The impact of Entrepreneurial self-efficacy in improvisational behavior: an analytical study of the opinions of investors in private universities and colleges in central and southern Iraq

Ihssan Dahash Challab 1, Haider Hussain Hafez 2

1,2 Administration and Economics, University of Al-Qadisiyah , Iraq

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Abstract: The current study aims to measure the effect of entrepreneurial self-efficacy on improvisational behavior in private universities in central and southern Iraq, and to identify the reality of the situation of the universities in the study community to help them solve the problems they face and develop appropriate solutions to overcome these problems. To reach the goal(s) of the study, the questionnaire form was used as a tool for the study and was prepared according to the five-point Likert scale, as it consisted of two axes. The first axis included entrepreneurial self-efficacy as a main variable consisting of: Five dimensions are (Entrepreneurial creativity, planning and organizing resources, ambiguity management, financial knowledge) included (4) items based on the scale (Moberg, 2013). The second axis focuses on improvisational behavior as a main variable consisting of three dimensions: (creativity, proactiveness, and risk-taking) by relying on the scale (Jong et al., 2013), which includes (3) items for each dimension.

(420) questionnaires were distributed to investors, owners, and leaders working in universities, and (393) questionnaires were returned, meaning that the response rate was 94%. After scrutiny, (9) questionnaires were excluded because they did not meet the conditions of statistical analysis, so that the sample was (384). Therefore, the sample was (384). The number of questionnaires suitable for analysis was (369) questionnaires after deleting (15) answers as they were considered anomalous data. The descriptive analytical method was relied upon in this study.

For the purpose of analyzing the data collected, some statistical methods were used, such as the arithmetic mean, standard deviation, coefficient of variation, as well as the structural modeling equation (SEM), the simple correlation coefficient, and impact analysis using the Smart PLS statistical analysis program. Several results were reached, the most important of which is the existence of a correlation and influence between the variables of the study. Although this relationship varies at the level of sub-dimensions, the most prominent recommendations of the study are to work to achieve a balance between the need to make quick decisions while adhering to procedures and responsibilities.

Keywords: entrepreneurial self-efficacy, improvisational behavior , private universities Introduction

In a world defined by many opportunities and constant changes, making a decision about continuing on a certain path or achieving a specific goal can make the manager face one of two situations: success or failure. For entrepreneurs, this matter is more important, as it requires them to be able to They work efficiently and with high confidence, with limited resources, and under intense pressure. They must have a broad vision and understanding of the changes that occur. They often face unique problems and opportunities. They do not have reasoning methods or pre-prepared plans to guide them, which prompts them to make their decisions improvised to deal with the changes. On the other hand, entrepreneurs need an appropriate level of self-confidence to be always ready to make quick and improvised decisions depending on the type of situation due to environmental changes, which is known as improvised behavior, especially after the major developments that the business environment has witnessed at the present time, which in turn leads to obtaining a competitive advantage for the business organization over other organizations working in the same field.

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2. Study methodology

2.1 Study problem

The problem of the current study requires a cognitive and practical diagnosis based on a set of conceptual foundations for the study variables, such as the nature of the relationship that links them, and also determines the nature of the existing intellectual debate around them. Its variables, directly or indirectly, its level of depth of field, and its realistic representation in the organizations of the study community. The current study relies on four variables: (entrepreneurial self-efficacy and improvisational behavior), through which the general problem of the study was identified, which stems from its study in the Arab environment in general and the Iraqi environment in particular. On this basis, the intellectual questions are determined in light of what emerged from the presence of the researchers and the results they reached related to the variables of the study:

- What are the intellectual foundations of the study respondents (entrepreneurial self-efficacy and improvisational behavior) in general?
- What is the nature of the relationship between the main and sub-variables of the study? What is the intellectual controversy surrounding it?
- To what extent does entrepreneurial self-efficacy have a positive impact on entrepreneurial improvisational behavior?

