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ENTREPRENEURSHIP, SOCIAL WELFARE, AND CULTURAL VALUES: YOUNG PEOPLE'S SOCIAL ATTITUDES IN FINLAND

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Abstract

In this study, we analyze young people's attitudes toward entrepreneurship and social welfare in the Helsinki-Uusimaa region of Finland. The theoretical framework of this study is first linked to attitude research, in particular, Ajzen's (1991) theory of planned behavior. The second perspective of the study derives from the theory of cultural values. Third, the analysis is based on discussions of the welfare state and social values. We ask, what social psychological and societal factors explain young people's entrepreneurial intentions? Survey data (N=725) was collected in electronic format from high schools and vocational schools. The questions were mainly multiple-choice Likert-scale questions, and the analysis was performed using statistical methods. The results show that the relationship among welfare attitudes, cultural values, and entrepreneurial intention is complex in the Finnish context. The results are mainly consistent with the theory of planned behavior.

Keywords: Entrepreneurial attitudes, Entrepreneurial intention, Scandinavian welfare state, Theory of planned behavior

Topic Groups: Entrepreneurship

JEL Classification: L26, M13, I30

1 INTRODUCTION

In recent years, entrepreneurship has been highlighted at the national and regional level in Finland as well as in many other countries. According to the Flash Eurobarometer 283 (2009) survey and the Global Entrepreneurship Monitor survey (Stenholm et al., 2011), entrepreneurship among the Finnish population is lower than in many other European countries. Why is this so?

This article analyzes two possible theoretical explanations for low entrepreneurial willingness in Finland. First, we assume the reason may be associated with cultural values. In this study, cultural values are examined based on Triandis and Gelfand's (1998) individualism and collectivism studies. The second explanation is connected to the Finnish welfare state and its societal values. We will examine from the perspective of entrepreneurial orientation whether the welfare state also has possible negative psychological consequences.

The key concept of this study is entrepreneurial intention, which means a person's intention to work as an entrepreneur in the future. Intent is connected not only to the desire to work as an entrepreneur but also to aspiration toward entrepreneurship. This study examined entrepreneurial intention from a theoretical attitude and theoretical value approach. One starting point is Ajzen's (1991) theory of planned behavior. However, attitudes and values were as societal concepts.

2 THE FINNISH WELFARE STATE AS A COMBINATION OF INDIVIDUALISM AND COMMON RESPONSIBILITY

Since the Second World War, Finnish governments have emphasized a welfare policy that is based on the linchpin role of the state. In practice, Finland has produced an institutionalized societal system, called the "Nordic Welfare State" (Ervasti et al., 2008). The term "Nordic Welfare State" refers to a broad social political system where the state has a central role as the producer of welfare (Esping-Andersen, 1990; Alestalo et al., 2009). The state strives to achieve a good society by providing everyone equal opportunities for education and health care among other things, regardless of people's geographical or social reference group.

The Nordic Welfare State is grounded in the notion of universal welfare services (Anttonen and Sipilä, 2012). The Nordic Welfare States are high-trust countries, where collective actions are seen as favorable (Nannestad, 2008). Kumlin and Rothstein (2005) claim that the correlation between the collective trust and the welfare state is causal in the sense that the welfare state produces mutual trust among people. However, Bergh and Bjørnskov (2011) argue that the high level of generalized trust is the element that enables the creation of the welfare states. However, in both theories, the idea of common responsibility is seen as the key factor in explaining the creation of welfare states. In that sense, it may be assumed that Nordic Welfare States are based on collective values.

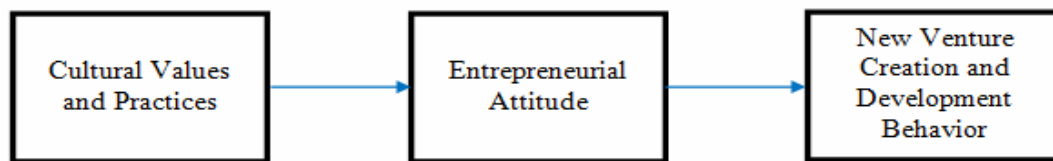
In spite of the Finnish tendency to collective trust, Finland is seen an individualistic culture. That can be explained by Triandis and Gelfand (1998), who distinguish between two forms of individualism. Horizontal individualism includes the conception of an autonomous individual and an emphasis on equality while vertical individualism accepts inequality and competition between individuals. Triandis and Gelfand argue that Nordic countries are typical samples of horizontal individualism. Consistent with this, according to the Hofstede Centre's measurement (2013), Finland is an individualistic country.

