2005; Wilson et al., 2009; Chen et al., 1998). There is a strong relationship between the level of education of the individual and the entrepreneurial process (Çelik, 2006). In addition, face-to-face teaching or training at the higher education level has a very important role for entrepreneurs because it develops hard and soft skills of students and it encourages entrepreneurship action (Tusiad, 2002 - cited in Ibicioglu et al., 2009, p. 94).

This study applies an integrated model to test the direct and indirect effects of some latent variables on the intention to use an entrepreneurship e-training platform. The planned behavior model modification is considered as one contribution to the field of Technology acceptance model based on Ajzen's framework.

The paper is structured as follows. The first part includes the theoretical background of the integrated model and hypotheses. The data and methodology are described in the second part. Finally, the discussion concludes the paper.

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## Theoretical framework of the integrated model

### *Entrepreneurship Education*

The famous Peter Drucker's citation (1985): "*Entrepreneurship is neither science nor art, it is practice*" has strongly influenced entrepreneurship education and training. In addition, David McClelland (1964) argued that entrepreneurs can be created through training interventions.

The development of entrepreneurship education as a research area was not limited to the USA; it started disseminating among United Kingdom and other European countries. Harry Matlay's work focused on entrepreneurship education defies in UK universities (Matlay, 2003; 2005; 2006; 2009). Entrepreneurship education encourages the creative thinking and boosts an individual's self-confident. It reinforces the concept of taking the initiative and being able to face against failure. Moreover, Gibb (2005) concluded that the act of entrepreneurship does not only include the launch of the company but also the capacity of the individual. He shows also that the entrepreneurship training allows the entrepreneurs to better face complex conditions in an uncertain environment. Therefore, the entrepreneurship training improves the qualities of individuals such as their intelligence, the fact of being able to take the initiative, be creative and innovative. In fact, Entrepreneurship education enable young people to discover a real world full of adventures, risks, threats and opportunities (Henry et al, 2005).

In Tunisia, the education of the entrepreneurship is relevant for the individuals at all level and whatever their educational domain is. The government is expecting that training will influence the career choices of youths from the search for public employment to self-employment and business creation. Classical Entrepreneurship education can support the entrepreneurial capabilities of academic entrepreneurs (Jaziri & Paturel, 2009). Face-to-face training plays an important and focal role in the development of the entrepreneurial act. It also develops the spirit of being innovative and able to take the initiative.

Professional training in entrepreneurship allows individuals to improve their hard skills to create businesses. Rae (2005) further asserts that an entrepreneur needs training in order to develop the creative aspect and innovation (Arts) and also to strengthen hard skills of the individual (science).

Entrepreneurship education faces challenges in using ICT. Universities have to customize entrepreneurship-training programmes using ICT such as e-learning platform to satisfy needs of the trainees (students, nascent entrepreneurs, workers, etc.).

*E-training platform of entrepreneurship*

Jaziri and Ben Hassen (2015) argued that Teaching Entrepreneurship on a virtual environment, especially through online platforms might be considered as an active pedagogic method. They also stipulate that “*e-learning can now serve us, while being a recognition and motivation tool that transforms access to knowledge into a driving tool*”. Studying the intention to use an entrepreneurship e-training platform is thus a practical and useful approach to understanding actual behavior in the Tunisian context. The theory of planned behavior explains that behavioral intention is a product of an individual’s attitudes, perceived behavioral control, and perceived social norms (Ajzen & Fishbein, 1980). The use intention of such e-training platform, then, is a planned behavior shaped by an individual’s attitude toward usefulness, perceptions of self efficacy to operate and perceptions of its utility.

According to the literature, researchers are trying to identify several factors influencing the technology acceptance model (TAM). Davis et al. (1989) show that ease of use is a key factor in the acceptance of a new technology. In addition, perceived ease of use influences the use of new technology (Moore and Bendast, 1991). This leads to the first hypothesis regarding the relationship between perceived usefulness as a TAM factor and the intention to use the entrepreneurship e-training platform:

H1: Perceived ease of use influences attitudes toward the use of an entrepreneurship e-training platform.