2.2 The importance of the study

The importance of the current study is represented in the following aspects:

- Explaining the relationship between the entrepreneurial self-efficacy variable in promoting improvisational behavior
 in the researched organizations to serve as the steps, techniques, and practices they adopt to better shape the features
 of their future.
- Explaining the strengths and weaknesses of the improvisational behavior of the leaders of the researched organizations to make them able to meet the requirements of competition in an environment characterized by dynamism and change.
- Through the expected results, the researcher hopes to provide solutions that help entrepreneurs enjoy a high level of self-confidence, distance them from ambiguity, and pay attention to their competence to enhance improvisational behavior to face challenges.
- Draw the attention of the directors of our local organizations to the importance of the issue of entrepreneurial self-efficacy and the necessity of allocating sufficient funds for research and development operations, as they contribute significantly to enhancing the improvisational behavior of entrepreneurs.

2.3 Aim of the study

This type of goal is determined in light of the homogeneity of the study variables and the extent of their impact on behavior through:

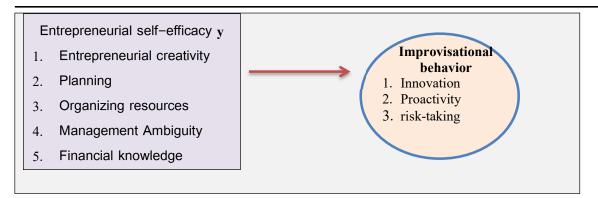
- Explaining the level and nature of entrepreneurial self-efficacy in the researched organizations.
- Diagnosing the level and nature of improvisational entrepreneurial behavior among the leaders of the researched organizations.
- Determine the type and nature of the correlational and influential relationship between entrepreneurial self-efficacy and improvisational behavior among the leaders of the investigated organizations.

2.4 Hypothetical outline of the study

Formulating the problem of the study and stating the importance of the study and its objectives paves the way for building the relationship between both entrepreneurial self-efficacy and improvisational behavior, and this in turn requires building a hypothetical diagram that expresses the relationship between the variables included in the study, and these variables are as follows:

A. Entrepreneurial self-efficacy (a second independent variable), which includes five dimensions: (entrepreneurial creativity) which includes (5) items, while the second and third dimensions are (planning and organizing resources) which includes (3) paragraphs for each dimension, while the fourth dimension includes (management Ambiguity) which includes (5) items, while the fifth dimension (financial knowledge) includes (4) items, by relying on the (Moberg, 2013) scale.

B. Improvisational behavior (the dependent variable), which includes three dimensions (Innovation, Proactivity, risk-taking), based on the scale (Jong et al., 2013), which includes (3) items for each dimension. Figure (1) shows the hypothetical outline of the study:



Source: Prepared by the researcher.

Main hypothesis: There is a significant relationship between entrepreneurial self-efficacy and improvisational behavior. The following sub-hypotheses branch out from it:

- 1st hypothesis: There is a significant influence relationship between entrepreneurial creativity and improvisational behavior.
- 2nd hypothesis: There is a significant relationship between planning and improvisational behavior.
- 3rd hypothesis: There is a significant influence relationship between resource organization and improvisational behavior.
- 4th hypothesis: There is a significant influence relationship between ambiguity management and improvisational behavior.
- 5th hypothesis: There is a significant relationship between financial knowledge and improvisational behavior.
- 3. The theoretical aspect of the study
- 3.1- Entrepreneurial self-efficacy
- 3.1.1 Entrepreneurial self-efficacy: historical development and concept

Understanding how the concept of entrepreneurial self-efficacy developed is important (Jennings, 2014: 29), because it explains not only the behaviors of those who want to become entrepreneurs, but also those who are already entrepreneurs (Bakar & Ibrahim, 2017: 122).

Self-efficacy arose mainly in the field of social sciences, especially the study by (Rotter, 1966), which saw that the desired event or result is a reward that is viewed differently and individuals interact with it. It is possible for individuals to obtain the reward based on their behavior (Rotter, 1966: 1). This idea was also developed by (Bandura, 1969) to describe human behavior. He was the first to contribute to laying the foundation stone for self-efficacy, as he saw that it refers to an individual's belief in his abilities to accomplish a specific job or a specific set of jobs (Bandura, 1977:193). Then (Bandura, 1982: 122) came back again and looked at it as an individual's judgment about his ability to perform a specific task within a specific field. (Bandura, 1986: 141) later confirmed that concept in his study to declare that self-efficacy is the individual's belief in the success of implementing the desired behavior and achieving goals. I agree with him (Pintrich et al., 1991: 13) that it is a self-evaluation of an individual's ability to master a specific task. (Bandura, 1997:3) also returned to support this idea through the definition of self-efficacy that he presented in his previous study, which he defined as an individual's belief in his ability to organize and implement the courses of action required to achieve a specific achievement. After that, (Bandura, 2000: 75) confirmed that self-efficacy is the most influential factor that affects behavior directly and indirectly by influencing processes and other factors such as setting goals, anticipating results, and environmental obstacles.