Overall, Nordic social values are a compromise between collectivism and individualism (Patomäki, 2007). From that perspective, the issue of entrepreneurship is approached in this paper. The relation between cultural values and entrepreneurial intention is complex. Some researchers (e.g. Mueller and Thomas, 2000; Lindsay, 2005) argue that there is a positive dependence between individualism and entrepreneurial orientation. However, Kreiser et al. (2001), for instance, have shown that too strong individualism is a reduction factor for entrepreneurship. It can also be assumed that the entrepreneurial orientation is associated especially with vertical individualism. In this study, we ask what the relationship is in the Finnish context.

3 ATTITUDES AS A RESEARCH OBJECT

In this study, entrepreneurial intention is approached not only from the perspective of cultural values but also in terms of attitude. According to Lindsay's (2005) model, cultural values affect entrepreneurial attitudes, and further, attitudes affect entrepreneurial behavior (see Figure 1).

Figure 1: Cultural model of entrepreneurial attitude and entrepreneurial behavior (Lindsay 2005)



Attitude can be understood in different ways; however, almost all definitions of attitude highlight that an attitude always has a target that is valued in some dimension (Eagly and Chaiken, 1993). Attitude is often understood as a personal trait or behavioral tendency. It may also be seen as a social and contextual concept (de Rosa, 1993).

There are also different ways to understand entrepreneurship attitude. In this study, entrepreneurship attitude means attitude whose target is entrepreneurship as a general mind. Traditionally, attitude research has specifically examined general attitudes. However, several social psychological studies have shown that there is only minor correspondence between attitudes and external behavior. General attitudes do not explain behavior in specific situations. Ajzen and Fishbein (2000) argue that specific attitudes explain and predict behavior much better than general attitudes.

According to the theory of planned behavior, behavioral intention is affected by three components: attitude toward one's own behavior, subjective norm, and perceived behavioral control (Ajzen, 1991). Thus, young people's entrepreneurial intention is influenced by their personal appreciations of entrepreneurship, the expectations of their closest circle, and a person's own perception of his or her capacity as an entrepreneur. Subjective norm means a belief in how people in one's closest circle evaluate the acceptability of certain behavior. In the case of young people, social norms mean mainly normative expectations of parents, peer groups, and the professional field.

A perceived behavioral control is connected with how a young person estimates his or her own personal capacity to endure the different duties and responsibilities associated with

entrepreneurial activities and setting up an enterprise. The concept is based on Bandura's (1982) perceived self-efficacy. In addition, Bandura uses outcome expectation, which means how firmly young people believe they can succeed as an entrepreneur. According to Liñán and Chen (2009) the relative effect of attitude and perceived behavioral control on entrepreneurial intention differs by country. The effect of attitude is stronger in the individualistic countries, while the effect of perceived behavioral control is stronger in the less individualistic countries.

In addition to entrepreneurship attitudes, we analyze social welfare attitudes, which in this analysis refers to the attitudes that target social welfare: society's responsibility, people's own responsibility for their income and well-being, social services, customer relationship in social services, or some other object related to social welfare. Social welfare attitudes have been studied only a little. According to Muuri's (2008) attitude research, the Nordic welfare state system is still firmly supported by citizens in Finland.

4 RESEARCH OBJECTIVE, RESEARCH QUESTIONS, AND HYPOTHESES

This study targeted the Helsinki-Uusimaa region in Southern Finland. Geographically, Uusimaa covers only 3% of Finland's land surface but, from a population and industrial production viewpoint, represents about a third of Finland. The Uusimaa region consists of the Helsinki Metropolitan Area as well as smaller cities and rural areas. This study asked the following: How attractive do young people find the option of entrepreneurship? What social psychological factors explain young people's entrepreneurial intentions in Finnish society? Especially attitudes toward entrepreneurship and social welfare as well as cultural values were studied: What is the connection between entrepreneurial intention and social attitudes? Is there dependence between entrepreneurial intention and cultural values? Based on the theory of planned behavior, the following was asked: Can an entrepreneurial intention be explained on a subjective norm and a perceived control?