Davis et al. (1989) show that perceived utility is “*the subjective probability that the use of technology would improve the way a user could complete a given task*”. The “Utility” is a TAM variable and indicates whether the new technology in a specific case is advantageous. Therefore, we can define the second hypothesis as follows:

H2: The perceived usefulness influences the attitude toward the use of an entrepreneurship e-training platform.

A large body of previous research has shown that compatibility is an external variable that also influences the adoption of an innovation or a new technology (Davis, 1989; Corrocher, 2011; Liao & Lua, 2008;

Moore & Benbasat, 1991). We therefore propose the following hypothesis for empirical testing:

H3: Compatibility influences attitudes towards the use of an entrepreneurship e-training platform.

The sense of self-worth is an essential factor in the measurement of the attitude of individuals. According to a study by Bock et al. (2005), on a sample composed of 154 managers from 27 Korean organizations, they show that the value of “Self-Worth” has an effect on the acceptance of new technology. Therefore, we can suggest the following hypothesis:

H4: The sense of self-worth influences the attitude towards the use of an entrepreneurship e-training platform.

On the other hand, attitude indicates positive or negative behavioral assessment (Ajzen and Fishbein, 1980; Davis, 1989). Attitude can be defined as the perception of joy or dissatisfaction of the individual (Triandis, 1980). In the technological concept, the attitude towards an innovation or new technology can be measured through user behavior (Daamen et al., 1990). This leads to the following hypothesis:

H5: The attitude influences acceptance of the platform of distance entrepreneurship training.

Fishbein & Ajzen (1975) argue that subjective norms have an influence on behavioral intention, which in turn influences the behavior of the individual when using an innovation. Therefore, the following hypothesis can be defined:

H6: Subjective norms influence the individual’s behavioral intention.

Bandura (2007) argue that Self-efficacy is people’s judgment about their abilities to organize and execute the required actions to achieve certain types of performance. It is not interested in the competence we have, but in the judgment of what we can do with whatever skills we have. According to our model, within an online environment focus on entrepreneurial training, self-efficacy can be considered as an interesting variable of behavioral intention (Henry & Stone, 1995). This leads to the following hypothesis:

H7: Self-efficacy influences the individual’s behavioral intention.

The organizational climate has an important role in measuring the behavioral intention of the individual. It can be defined as the way members of an organization react to each other. In addition, researchers such as (Bang et al., 2000; Tuten & Urban, 1999) show that the organizational climate directly influences the behavioral intent of

individuals and that the latter directly influences the use of new technologies. Therefore, we propose the following assumptions:

H8: The organizational climate influences the behavioral intention of individuals.

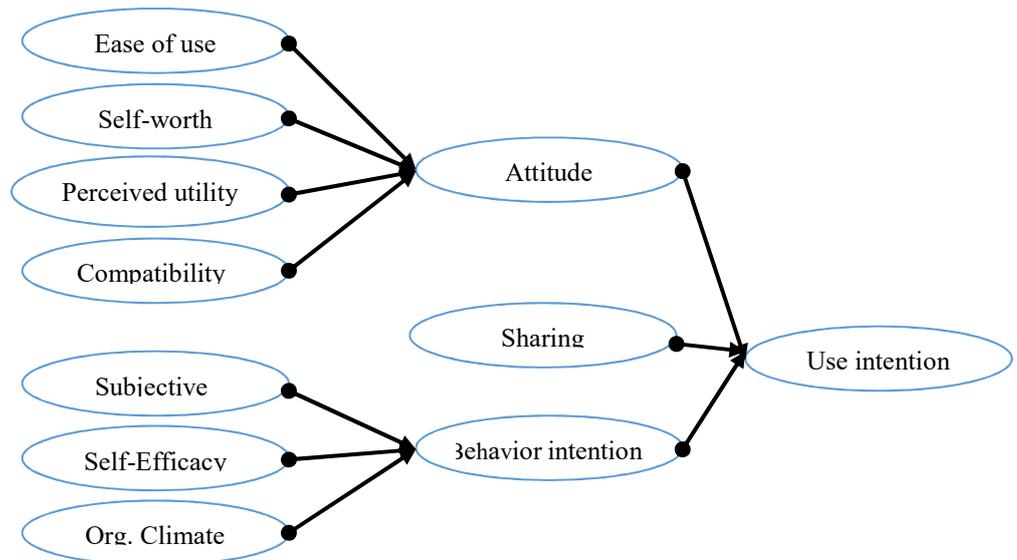
H9: Behavioral intention influences acceptance of the use of an entrepreneurship e-training Platform.