On the other hand, self-efficacy is related to the individual's ideas about whether he is capable of success or not. It is a series of self-beliefs about the capabilities that the individual possesses to perform a particular task (Segal et al., 2002: 2). Therefore, it can be said that entrepreneurial self-efficacy arose primarily from the theory of self-efficacy that was introduced by (Bandura, 1977), which indicates that individuals' perceptions of their own abilities affect how they act, their motivations, their style of thinking, and the way they respond when facing difficult situations (Hallak et al. al., 2011: 584). The concept of entrepreneurial self-efficacy focused mainly on the (social-cognitive) approach, which states that human performance is the result of the dynamic interaction between the individual and the environment that surrounds him by clarifying the cognitive, motivational, and emotional processes involved in the individual's decision by engaging in entrepreneurial activities (Barbosa, 2007: 88); (Drnovsek et al., 2010: 330). (Chen et al., 1998) is the first to frame a concept of entrepreneurial self-efficacy, as he viewed it as a cognitive estimate of the individual's abilities to exercise control over events (Chen et al., 1998: 296). (Baum et al., 2001: 5) defined it as the self-confidence of the entrepreneur.

While (Zhao et al., 2005: 1266) believed that it is a motivational construct that affects an individual's choice of activities, levels of goal, persistence, and performance in a range of contexts.

3.1.2 Dimensions of entrepreneurial self-efficacy

1- Entrepreneurial creativity

Creativity is essential and key to entrepreneurship (Barakat et al., 2014: 2), as it is a source of competitive advantage and an important resource for organizations, especially small and medium-sized organizations, as creativity increases the efficiency of organizations and success in searching for and investing in opportunities (Noor et al., 2018: 55). Given organizations' need for creativity, entrepreneurs seek to generate valuable and innovative ideas to reorganize or provide a new way to provide appropriate products or services (Chang & Chen, 2020:9). Creativity also helps entrepreneurs identify opportunities and generate new and innovative ideas (Kumar & Shukla, 2019: 3). Creativity enables entrepreneurs to better understand the relationship between things, identify opportunities, rationally allocate resources, and create value. It also enables high-level individuals to maintain a positive attitude and high self-confidence in practicing entrepreneurial activities (Shi et al., 2020: 3). Therefore, innovation requires individuals to resort to a different method to deal with challenges based on the documented information they have (Styron, 2015: 57).

2- Planning

Business planning is generally viewed as the efforts made by organizational leaders to collect information related to the available opportunity and determine how to use that information (Cox, 2014:80). In addition to collecting information, the planning process requires the entrepreneur to create a clear vision and develop goals and strategies that can best be achieved (Watson & McGowan, 2019: 5). On the other hand, entrepreneurs always strive to acquire successful planning skills, even if they are not innately in them, which helps increase production, raise the level of creativity, and increase the ability to correctly calculate the time it takes to work (Cecilia et al., 2020:136). (McGee & Peterson, 2017: 3) believed that planning is the process through which opportunities are transformed into a workable plan of action.

3- Organizing resources

(Radhi & Neama, 2022: 1259) saw that entrepreneurial work depends primarily on the ability to discover opportunities, collect and organize resources, and adopt the correct strategies to invest in opportunities, which in turn depends on the entrepreneur's mentality. Therefore, organizing resources is a process beyond being a cognitive process, as it is similar to alertness, given that mental alertness is directly related to recognizing opportunities and mobilizing resources (Habacivch, 2021: 49). What is meant by vigilance is the ability to identify opportunities and invest in them in light of the competitive environment (Radhi & Neama, 2022: 1259). Therefore, the process of organizing resources works in conjunction with identifying the opportunity to achieve the desired results (Habacivch, 2021: 49). (Cascais, 2021: 6) saw organizing resources as a means that helps organizations successfully achieve their goals, which refers to gathering the resources necessary to launch a new business project. (Dutta & Banerjee, 2018: 72) is defined as the process of collecting the necessary resources to invest previously established plans.