We tested the following hypotheses:

H1: *Entrepreneurial intention depends on entrepreneurship attitude, subjective norms, and perceived control.*

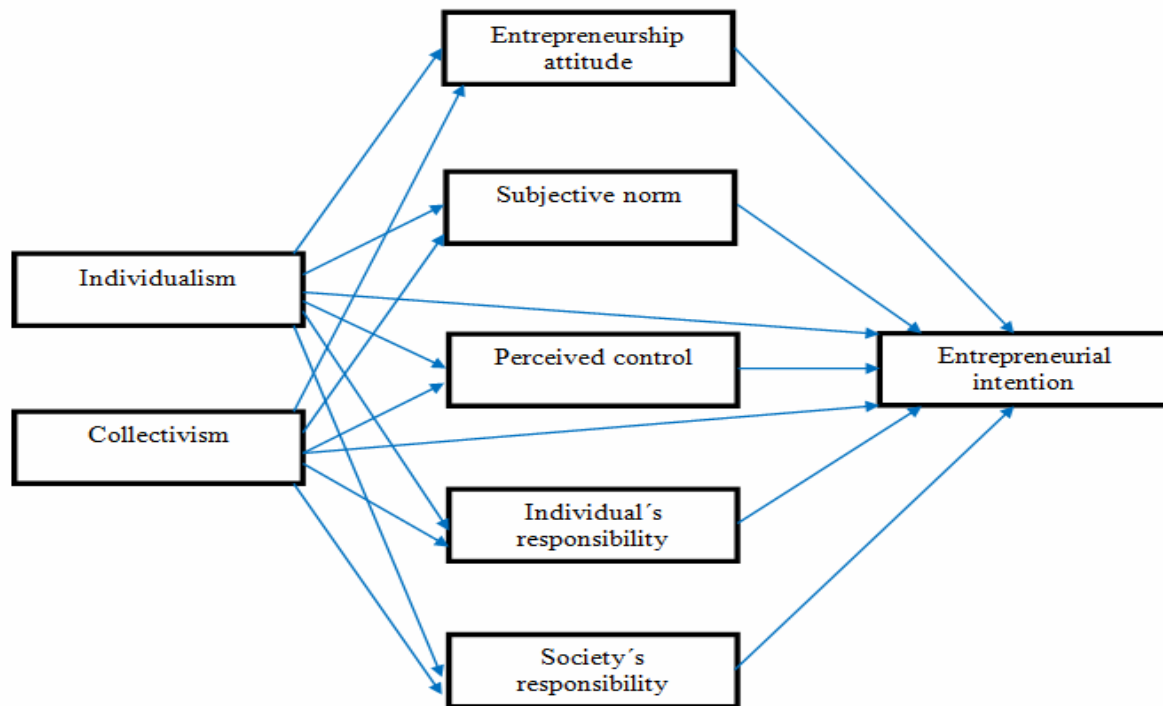
H2: *Entrepreneurial intention depends on cultural values, in particular individualistic and collectivistic values.*

H3: *Entrepreneurial intention depends on attitudes toward social welfare.*

H4: *The factors of entrepreneurial intention depend on cultural values, in particular individualistic and collectivistic values.*

We examined two kinds of social welfare attitudes: Attitudes relating to the emphasis on society's responsibility for social problems, and the other hand, attitudes relating to the emphasis on individual responsibility. The research design of the study is in accordance with Figure 2. In hypothesis 4, "the factors of entrepreneurial intention" refer to variables with a significant association with intention.

Figure 2: The research design in this study



5 SAMPLE, METHODS, AND VARIABLES

We collected data by using an electronic questionnaire in the Uusimaa region located in the southern part of Finland in January to February 2013. The respondents (N=725) were second-grade students in high schools and vocational schools. Most of the students were 17-18 years old. The questionnaire contained a total of 89 questions, the majority of which were Likert-type scale items (1= Strongly disagree,..., 5= Strongly agree). The questions were related to entrepreneurial intention, conceptions concerning entrepreneurship, entrepreneurship attitudes, social welfare attitudes, cultural values, subjective norm, perceived behavioral control, outcome expectation, etc.