Chen et al. (2009) study the sharing of knowledge and information in the e-learning domain. They argue that sharing information, skills and experiences from multiple sources can be defined and disseminated to other learners and trainees. Many researchers suggest that sharing directly influences the intention to use an innovation (Jarvenpaa & Staples, 2000). Consequently, we propose the following assumption:

H10: Sharing directly influences the intention to use the Entrepreneurship e-training Platform.

The structural integrated model is presented in Figure 1.

Fig. 1.  
Integrated  
research model



## Data and methodology

### *Sample characteristics and procedure*

Our study is based on a sample of 216 young Tunisians such as students, unemployed, employees in both private and public sector. Our sample is marked by diversity at the geographical level by selecting individuals

from different country regions (north, center, south, east, and west). A web link of the online questionnaire was sent by e-mail and posted in forums and portals of different universities. The total sample is 216 individuals.

In this study, the technique of structural equation modeling (SEM) is applied to examine the proposed hypotheses. SEM is a suitable technique to test latent constructs and uncover the relationships between them (Bollen, 1989). The statistic software SPSS AMOS is used to run the SEM analysis.

The table below shows some of the characteristics of our sample. Regarding the age of the individuals participating in this research, the majority of individuals are students (42.6%) aged 20-30 years (64.8%), lives in the northeast of the country (52.3%). In addition, 27.8% of the respondents are employees in the private sector versus 6.9% in the Public Service and nearly 23% of them are looking for a job. Table 1 summarize the sample description.

Age %	Gender %	Region %	Occupation %
[20-30[ = 64.8	Male = 54.2	Northeast = 52.3	Student = 42.6
[30-40[ = 31.9	Female = 45.8	North West = 2.8	Looking for a job = 22.7
[40-50[ = 2.8		East Central = 31.5	Public Service = 6.9
50 + = 0.5		Midwest = 3.2	Private sector = 27.8
		South East = 10.2	

Table 1. Sample description

#### *The measurement model*

Specifically, our conceptual model is based on a hypothetical deductive reasoning approach. In this study, we use quantitative data analysis. Quantitative analysis makes it possible to relate variables and predict cause-effect relationships or to verify theories (Bordens & Abbott, 2005). This is a correlation type study, as we will investigate all the links between variables and latent constructs such as attitude, behavioral intention.

The current study adopted the measurement of ease of use (EU) an entrepreneurship platform to represent effort expectancy comes from Davis (1989). For the measurement of self-worth (SW) we use the most widely-used scale of Fishbein & Ajzen (1975) which consists of 5 items rated on a 4-point scale (1 = Strongly disagree, 4 = Strongly agree). The measurement of perceived utility (PU) includes 3 items, adopted from

	Ease of use	Self worth	Perceived usefulness	Compatibility	Attitude	Subjective norms	Self efficacy	Org. climate	Behavior intention	Sharing	Use intention
Cronbach's $\alpha$	0.90	0.84	0.84	0.81	0.89	0.84	0.93	0.85	0.95	0.84	0.84
EU1	0.80										
EU2	0.76										
EU3	0.84										
SW1		0.78									
SW2		0.75									
SW3		0.80									
SW4		0.77									
SW5		0.88									
PU1			0.78								
PU2			0.80								
PU3			0.82								
CAP1				0.83							
CAP2				0.78							
CAP3				0.69							
ATT1					0.90						
ATT2					0.77						
ATT3					0.86						
SN1						0.85					
SN2						0.79					
SN3						0.84					
SE1							0.90				
SE2							0.88				
SE3							0.88				
CLIM1								0.88			
CLIM2								0.76			
CLIM3								0.84			
BINT1									0.91		
BINT2									0.88		
BINT3									0.76		
SHAR1										0.88	
SHAR2										0.84	
SHAR3										0.77	
SHAR4										0.88	
USEINT1											0.85
USEINT2											0.86
USEINT3											0.88
USEINT4											0.79

Note: Extraction method: maximum likelihood; with Kaiser normalization.