4- Ambiguity management

The most important decision that an individual must make is the decision to make a decision, just as not making a decision is a decision in itself. Therefore, when an ambiguous situation arises, individuals will have options available, and at the same time they have no information about whether the options are the best or worst over time. Entrepreneurs face similar challenges while making a certain decision in a situation of ambiguity (Yagnik & Chandra, 2019: 19). Situations in which risks are unknown are considered ambiguous (Rigotti et al., 2003: 4). (Ismail et al., 2015: 112) pointed out that managing ambiguity is an important characteristic for entrepreneurs because facing challenges and the potential for success is not easy to predict. Therefore, the success of dealing with unexpected challenges is based on the entrepreneurial individual's beliefs in his ability to bear those challenges or risks (Prihatsanti, 2018: 133). While I believe (Fitri et al., 2023: 145) that risk tolerance is an individual's desire to perform a certain behavior such that there is a desired goal, but it is uncertain and is accompanied by potential losses. Ambiguity management is viewed as the way individuals perceive, evaluate, and respond to ambiguous stimuli (Storme et al., 2017: 2).

5- Financial knowledge

Finance is one of the necessary and important resources for undertaking and developing entrepreneurial projects, and financial decisions are major decisions taken by entrepreneurs, as they greatly affect operations, reduce the risk of failure, raise the level of performance and future growth potential (Seghers et al., 2012: 4). Financial data, represented by the type and sources of business financing, tax implications, etc., helps the entrepreneur make a successful decision (Pandey & Gupta, 2018:1). Entrepreneurial activity can be enhanced by improving financial culture (Riepe et al., 2020:4). Financial knowledge is also one of the factors that helps owners of small and medium organizations determine the organization's optimal financial level and develop strategies related to how to obtain funds (Junoh et al., 2019: 210). Financial knowledge

is represented by the ability to master the main financial concepts and apply them effectively to allocate financial resources and discover opportunities in the market, as entrepreneurs with a high level of financial knowledge have the best understanding of financial instruments such as stocks and others, which increases their awareness of investment opportunities (Li & Qian, 2020: 584).

3.2 Improvisational behavior

3.2.1 The concept of improvisational behavior

This concept first appeared in the context of the musical arts as a sign of what is free, irrational, or inexplicable in the musical experience (Labaree, 2013: 1). Then the concept of improvisation spread to other fields, as it is referred to in the field of musical arts as "real-time composition," and in the field of education it is seen as "thinking through action," while in the field of sports it is referred to as "reading and interacting in parallel." (Moorman & Mirer, 1998: 700, 702). (Weick, 1993) is the first to present a concept of organizational improvisational behavior, which he viewed as an immediate process of inventing new methods and strategies to replace old strategies (Xu et al., 2021: 2). Improvisation in general is the ability to spontaneously combine knowledge, processes and structure in the moment with the aim of solving problems by relying on intuition (Bakar et al., 2015:482). I believe (Balachanda, 2018: 3) that entrepreneurial improvisational behavior is a means used by entrepreneurs to discover opportunities and invest in them. While (Charoensukmongkol, 2019: 209) viewed entrepreneurial improvisational behavior as the ability to implement new decisions automatically to explore opportunities or deal with unexpected threats. (Xiong, 2020: 2) defined entrepreneurial improvisational behavior as a behavioral model for entrepreneurial teams characterized by the ability to form and implement a specific procedure to quickly build solutions from limited resources and manage some situational situations.

3.2.2 Dimensions of improvisational behavior

1. Innovation

Innovation is essential and essential in entrepreneurship (Jong et al., 2013: 3). An entrepreneur can create a strong barrier to competitors through the process of continuous development of his method of investing in opportunities better than others (Shane, 2003: 204). It is necessary to distinguish between Creativity, which focuses on generating new ideas, and Innovation, which focuses on implementing those ideas in a successful manner, and therefore innovation is often seen as the first step to Innovation (Anderson et al., 2014: 5). This is consistent with the point of view of (Acar et al., 2019: 97) that Innovation is the correct implementation of new ideas to achieve great benefit. I also believe (Fadaee & Abd Alzahrh, 2014: 3) that the entrepreneur usually starts with an idea or imagines different ways, then this idea becomes a practical and appropriate concept called (creativity), after that the entrepreneur contributes to transforming that idea into goods or services which are called (innovation). Therefore, Innovation is the real source of competitive advantage (Autio et al., 2014: 1097).