The results were statistically analyzed. The sum variables were formed by using factor analysis (Generalized Least Squares, Varimax with Kaiser Normalization). The reliabilities of the sum variables were calculated using Cronbach's alpha, and the normality of the distributions was examined by using the Kolmogorov-Smirnov test. In calculating the correlations, we used Spearman's rank correlation coefficient and the mean scores were examined by using a t-test. The effect relationships were analyzed with regression analysis.

The reliabilities of the constructed variables were quite good (see Table 1), but all distributions were not quite normal.

Table 1: Variables

	N	Items	Cronbach's alpha	Mean	SD
Entrepreneurial intention	723	4	.899	2.73	1.00
Entrepreneurship attitude	722	4	.705	3.61	0.63
Subjective norm	723	5	.820	2.91	0.82
Perceived control	723	7	.933	3.30	0.94
Individualism	724	8	.719	3.45	0.59
Collectivism	724	8	.796	4.04	0.59
Individual's responsibility	720	8	.835	2.63	0.73
Society's responsibility	721	8	.705	3.55	0.55

The representativeness of the survey turned out to be quite good: 68.4% of the respondents come from the Helsinki Metropolitan Area (68.4% in the population), and the rest from other areas of the Uusimaa region. The share of Swedish-speaking respondents was 9.1% (8.6% in the population). In this data, the share of vocational school students is 40.1%, which is less than the national proportion (45.2%) but larger than in the big cities in the Helsinki Metropolitan Area. (e.g. Helsingin kaupungin tilastokeskus 2009; Statistics Finland.)

6 RESULTS

6.1 Entrepreneurial intention

Sum variable entrepreneurial intention is formed of four questions that were connected not only to the actual entrepreneurial willingness but also to how likely a career choice entrepreneurship is considered by a young person. These issues and the distribution of their responses are shown in Table 2.

Table 2: Entrepreneurial intention

Questions	N	Agree % (4 or 5)	Disagree % (1 or 2)	Mean	SD
68. If I could freely choose, I'd rather be an entrepreneur than an employee	723	38.7	31.7	3.08	1.20
72. My aim is to become an entrepreneur in the future	722	23.3	40.0	2.70	1.15
76. I am going to make a living as an entrepreneur	721	15.7	44.0	2.52	1.10
80. For me, entrepreneurship is a probable career choice	723	19.9	41.9	2.62	1.11

The results show that the proportion of potential entrepreneurs depends essentially on the question. The question that compared entrepreneurship and employment as career choices received a larger proportion of those who agreed than those who disagreed, which contradicts the Flash Eurobarometer 283 (2009) survey. A comparison with previous results (Rantanen and Toikko, 2012) shows that young people's entrepreneurial appetite has significantly increased.

6.2 The independent variables

According to Ajzen (1991, 2001), entrepreneurial intention depends on the attitude, the subjective norm, and the perceived behavioral control. Thus, first we analyzed these variables. Bandura distinguished between two forms of perceived control. However, in our data the correlation between perceived behavioral control and outcome expectation is very strong ($R=0.881$). Therefore, we look at perceived control, which contains issues related to coping with the entrepreneur's tasks as well as issues related to success as an entrepreneur.

According to the results, Finnish young people have a quite positive attitude toward entrepreneurship. For example, 37.7% of respondents agreed with the statement "entrepreneurs are ideal citizens," and 12.2% disagreed. In contrast, the subjective norm is relatively low. Only 26.8% of respondents agreed with the statement "my close environment encourages me toward entrepreneurship," and 36.8% disagreed. Young people's trust in their own ability to work and succeed as an entrepreneur was a little stronger than the subjective norm. (See Table 1.)

Next, we analyzed the cultural values, in particular individualism and collectivism. Triandis et al.'s (1998) original model distinguishes between two different forms of individualism as well as two forms of collectivism. However, in our data, horizontal and vertical collectivism correlate strongly with each other ($R=-0.492$; $p=0.000$). Similarly, there is a high correlation between horizontal and vertical individualism ($R=0.320$; $p=0.000$). Thus, we look at only individualism and collectivism, not different forms of them. The correlation between individualism and collectivism is not significant ($R=0.013$; $p=0.733$). Therefore, they are two different dimensions of cultural values. This is a contradictory result with the Hofstede (1980) model, which assumes that they are two extremes of the same dimension.

