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**ENHANCING THE ENTREPRENEURIAL INTENTION  
OF THE RETIRING MILITARY PERSONNEL  
THROUGH ENTREPRENEURIAL TRAINING**



**UUM**  
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**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
2017**

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MILITARY PERSONNEL THROUGH ENTREPRENEURIAL TRAINING**



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**Thesis Submitted to Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia, in Fulfillment of the Requirement for the Degree of  
Doctor of Philosophy**

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## ABSTRACT

This study examined the factors enhancing the entrepreneurial intention of the retiring military personnel in Nigeria, using entrepreneurial training as a moderator. A total of 423 retiring military personnel on pre-retirement entrepreneurial and vocational training programme at the Nigerian Armed Forces Resettlement Centre, Oshodi, Lagos, Nigeria participated in the study. Four variables were used to explain the entrepreneurial intention, which are the entrepreneurial finance, government policy, market opportunities and physical facilities. Partial Least Squares-Structural Equation Model (PLS-SEM) algorithm and bootstrap techniques were used to test the study hypotheses. The results provided support for the hypothesized direct effects of the four variables on the entrepreneurial intention of the retiring military personnel in Nigeria. The study revealed that entrepreneurial finance is the most important variable of the model, follow by market availability, physical facilities and government policies. It was also found that the entrepreneurial training moderated the relationship between two of the independent variables (entrepreneurial finance and physical facilities) and entrepreneurial intention. Training strengthens the relationship between physical facilities and intention, however, it weakens the relationship between entrepreneurial finance and intention. The study recommends that the retiring military personnel must plan towards becoming entrepreneurs upon retirement by engaging in early saving as it constitutes most readily available source of seed capital. The Government should also create an enabling business environment (improving market availabilities and physical facilities) and ensure the provision of specific entrepreneurial training to improve the skills needed to succeed as entrepreneurs upon retirement (for examples, marketing skills and financial planning). In general, these findings support the view that entrepreneurial training enhances and stimulates the intention of the retiring military personnel (possibly also for the other government uniform personnel) to become entrepreneurs.

**Keywords:** Nigeria, entrepreneurial intention, entrepreneurial training, military personnel, PLS-SEM

## ABSTRAK

Kajian ini mengkaji faktor-faktor yang meningkatkan niat keusahawanan dalam kalangan anggota tentera yang bakal bersara di Nigeria, menggunakan latihan keusahawanan sebagai moderator. Seramai 423 orang bakal pesara tentera yang sedang menjalani program latihan pra-persaraan keusahawanan dan vokasional di *Nigerian Armed Forces Resettlement Centre*, Oshidi, Lagos Nigeria terlibat dalam kajian ini. Empat pembolehubah telah digunakan untuk menjelaskan niat keusahawanan, iaitu kewangan keusahawanan, dasar kerajaan, peluang pasaran dan kemudahan fizikal. *Partial Least Squares-Structural Equation Model* (PLS-SEM) algoritma dan teknik *bootstrap* telah digunakan untuk menguji hipotesis kajian. Keputusan yang diperoleh menyokong kesan langsung hipotesis daripada empat pembolehubah pada niat keusahawanan anggota tentera yang bakal bersara Nigeria. Kajian menunjukkan bahawa kewangan keusahawanan adalah pembolehubah yang paling penting dalam model, diikuti dengan ketersediaan pasaran, kemudahan fizikal dan dasar-dasar kerajaan. Ia juga mendapati bahawa latihan keusahawanan mempunyai hubungan sederhana antara dua pembolehubah bebas (kewangan keusahawanan dan kemudahan fizikal) dan niat keusahawanan. Latihan menguatkan hubungan antara kemudahan fizikal dan niat, bagaimanapun, ia melemahkan hubungan antara kewangan keusahawanan dan niat. Kajian ini mencadangkan agar anggota tentera yang bakal bersara mesti merancang ke arah menjadi usahawan selepas bersara dengan memulakan tabung simpanan seawal mungkin kerana ia merupakan sumber paling mudah didapati daripada modal permulaan. Kerajaan juga perlu mewujudkan persekitaran perniagaan yang kondusif (meningkatkan ketersediaan pasaran dan kemudahan fizikal) dan memastikan penyediaan latihan keusahawanan khusus untuk meningkatkan kemahiran yang diperlukan untuk berjaya sebagai usahawan selepas bersara (sebagai contoh, kemahiran pemasaran dan perancangan kewangan). Secara umum, penemuan ini menyokong pandangan bahawa latihan keusahawanan meningkatkan dan merangsang hasrat anggota tentera yang bakal bersara (kemungkinan juga untuk kakitangan seragam kerajaan yang lain) untuk menjadi usahawan.