2. Proactivity

The term proactive personality originally came from the theory of proactive personality, which was introduced by (Bateman & Crant, 1993). They viewed it as saying that proactive individuals are usually more inclined to search for opportunities, take appropriate measures, and persevere to reach goals (Neneh, 2019: 6). Proactivity is linked to actively searching for new opportunities, identifying them, evaluating them, and formulating strategies to invest in them, which makes it the main factor on which the organization's long-term success depends (Gunawan et al., 2015: 7). It anticipates future opportunities and problems rather than reacting to them after they occur, and it also strategically eliminates operations that are in the declining stages of the business life cycle (Okangi, 2019: 4). On the other hand, less active individuals are usually reactive to the environment and try to adapt to it, while entrepreneurial individuals are usually proactive, in that they influence the environment by offering new things (Osiri et al., 2019: 44).

3. Risk-taking

Risk reflects the desire to invest resources in opportunities that are difficult to predict (Gunawan et al., 2015: 7). Risk-taking is an inherent characteristic of entrepreneurs because they seek to achieve growth and high performance (Meekaewkunchorn, 2021, 298). (Ndofirepi, 2020: 7) defined risk as the degree to which the entrepreneur is willing to attempt to invest in opportunities that are likely to result in a loss. As I believe (Games & Rendi, 2019: 4) while (Jong et al., 2013: 3) described risk as the process of taking bold action by venturing into the unknown, borrowing aggressively, or allocating significant resources in unknown environments. (Rahaman et al., 2021: 690) explained risk as the possibility of failure, loss, or other negative consequences that the entrepreneur faces while carrying out the work.

4. The practical aspect of the study

Describing and diagnosing the dimensions of entrepreneurial self-efficacy

From reviewing the data in Table (1), it is clear that the level of general agreement for the entrepreneurial self-efficacy variable reached (67.74%), which is a high percentage, with an arithmetic mean of (3.387) and a standard deviation of (0.682), which indicates consistency of the answers. As for the dimensions, the results were as follows:

1) Description of the Entrepreneurial creativity paragraphs

From observing the results in the table, it is clear that the weighted arithmetic mean reached (3.537), with a high relative importance of (70.73%), and the paragraphs were consistent with a standard deviation of (0.788). The paragraph with the most interest and agreement is paragraph (2), which indicates (the college administration relies on the brainstorming method to present new ideas to solve problems or exploit opportunities), as the level of agreement on it was (72.74%), and the paragraph with the least agreement was paragraph (3). (The college administration often thinks outside the ordinary) of the importance of (64.50%).

2) Description of planning paragraphs

The results of the descriptive analysis in the table indicate that the weighted arithmetic mean was (3.632), with a high relative importance of (72.65%), and the paragraphs were consistent with a standard deviation of (1.025). Also, the paragraph with the most interest and agreement is paragraph (7), which indicates (the college administration is able to accurately determine its required goals), as the level of agreement on it was (75.99%). Also, the paragraph with the least agreement was paragraph (6) (the college administration is able to manage time Well) with an importance of (69.97%).

3) Description of resource organization paragraphs

From observing the results in the table, it is clear that the weighted arithmetic mean reached (3.324), with a high relative importance of (66.49%), and the paragraphs were consistent with a standard deviation of (0.933). Also, the paragraph with the most interest and agreement is paragraph (9), which indicates (the college administration is able to form the appropriate team to solve the problems it faces while doing the work), as the level of agreement on it was (68.67%), and the paragraph with the least agreement was paragraph (10) (The college administration works to form partnerships and cooperation with other corresponding departments in order to achieve goals (with a significance of (62.98%).