Table 2. Pattern matrix

Davis (1989). The questionnaire by Moore and Benbasat (1991) was originally designed for the measurement of capability (CAP). Therefore, the measurement of attitude (ATT) toward the acceptance of technology was provided by Davis et al. (1989). The measurement of self-efficacy (SE) perceptions comes from Bandura (1982). The study of Wasko and Faraj (2005) was used to measure the construct of sharing (SHAR).

Kaiser-Meyer-Olkin (KMO) was used to assess the suitability of the sample size for the SEM analysis. The value of KMO for this study is 0.854, signifying that the sample was satisfactory. Cronbach's  $\alpha$  was used to check the reliability of the constructs (Bollen, 1989). The reliability of all our variables in this study exceeded 0.70. The pattern matrix resulting on principal component analysis (PCA) for all variables is presented in Table 2.

The validity of a latent construct means that the construct itself measures what it is supposed to measure (Nunally, 1978). The reliability of items was verified by dividing the sample into two sub-samples of female and male. We found that there is no difference between sub-samples. Then, the items' convergence was measured by the value of Average Variance Extracted (AVE) (Hair et al., 2010). As a result, an AVE value above 0.5 indicates good convergence. Table 3 shows that there is no convergence validity problem in our study. Generally, the internal consistency of the latent constructs was acceptable.

Variable	AVE	Ease of use	Perceived utility	Subjective norms	Self-Efficacy	Behavior intention	Sharing	Use intention
EU	0.823	1						
PU	0.874	0.776**	1					
SN	0.916	0.060	0.050	1				
SE	0.948	-0.014	-0.065	0.268**	1			
BINT	0.793	0.049	0.051	0.306**	0.801**	1		
SHAR	0.954	0.044	0.043	-0.022	0.055	0.587**	1	
USEINT	0.865	0.763**	0.655**	0.043	0.569**	0.663**	0.636**	1

Notes: \* =  $p \leq 0.05$ ; \*\* =  $p \leq 0.01$ ; \*\*\* =  $p \leq 0.001$

Table 3. AVE and Correlation between latent constructs

### *Analysis and results*

The paper hypothesizes that subjective norms, self-efficacy and organizational climate would have indirectly a positive effect on the intention of use of an entrepreneurship e-training platform through the mediator of behavior intention.

Indirectly, ease of use, self-worth, perceived utility and capability influence the acceptance to use of an entrepreneurship e-training platform through the mediator of attitude as a determinant of planned behavior model.

The final results of the model are presented in Figure 2. Both significant and insignificant relationships between constructs are reported. The structural model also offers a good model fit, where The Comparative Fit Index (CFI) is 0.967, higher than the threshold of 0.95, and the Root Mean Square Error of Approximation (RMSEA) is reported at 0.043 (MacCallum et al., 1996).

The result of the SEM analysis (Table 3) suggests that two variables “perceived utility” (0.414,  $p=0.000$ ) and “ease of use” (0.477,  $p=0.000$ ) are significantly related to the latent construct “attitude”. The construct of subjective norms contribute to developing Tunisians’ attitudes toward the use of new entrepreneurship e-training platform (0.801,  $p=0.01$ ).

We note in this stage that the sense of self-worth and compatibility do not have a significant effect on intention to use an entrepreneurship e-training platform. In fact, two hypotheses are validated (H2, H3) and two others are rejected (H1, H4).