Kata kunci: Nigeria, niat keusahawanan, latihan keusahawanan, anggota tentera, *PLS-SEM*

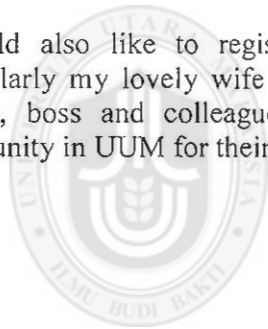
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## LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
CR	Composite Reliability
CMV	Common Method Variance
Dr	Doctor
$f^2$	Effect Size
OYAGSB	Othman Yeop Abdullah Graduate School of Business
PBUH	Peace Be Upon Him
PhD	Doctor of Philosophy
PLS	Partial Least Squares
Prof	Professor
$Q^2$	Construct Crossvalidated Redundancy
$R^2$	R-squared values
SEE	Shapiro Entrepreneurial Event
SEM	Structural Equation Modelling
SET	Self Efficacy Theory
SPSS	Statistical Package for the Social Sciences
SWT	Subhanahu Wa Ta'ala
TAM	Technology Acceptance Model
TPB	Theory of Planned Behaviour
TRA	Theory Reason Action
VIF	Variance Inflated Factor

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background

Entrepreneurship has been acknowledged by a lot of scholars and has been given major attention over the past decades, mainly because of its ability to trigger business creation which becomes a source of value creation, wealth, and employment (Entrialgo & Iglesias, 2016; Boukamcha, 2015). The field of entrepreneurship is rapidly and significantly growing over the past few decades (Minai, Uddin & Ibrahim 2014; Shane, 2012). Entrepreneurship undeniably impacted the global business, which led to the emergence of entrepreneurial activities worldwide (Kuratko, 2005). The emergence of entrepreneurship is due to the growing need for entrepreneurs to accelerate economic growth (Turker & Selcuk, 2009) and to stimulate the economy as well as drive the new industry of the country (Nina, et al., 2014).

Entrepreneurship is about creating or identifying opportunities to create wealth (Bae, Qian, Miao & Fiet, 2014). Thus, promoting entrepreneurial intention has an enormous economic impact with the accompanying multiplier effect, such as creating jobs and income (Duval-Couetil & Long, 2014), especially among retiring military personnel (Choo & Wong, 2006). According to Shane and Venkataraman (2000), entrepreneurship is the process of examining of how, by whom, and with what the opportunities affect the desire to create future goods and services and being discovered, evaluated, and exploited. It involves the process of discovery, evaluation, and exploitation of opportunities by the individuals (Shane & Venkataraman, 2000).



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**Appendix A**

**Appendix B ACADEMIC RESEARCH QUESTIONNAIRE**

**SECTION A**

**DEMOGRAPHICAL FACTORS:**

Please fill the appropriate answer with respect to the questions below;

- i. Gender: 1. Male  2. Female
- ii. Age: 1. 31-40  2. 41-50   
3. 51-60
- iii. Military Service: 1. Army  2. Navy   
3. Air force
- iv. Working experience: 1. 15-20 years  2. 21-25years   
3. 26-30years  4. 31-35yeas
- v. Area of vocational training .....