4) Description of the ambiguity management paragraphs

From observing the results in the table, it is clear that the weighted arithmetic mean reached (3.376), with a high relative importance of (67.52%), and the paragraphs were consistent with a standard deviation of (0.749). Also, the paragraph with the most interest and agreement is paragraph (13), which refers to (the college administration is able to deal with the unexpected changes facing us), as the level of agreement on it was (71.82%). Also, the paragraph with the least agreement was paragraph (16) (the college administration is able To work productively in the presence of constant pressure and conflict) with an importance of (64.39%).

5) Description of financial knowledge paragraphs

The results of the descriptive analysis in the table indicate that the weighted arithmetic mean was (3.066), with a high relative importance of (61.33%), and the paragraphs were consistent with a standard deviation of (0.857). Also, the paragraph with the most interest and agreement is paragraph (18), which indicates (the college administration is able to work even in cases where the financial statements are unsatisfactory), as the level of agreement on it was (62.66%), and the paragraph with the least agreement was paragraph (19). (The college administration does not mind bearing the costs to monitor the progress of the departments' work) with a significance of (58.75%).

Table (1), results of the descriptive analysis of the entrepreneurial self-efficacy data

Paragraph	Weighted mean	standard deviation	Relative importance
Management can combine resources in new and successful ways.	3.612	0.869	72.25%
The college administration relies on brainstorming to present new ideas to solve problems or exploit opportunities.	3.637	0.905	72.74%
College administration often thinks outside the norm.	3.225	1.014	64.50%
College administration can explore and invest in opportunities through new methods.	3.615	1.170	72.30%
The college administration was able to use innovative methods with limited resources to accomplish tasks.	3.593	1.139	71.87%
Entrepreneurial creativity	3.537	0.788	70.73%
The college administration is able to manage time well.	3.499	1.205	69.97%
The college administration can precisely define its desired goals.	3.799	1.039	75.99%
The college administration has an effective plan of action to achieve its goals.	3.599	1.319	71.98%

Planning	3.632	1.025	72.65%
The college administration is able to form the appropriate	3.434	1.087	68.67%
team to solve the problems it faces while doing the work.			
The college administration works to form partnerships and	3.149	1.062	62.98%
cooperation with other corresponding departments in			
order to achieve the goals.			
The college administration has a communications network	3.390	1.066	67.80%
to enable individuals to communicate with each other and			
exchange information with them.	2 22 4	0.022	66.4007
Organizing resources	3.324	0.933	66.49%
The college administration is able to improvise in situations	3.450	1.103	69.00%
that require departure from pre-established procedures.	2.501	1.005	51 020/
The college administration can deal with the unexpected	3.591	1.097	71.82%
changes that face us.	2 200	1.000	(7,000/
The college administration makes every effort to deal with difficult cases.	3.390	1.098	67.80%
l .	3.230	0.963	64.61%
The administration successfully deals with cases of uncertainty in operations or in college decisions in general.	3.230	0.963	04.01%
The college administration is able to work productively	3.220	1.197	64.39%
despite constant pressure and conflict.	3.220	1.197	04.39%
Ambiguity management	3.376	0.749	67.52%
The college administration can read and interpret the	3.087	1.206	61.73%
financial statements without difficulty.	3.067	1.200	01./570
The college administration is able to work even in cases	3.133	1.332	62.66%
where the financial statements are not satisfactory.	3.133	1.332	02.0070
The college administration does not mind bearing the costs	2.938	1.396	58.75%
to monitor the progress of the departments' work.	2.930	1.570	30.7370
The college administration is able to estimate the college	3.108	1.302	62.17%
budget before starting work.			
Financial knowledge	3.066	0.857	61.33%
Entrepreneurial self-efficacy	3.387	0.682	67.74%
*			1

Second: Describing and diagnosing the dimensions of improvisational behavior

From reviewing the data in table (1), it is clear that the general agreement level for the improvisational behavior variable reached (69.73%), which is a high percentage, with an arithmetic mean of (3.487) and a standard deviation of (0.805), which indicates consistency of the answers. As for the dimensions, the results were as follows:

1) Description of innovation

From following the results in the table, it is clear that the weighted arithmetic mean reached (3.245), with a high relative importance of (64.90%), and the paragraphs were consistent with a standard deviation of (1.016). Also, the paragraph of most interest and agreement is paragraph (2), which refers to (researching The college administration asked about other technologies or ideas to provide new services, where the level of agreement on it was (70.30%), and the item with the lowest agreement was paragraph (3) (The college administration promotes and defends the ideas of others) with an importance of (54.15%).