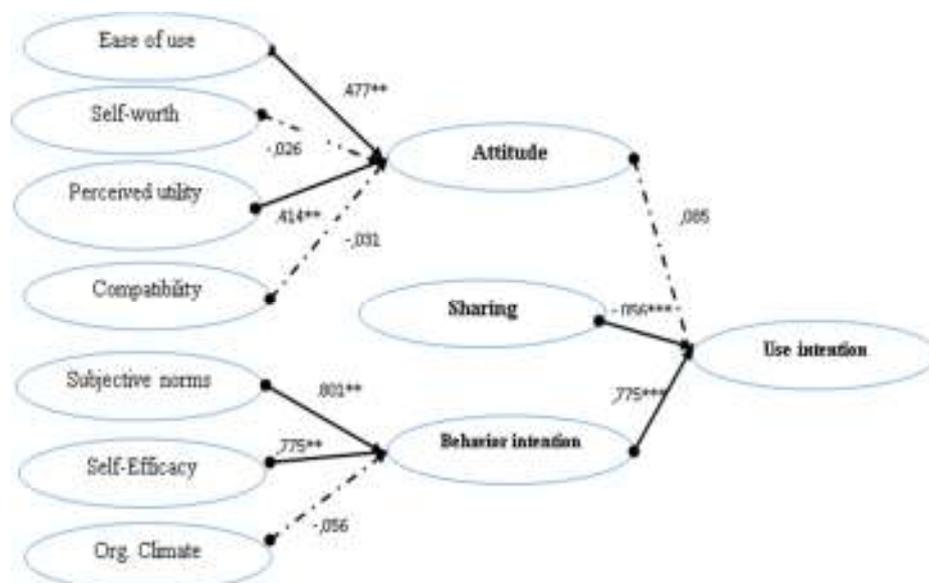
The result shows that subjective norms is very significantly and positively related to behavioral intention. H6 is accepted. This means that subjective norms contribute to the development of intention to use an e-learning platform in teaching entrepreneurship. We note that self-efficacy has a significant effect on behavior intention.

H7 examines a direct relationship between self-efficacy and behavioral intention. The result shows that the direct impact is significant. H7 receives support. It can thus be understood that self-efficacy of trainees has a very important role in accepting novelties. Therefore, there is no relationship between organizational climate and behavioral intention. H8 is rejected.

The last three hypotheses aim to verify the relationship between “attitude,” “behavioral intention,” “sharing” and use of the platform. The results indicate that both “behavioral intention” and “sharing” have significant relationships with the use of the system. Therefore, H9 and H10 are accepted. This means that having an important intention towards the use of the platform and the will of sharing of entrepreneurial information have positive effect on the acceptance of an entrepreneurial platform.

According to these statistical results, the latent construct “attitude” is excluded because it has no significant effect on the use of the platform of entrepreneurship education.

Fig. 2.  
Results of SEM



\* =  $p \leq 0, 05$ ; \*\* =  $p \leq 0, 01$ ; \*\*\* =  $p \leq 0,001$ ; CFI = 0.967, RMSEA = 0.043

In the field of our research, determinants of the acceptance of an entrepreneurship e-training platform are powerful predictors, however, their interaction with each other in the process of prediction is less well studied. Table 4 summarizes accepted assumptions in our integrative model.

Table 4. The  
acceptable  
hypothesis

	Variable	Beta	P-Value
H1	Ease of use	0.447	0.000
H3	Perceived utility	0.414	0.000
H6	Subjective norms	0.801	0.000
H7	Self-Efficacy	0.775	0.000
H9	Behavior intention	0.775	0.000
H10	Sharing	-0.056	0.000

## Discussion

This paper develops an integrating model. The model states that the determinants of planned behavior model especially “subjective norms” and “self-efficacy” directly influence “behavior intention” and indirectly does so the “use intention” of an entrepreneurship e-training platform. At the same time, “ease of use” and “perceived utility” are positively associated with “attitude,” which has not an effect on the acceptance of use of an entrepreneurial platform. SEM technique was used to scrutinize questionnaire data collected from Tunisian individuals (students, employees, etc.). There are three important findings.

First, the study shows that “attitudes,” “behavioral intention” and the spirit of “sharing” among Tunisian individuals are significantly related to the integration of technology in entrepreneurship education and training. This finding justifies the important role of the trainees’ behavioral intention in accepting a new online platform dedicated to entrepreneurship training.

Prompt changes in technology have deeply effected human behavior and activities. It appears that the Tunisian visualizes “ease of use” and “perceived utility” as very interesting to affect their attitude toward the adoption of ICT in entrepreneurship training. It is pertinent to note that users today are conscious of the potential of ICT and then tend to adopt it. Avari (2001) recommends that it is not sufficient for e-services providers to supply the same content via different mode but the platform have to propose value- additions to be attractive to users.