## SECTION B

### GOVERNMENT POLICY:

Please respond to the following questions by cycling the best that represent your view using the Likert Scale ranging from 1= Never true, 2= Rarely true, 3= Sometimes but infrequently true, 4= Neutral, 5= Sometimes true, 6= Usually true and 7= Always true

Government has programs and policies to enhance awareness of entrepreneurship.	1 2 3 4 5 6 7
The government policies and programmes contribute successfully increase the awareness of people regarding entrepreneurship.	1 2 3 4 5 6 7
There are government policies on business registration and development of emerging firms.	1 2 3 4 5 6 7
Nigeria entrepreneurial regulatory provides conducive environment to business operation.	1 2 3 4 5 6 7
There exist government policies and its application to venture loan, taxation and regulation of business activity.	1 2 3 4 5 6 7

### MARKET AVAILABILITY

Please respond to the following questions by cycling the best that represent your view using 7 points Likert scale ranging from 1= Strongly disagree, 2= Disagree, 3 = Somewhat disagree, 4= Neutral, 5=Somewhat agree, 6=Agree and 7=Strongly agree.

I am always alert to business opportunities	1 2 3 4 5 6 7
I always keep an eye out for new business ideas when looking for information	1 2 3 4 5 6 7
I search systematically for business opportunities	1 2 3 4 5 6 7
I look for information about new ideas on products or services	1 2 3 4 5 6 7
I regularly scan the environment for business opportunities	1 2 3 4 5 6 7



### ENTREPRENEURIAL FINANCE

Please respond to the following questions by cycling the best that represent your view using 7 points Likert scale ranging from 1=Strongly disagree, 2= Disagree, 3=Somewhat disagree, 4= Neutral, 5=Somewhat agree, 6=Agree and 7=Strongly agree.

There are financial resources available for those who want to become entrepreneur.	1 2 3 4 5 6 7
Obtaining necessary funds have been the main obstacle for those who want to start their businesses.	1 2 3 4 5 6 7
Financial support encourages emerging and development of new firm creation in my country.	1 2 3 4 5 6 7
Knowledge of accounts and financial statements are important in business creation.	1 2 3 4 5 6 7
In general, do you agree that access to funds contribute to the success of the business?	1 2 3 4 5 6 7

### PHYSICAL INFRASTRUCTURE

Please respond to the following questions by cycling the best that represent your view using 7 points Likert scale ranging from 1= Strongly disagree, 2= Disagree, 3 = Somewhat disagree, 4= Neutral, 5=Somewhat agree, 6=Agree and 7=Strongly agree.

Infrastructural facilities available such as, stable electricity supply enhances entrepreneurship in Nigeria.	1 2 3 4 5 6 7
Availability of good transportation system enhances entrepreneurship.	1 2 3 4 5 6 7
Access to good communications system encourages entrepreneurship.	1 2 3 4 5 6 7
Ease of access to land, offices and warehouses inspires entrepreneurship in Nigeria.	1 2 3 4 5 6 7
Availability of infrastructural facilities in Nigeria discourages entrepreneurial intention	1 2 3 4 5 6 7

## SECTION C

### ENTREPRENEURIAL TRAINING:

Please respond to the following questions by cycling the best that represent your view using 7 point Likert ranging from 1= no aptitude at all, to 7= very high aptitude will be adopted;

How do you rate yourself on the following entrepreneurial training/skill?

Recognition of opportunity	1 2 3 4 5 6 7
Creativity	1 2 3 4 5 6 7
Problem solving skills	1 2 3 4 5 6 7
Leadership and communication skills	1 2 3 4 5 6 7
Development of new products and services	1 2 3 4 5 6 7
Networking skills, and making professional contacts	1 2 3 4 5 6 7

## SECTION D

### ENTREPRENEURIAL INTENTION:

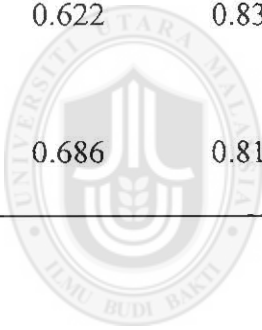
Please respond to the following questions by cycling the best that represent your disposition towards entrepreneurship using the Likert Scale ranging from 1 = Never true, 2 = Rarely true, 3 = Sometimes but infrequently true, 4 = Neutral, 5 = Sometimes true, 6 = Usually true and 7 = Always true.