2) Description of proactivity

The results of the descriptive analysis in the table indicate that the weighted arithmetic mean reached (3.509), with a high relative importance of (70.19%), and the paragraphs were consistent with a standard deviation of (0.826). Also, the paragraph of most interest and agreement is paragraph (5), which refers to (reputation The college is good at success during new situations and issues, as the level of agreement on it was (74.58%), and the item with the lowest agreement was paragraph (6) (The college administration makes every effort to obtain new job opportunities) with an importance of (61.68%).

3) Description of risk-taking

From following the results in the table, it becomes clear that the weighted arithmetic mean reached (3.706), with a high relative importance of (74.11%), and the paragraphs were consistent with a standard deviation of (0.842). Also, the paragraph of most interest and agreement is paragraph (8), which refers to (when The great benefits are at stake and are

necessary, as the college administration will work to achieve them even if things go seriously wrong) as the level of agreement on it was (74.58%), and the paragraph with the least agreement was paragraph (9) (The college dean acts before even requesting approval from higher authorities. If she knew that it would bother her) with importance (73.66%).

Table (2) Results of descriptive analysis of improvisational behavior data

Paragraph	Weighted mean	standard deviation	Relative importance
The college administration can provide new ideas.	3.512	1.175	70.24%
The college administration is looking for other technologies or ideas to provide new services.	3.515	1.096	70.30%
The college administration promotes and defends the ideas of others.	2.707	1.271	54.15%
1- Innovation	3.245	1.016	64.90%
The college administration can identify the long-term opportunities and threats it faces.	3.715	.957	74.31%
The college has a good reputation for success during new situations and issues.	3.729	.898	74.58%
The college administration makes every effort to obtain new job opportunities.	3.084	1.173	61.68%
2- proactivity	3.509	.826	70.19%
The college administration accepts risks while doing the work.	3.705	.998	74.09%
When significant benefits are at stake and necessary, the college administration will work to achieve them even if things go seriously wrong.	3.729	.962	74.58%
The college dean takes action before seeking approval from higher authorities, even if it knows that this would bother it.	3.683	1.268	73.66%
3- risk-taking	3.706	.842	74.11%
improvisational behavior	3.487	.805	69.73%

Testing the influence relationship between entrepreneurial self-efficacy and improvisational behavior

1st hypothesis: There is a significant influence relationship between entrepreneurial creativity and improvisational behavior

From following the results of Table (3), it is clear that there is a significant influence relationship between entrepreneurial creativity and improvisational behavior. The regression equations indicated that the alpha coefficient recorded a value of (1.303) and the beta coefficient recorded a value of (0.617), and that the value of the regression equation and the beta coefficient indicate that change One increase in this dimension leads to an increase in the dependent variable by (0.617). In general, it is clear that the influence relationship is a significant relationship, as the calculated (F) value is greater than the tabulated one. The model is also able to explain (36.6%) of the variance of the dependent variable according to the value The coefficient of determination reached (0.366). These results indicate that the hypothesis has been verified.

2nd hypothesis: There is a significant relationship between planning and improvisational behavior

The analytical results indicate that planning significantly affects improvisational behavior, as the calculated (F) value was greater than the tabulated value under the significance level (0.05) and (0.01), and the value of the alpha coefficient was (1.787), and the beta coefficient was recorded as a value of (0.468), and the value of the equation Regression and the beta coefficient indicate that a single change in this dimension leads to an increase in the dependent variable by (0.468), and that the interpretation factor reached a value of (0.356), which reflects the model's ability to explain (35.6%). These results indicate that the hypothesis has been verified.

 3^{rd} hypothesis: There is a significant influence relationship between resource organization and improvisational behavior Following up on the results of the analysis, it is clear that there is a significant relationship between resource organization and improvisational behavior. The regression equations indicated that the alpha coefficient recorded a value of (1.709) and the beta coefficient recorded a value of (0.535). The value of the regression equation and the beta coefficient indicate

that a change of one in This dimension leads to an increase in the dependent variable by (0.535). In general, it is clear that the influence relationship is a significant relationship, as the calculated (F) value is greater than the tabulated one. The model is also able to explain (38.5%) of the variance of the dependent variable according to the value of the determination coefficient that It reached (0.385). These results indicate that the hypothesis has been verified.