Second, the confirmation of the two accepted assumptions: “ease of use” and “perceived usefulness,” indicates that our findings are consistent with the Davis (1989) study. In this context, Parasuraman & Grewal (2000) have identified subjective barriers that determine the resistance to the acceptance of new technology. Psychological factors such as “perceived utility” by users play a major role in the success or failure of a techno innovative initiative (Parasuraman & Grewal, 2000).

In addition, “self-worth” and “compatibility” do not support the “attitude” of individuals towards the use of the entrepreneurial education platform. This funding does not conform to those of several previous authors (Chau & Hu, 2001; Chen et al., 2009; Corrocher, 2011; Liao & Lua, 2008; Moore & Benbasat, 1991) who argue that compatibility is an important determinant in accepting the integration of a new technology.

The results of the analysis indicate that subjective norms present a positive relationship with behavioral intention. This signifies that “subjective norms” (Media, trainers, trainees and professors) positively affects the intention of learners and trainees towards the use of ICT in the field of entrepreneurship education.

Regarding the relationship between “self-efficacy” and “behavioral intention,” the results show that this “self-efficacy” contributes to the development of the behavioral intention of individuals. This result confirms previous research by Henry & Stone (1995) and Venkatesh & Davis, (2000) who argue that self-efficacy has a positive influence on behavioral intention. Furthermore, in their meta-analytic study Bae et al. (2014) find that self-efficacy due to business education can significantly increase students’ entrepreneurial intention.

#### *Implications*

Regarding “Behavioral Intention,” there are two implications. First, e-training platforms are considered by Tunisians easy to use and very useful to give support to entrepreneurs. Individuals who believe in “ease of use” have a favorable effect on their attitude, therefore, on their intention to use an e-training platform dedicated to entrepreneurship. Second, the “perceived utility” strengthens the acceptance of an entrepreneurial platform. A focus on constructing a positive attitude and improving self-efficacy could be a practical guidance to encourage future entrepreneurs to use the e-training platform.

Regarding self-efficacy, this study suggests that learners and trainees who have a higher level of self-efficacy have a higher behavioral intention than those with a low level. This is not surprising, since the trainee’s sense of self-efficacy increases toward his ability to easily adapt with the novelties, always corresponded to an increase of his “behavioral intention” as well. As a result, trainees (students, employees, etc.) may not be aware of the importance of introducing ICT in entrepreneurship training. Improving entrepreneurship training may enhance trainees’ confidence to improve their skills via a platform.

#### *Limitations and future research*

There are several limitations of this study. First, this study has used a heterogeneous sample of Tunisians namely: students, unemployed, and employees in both public and private sector. It is interesting to explore whether the socioprofessional category matters, because Lee et al. (2011)

have suggested that professional specialization can influence behavior intention, especially entrepreneurial action. Future research could use different samples and countries to explore the difference between professions.

The second limitation of this study is the use of cross-sectional data analysis, because time can effect attitude and behavior intention. Future research could use panel data collected at multiple points in time to examine a dynamic relationship between latent constructs.

The last limitation relates to the concept of subjective norms. In order to better understand the influence and importance of subjective norms on the behavioral intention of individuals, it may be suggested that other elements need to be considered for further analysis in the future. Therefore, future studies can explore the role of media, professors, and colleagues in adopting such platform. For example, a recommendation from your teacher or co-worker regarding the use of an e-training platform dedicated primarily to entrepreneurship can have a positive effect on the degree of acceptance of this didactic tool.

## **Conclusion**

Understanding the link between entrepreneurship education and e-learning platforms is a less studied topic in the literature. To our knowledge, the current study is the first to deal with this topic. This study contributes to research in entrepreneurship. The purpose of this study is to examine the relationship several latent constructs and the intention to use of an e-training platform dedicated to entrepreneurship. This study proposed an integrated model built by blending planned behavior model and technology acceptance model (TAM). Survey data from 216 Tunisians were collected, and SEM was performed. Regardless of the limitations, this study has generated two interesting findings. The spirit of “sharing,” “ease of use” and “perceived utility” strengthen the acceptance of an entrepreneurial platform. In addition, building a positive attitude and improving self-efficacy could be a crucial lever to exhort Tunisians to use the e-training platform. Therefore, future studies can use mind mapping to explore individuals’ representations of using entrepreneurial e-training platform.

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