We argue that the cultural values among Finnish young people are quite collective. For example, 91.7% of respondents agreed with the statement "the well-being of my friend is important to me." Similarly 75.6% of respondents thought that "family members should stick together, no matter what sacrifices are required." The result is surprising, because according to Hofstede (the Hofstede Centre, 2013), Finland is clearly an individualistic country.

Third, we analyzed social welfare attitudes. Consistently with Muuri's (2008) results, Finns' trust in society and social services is very strong. For example, 61% of respondents agreed with the statement "it is the government's responsibility to ensure all people in our country have a good quality of life," and only 10% disagreed. Overall, the respondents emphasized society's responsibility more than individual responsibility.

6.3 Regression model of entrepreneurial intention

Next, we performed a linear regression analysis, where all seven of these variables are independent and entrepreneurial intention is the dependent variable (see Table 3). The share explanation of this regression analysis is quite good (63.6%).

Table 3: Regression analysis. Dependent variable: Entrepreneurial intention (N=716)

	B	SD	Beta (standardized)	t	sign	VIF
(constant)	.139	0.254	-	0.549	.583	-
Entrepreneurial attitude	-.081	0.042	-.051	-1.94	.053	1.36
Subjective norm	.666	0.038	.545	17.48	.000	1.89
Perceived control	.349	0.034	.329	10.43	.000	1.93
Individualism	.063	0.043	.037	1.47	.142	1.22
Collectivism	.005	0.042	.003	0.114	.909	1.19
Individual responsibility	.055	0.034	.040	1.63	.103	1.18
Society's responsibility	-.167	0.045	-.092	-3.68	.000	1.22

The analysis shows that the subjective norms and perceived control explain entrepreneurial intention very well. In the case of entrepreneurial attitude, the t-value is not significant. Thus, an attitude alone does not predict the desire to become an entrepreneur. From the perspective of attitude theory, this result is not unexpected. Previous studies have shown that general attitudes cannot predict the behavior of the individual (Ajzen and Fishbein, 2000).

In contrast, there is a significant negative dependence between society's responsibility and entrepreneurial intention. The result itself is not a surprise; however, it could have been assumed that collectivism had been in negative dependence with entrepreneurial intention. Similarly, it could have been assumed that individual's responsibility and individualism had been in significant positive dependence with entrepreneurial intention. In this phase, it is not possible to assume the reasons for these variations; it requires further analysis.

6.4 What is the significance of cultural values?

Based on our analysis, three of the variables were significantly connected with the entrepreneurial intention. Thus, hypothesis 4 is divided into three sub-hypotheses:

H4a: The subjective norm depends on individualistic and collectivistic values.

H4b: Perceived control depends on individualistic and collectivistic values.

H4c: Attitudes relating to the emphasis on society's responsibility for social problems depends on individualistic and collectivistic values.

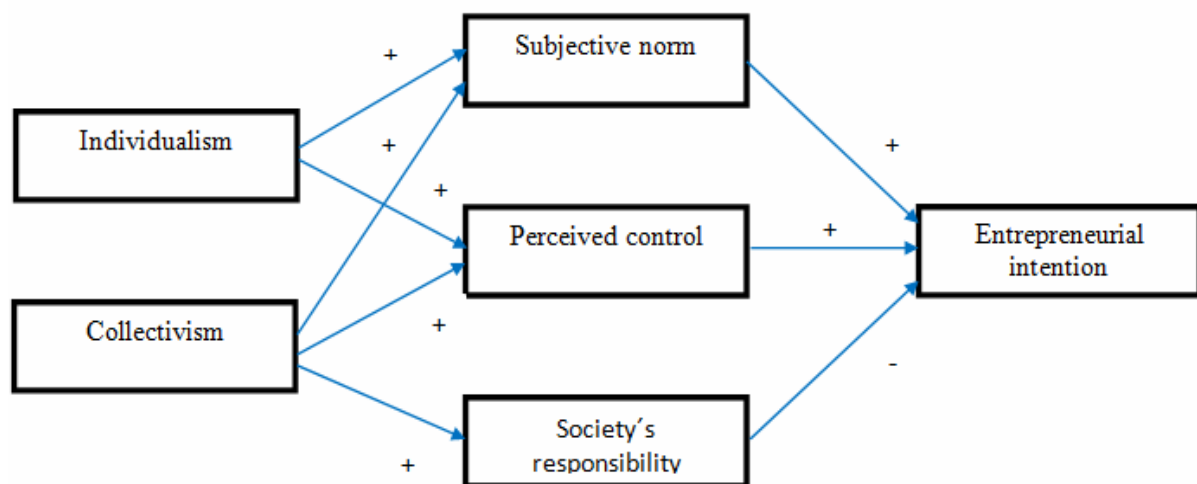
We examined these hypotheses by using regression analysis. We first looked at the relationship between cultural values and subjective norm. Regression analysis shows that dependence between individualism and subjective norm (stand.beta=0.258, t=7.28; p=0.000) as well as dependence between collectivism and subjective norm (stand.beta=0.177, t=4.99; p=0.000) is significant. Thus, hypothesis 4a is valid. However, the model explains only about 10% of the variation of the subjective norm variable (F(719, 2)=38.6; p=0.000).