4th hypothesis: There is a significant influence relationship between ambiguity management and improvisational behavior. The analytical results indicate that managing ambiguity significantly affects improvisational behavior, as the calculated (F) value was greater than the tabulated value under the significance level (0.05) and (0.01), and the value of the alpha coefficient reached (1.633), and the beta coefficient recorded a value of (0.549), and that the value The regression equation and beta coefficient indicate that a single change in this dimension leads to an increase in the dependent variable by (0.549) and that the interpretation factor reached a value of (0.261), which reflects the model's ability to explain (26.1%). These results indicate that the hypothesis has been verified.

5th hypothesis: There is a significant relationship between financial knowledge and improvisational behavior Following up on the results of the analysis, it is clear that there is a significant relationship between financial knowledge and improvisational behavior. The regression equations indicated that the alpha coefficient recorded a value of (1.815) and the beta coefficient recorded a value of (0.545). The value of the regression equation and the beta coefficient indicate that a change of one in... This dimension leads to an increase in the dependent variable by (0.545). In general, it is clear that the influence relationship is a significant relationship, as the calculated (F) value is greater than the tabulated one. The model is also able to explain (33.7%) of the variance of the dependent variable according to the value of the determination coefficient that It reached (0.337). These results indicate that the hypothesis has been verified.

The ninth main hypothesis: There is a significant relationship between entrepreneurial self-efficacy and improvisational behavior

The analytical results indicate that strategic clarity significantly affects improvisational behavior, as the calculated (F) value was greater than the tabulated value under the significance level (0.05) and (0.01), and the value of the alpha coefficient was (0.502), and the beta coefficient was recorded as a value of (0.881), and the value of The regression equation and the beta coefficient indicate that a single change in this variable leads to an increase in the dependent variable by (0.881) and that the interpretation factor reached a value of (0.558), which reflects the model's ability to explain (55.8%). These results indicate that the hypothesis has been verified.

Table (3): Analysis of the effect of entrepreneurial self-efficacy and its dimensions on improvisational behavior

The explanatory	Regression	coefficient	R2	F value	P	Responsive variable
variable and its	α	β				
dimensions						
Entrepreneurial						Improvisational
innovation	1.303	0.617	0.366	211.786	0.000	behaviour
Planning	1.787	0.468	0.356	202.524	0.000	
Organizing						
resources	1.709	0.535	0.385	229.640	0.000	
Ambiguity						
management	1.633	0.549	0.261	129.559	0.000	
Financial						
knowledge	1.815	0.545	0.337	186.466	0.000	
Entrepreneurial self-						
efficacy	0.502	0.881	0.558	462.976	0.000	
The value of (F) tabulated at a level of significance $(0.05) = 3.841$. The value of (F) tabulated at a level of						

The value of (F) tabulated at a level of significance (0.05) = 3.841 The value of (F) tabulated at a level of significance (0.01) = 6.635

5. Conclusions

The results of the study revealed a low level of financial knowledge among the study sample, and this result indicates that investors do not bear the additional costs of monitoring the workflow of the departments. The results also showed that the administrations of private colleges and universities provide a moderate level of creativity, which means that they do not adopt new ideas presented by individuals or promote them. The results of the study indicated that there is a very strong, positive correlation between entrepreneurial self-efficacy and entrepreneurial improvisational behavior, and this indicates that the higher self-confidence among investors, the more it helps them to make better decisions, especially in difficult situations.

6.Recommendations

- 1. It is necessary to pay attention to the accuracy of financial data, represented by the type and sources of business financing and tax implications, because they help investors make a successful decision, determine the organization's optimal financial level, and develop strategies related to how to obtain funds.
- 2. The need for investors to adopt new ideas presented by individuals and promote them through their role in solving problems and investing in opportunities better.
- 3. Due to the presence of a strong correlation and direct influence between entrepreneurial self-efficacy and entrepreneurial improvisational behavior, investors must exert more effort to raise the level of confidence in themselves to help in making better decisions, especially in difficult situations.

7. Resources

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