I plan to establish my own business in the foreseeable future after retirement from the military.	1 2 3 4 5 6 7
I will set up a firm two years upon retirement from the military.	1 2 3 4 5 6 7
I've got the firm intention to start a business some day upon retirement from the military career.	1 2 3 4 5 6 7

## APPENDIX B

SmartPLS Output - Measurement Model

Construct	AVE	Composite Reliability	R Square	Cronbach's Alpha	Communality	Redundancy
Ent Finance	0.606	0.816		0.672	0.606	
Ent Intention	0.593	0.812	0.703	0.652	0.593	0.194
Ent Training	0.627	0.834		0.702	0.627	
Gov Policy	0.552	0.860		0.803	0.552	
Mkt						
Availabi lity	0.622	0.831		0.696	0.622	
Phy Facility	0.686	0.813		0.549	0.686	



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## APPENDIX C

### Blindfolding Procedure Output

CV Red.

Construct	1- SSE/SSO
Ent Finance	0.605601
Ent Intention	0.416541
Ent Training	0.627265
Gov Policy	0.551505
Mkt Availability	0.253209
Phy Facility	0.685802

Indicator Crossvalidated Redundancy

Total	SSO	SSE	1- SSE/SSO
EF2	423	290.665756	0.312847
EF4	423	118.524408	0.7198
EF5	423	91.301733	0.784157
EI1	423	223.289118	0.47213
EI2	423	308.711954	0.270185
EI3	423	208.408927	0.507308
ET1	423	187.634045	0.556421
ET4	423	163.740448	0.612907
ET5	423	121.625839	0.712468
GP1	423	196.651497	0.535103
GP2	423	147.439386	0.651444
GP3	423	167.764133	0.603394
GP4	423	199.796052	0.527669
GP5	423	236.914933	0.439917
MA2	423	319.785597	0.244006
MA4	423	327.103651	0.226705
MA5	423	300.788828	0.288915
PF2	423	95.705557	0.773746
PF3	423	170.10632	0.597857

CV Com.

<b>Construct</b>	<b>1- SSE/SSO</b>
Ent Finance	0.605601
Ent Intention	0.592656
Ent Training	0.627265
Gov Policy	0.551505
Mkt Availability	0.253209
Phy Facility	0.685802

.Construct Crossvalidated Commuality

<b>Total</b>	<b>SSO</b>	<b>SSE</b>	<b>1- SSE/SSO</b>
Ent Finance	1269	500.491897	0.605601
Ent Intention	1269	516.919607	0.592656
Ent Training	1269	473.000332	0.627265
Gov Policy	2115	948.566002	0.551505
Mkt Availability	1269	947.678077	0.253209
Phy Facility	846	265.811877	0.685802

<b>Case 1</b>	<b>SSO</b>	<b>SSE</b>	<b>1- SSE/SSO</b>
Ent Finance	173.912657	66.929957	0.615152
Ent Intention	177.50805	63.832437	0.640397
Ent Training	189.133376	75.627748	0.600135
Gov Policy	290.132719	128.429642	0.557342
Mkt Availability	182.9574	126.477667	0.308704
Phy Facility	135.25311	33.897745	0.749375

<b>Case 2</b>	<b>SSO</b>	<b>SSE</b>	<b>1- SSE/SSO</b>
Ent Finance	187.457228	95.147266	0.492432
Ent Intention	185.597582	72.434005	0.609725
Ent Training	161.54942	63.139734	0.609161
Gov Policy	316.921507	135.78391	0.571554
Mkt Availability	190.320872	142.938726	0.248959
Phy Facility	143.850812	41.102405	0.714271