The regression model, in which cultural values are independent variables, explains 14.8% of the perceived control variation (F(719, 2)=62.5; p=0.000). According to the model, perceived control depends on individualism (stand.beta=0.320; t=9.31; p=0.000) and collectivism (stand.beta=0.217; t=6.30; p=0.000). Thus, hypothesis 4b is valid. In contrast, hypothesis 4c is only partially valid. According to the regression model (F(717, 2)=30.8; p=0.000; R²=0.079), dependence between society's responsibility and collectivism is

significant (stand.beta=0.279; t=7.78; p=0.000), but society's responsibility does not depend significantly on individualistic values (stad.beta=0.041; t=1.14; p=0.257).

The results are accordance with previous studies. The data is a positive connection between individualism and entrepreneurial intention. However, the connection is not direct, and cultural values explain only minor variations in other variables. More surprising is that there is a positive dependence between collectivism and subjective norm as well as collectivism and perceived control. (See Figure 3.)

Figure 3: Results of the study



7 CONCLUSION

In this study, young people's social attitudes and entrepreneurial intention were examined. According to the study, four main results should be emphasized. First, Finnish young people's entrepreneurial willingness is higher than expected. Previous studies argue that Finnish entrepreneurial willingness is low. According to the *Flash Eurobarometer 283* (2009) research and our early attitude survey (Rantanen and Toikko, 2012), most Finns would rather be employees than entrepreneurs. However, this study shows that most young people would prefer being an entrepreneur than an employee. Thus, young people's entrepreneurial willingness has been increasing in Finland. The reason for this change requires further analysis. One part of the explanation may be the *European Entrepreneurial Region 2012* year with diverse events to promote entrepreneurship in the Helsinki-Uusimaa region in 2012 (Rantanen et al. 2013). Of course, many of the social and political factors play an important role from the perspective of entrepreneurial willingness.

Second, the results are consistent with the theory of planned behavior. Perceived control and the subjective norm explain entrepreneurial intention very well. In contrast, entrepreneurial attitude does not significantly explain entrepreneurial intention since this study focused on general attitudes, and according to Ajzen (1991), general attitudes do not explain external behavior in a specific situation.

Third, many researchers (e.g. Lindsay, 2005) have assumed that individualism explains entrepreneurial orientation. However, in this study, there is no direct correlation between cultural values and entrepreneurial intention. Similarly, an indirect effect of cultural values is

only weak. This can be explained by the theories of welfare states, which say that social values are a compromise between collectivism and individualism (e.g., Patomäki 2007). This might mean that there is no clear border between collectivism and individualism; but this assumption needs further analysis.

Fourth, there is a negative dependence between attitudes relating to the emphasis on society's responsibility and entrepreneurial intention. The Nordic Welfare States are high-trust countries, where collective actions are seen as favorable (Nannestad 2008). From that perspective, it can be assumed that social responsibility is seen as a value, which includes counter components in individualism. The negative dependence can be understood, because individualism is seen as a base for entrepreneurial intentions. Overall, however, the negative dependence between society's responsibility and entrepreneurial intention requires further analysis.

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