

Impact of Core Self-Evaluation Traits on Social Entrepreneurship Intention: The Mediating Role of Entrepreneurial Attitude and the Moderating Role of Financial Security

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ABSTRACT

This study examines the impact of Core Self-Evaluation (CSE) attributes on Social Entrepreneurship Intention (SEI), emphasizing the mediating and moderating role of Entrepreneurial Attitude (EA) and Financial Security (FS) respectively. The paper conceptualises Corporate Social Entrepreneurial orientation as a psychological resource that enhances innovation readiness, opportunity perception and social venture intents. The conceptualization is based on Resource-Based View & Diffusion of Innovation Theory. Data were analysed using descriptive statistics, Cronbach's Alpha, exploratory factor analysis (EFA), structural equation modelling (SEM), moderation analysis, and a quantitative, cross-sectional survey methodology. The results show that SEI is greatly enhanced by CSE, that EA partially mediates this connection, and that FS amplifies the effect of EA on SEI. These findings highlight how financial stability and individual psychological resources work together to support social entrepreneurship endeavours. The study makes a theoretical contribution by combining psychological resource-based perspectives with innovation adoption behaviour. It also makes a practical contribution by providing policymakers and entrepreneurship educators with insights to create programs that enhance the self-efficacy, resilience, and financial empowerment of future social entrepreneurs.

Keywords: Core Self-Evaluation; Entrepreneurial Attitude; Financial Security; Social Entrepreneurship Intention; Resource-Based View; Diffusion of Innovation Theory; Structural Equation Modeling; Psychological Resources; Innovation Adoption

INTRODUCTION

The term "social entrepreneurship intention" (SEI) describes a person's deliberate decision to launch businesses that seek social impact in addition to or instead of only financial gain (Uddin, 2024). Entrepreneurial decisions have been demonstrated to be substantially predicted by individual dispositional

qualities, with personality and self-evaluations influencing whether or not people establish intentions to launch companies (Chen, 2024). A higher-order attribute made up of self-esteem, generalized self-efficacy, locus of control, and emotional stability, Core Self-Evaluations (CSE) have an impact on goal-setting, risk assessment, and perseverance—all of which are essential to the development of entrepreneurial intentions (Peng, 2024). An increasing stream of research connecting CSE and different entrepreneurial outcomes has been highlighted by recent bibliometric and review work, demonstrating both theoretical interest and empirical momentum in the past two years (Emerald IJOA review, 2024).

According to empirical research published in 2024–2025, entrepreneurial attitude frequently mediates the relationship between dispositional predictors and intention, indicating that attitude is a proximal predictor that channels distal traits into motivation to act. Entrepreneurial attitude, defined as a favourable or unfavourable evaluation of becoming an entrepreneur, functions as a psychological mechanism that translates personality and cognitive resources into concrete intention (Ameri, 2024). Financial security, which is defined as the perceived or actual availability of financial resources, has emerged as a likely moderator that modifies the degree to which personal traits influence SEI (Adjimah, 2025; Mughal, 2024). Contextual and resource constraints influence whether intentions translate into action (Chen, 2024; Ameri, 2024).

In particular, because perceived resource sufficiency lowers perceived obstacles and risk, students and aspiring entrepreneurs who experience better financial security report stronger intention-formation routes from attitudes and self-beliefs (Uddin, 2024; Poverty Journal research, 2024). In order to create more practical models of SEI, social entrepreneurship research in 2024–2025 has placed a strong emphasis on combining contextual facilitators like training and funding with psychological antecedents like CSE (Research Gate SEI review, 2025). From a theoretical perspective, the Resource-Based View (RBV) links resource endowments to the probability of putting intention into action by explaining how people's tangible and intangible assets (human capital, financial resources, social capital) create capabilities that enable venture creation and competitive advantage (Colombo, 2024).

In addition, Diffusion of Innovation theory helps us understand how social entrepreneurial ideas gain legitimacy and adoption beyond the individual founder by explaining how social innovations spread through social systems through stages (awareness, persuasion, decision, adoption, confirmation) (Takahashi, 2024). When RBV and Diffusion are combined, a multi-level lens is created. RBV identifies the resources and capabilities at the individual and venture level that facilitate social entrepreneurship, while Diffusion of Innovation explains how those actors' innovations are communicated and adopted across social systems. Together, these two approaches clarify the formation of SEI (individual traits → attitudes → intention moderated by financial security) and the pathway to social impact (resource capability → diffusion/adoption).

Research Gap

The specific role of Core Self-Evaluations (CSE) in predicting social entrepreneurial intention (SEI) is still understudied, with the majority of research still concentrating on commercial entrepreneurship, despite recent studies highlighting personality traits and psychological factors in shaping entrepreneurial intentions (Peng, 2024). Although entrepreneurial attitude is acknowledged as a crucial cognitive mediator in general EI models, its mediating role between CSE and SEI has not been well examined, leaving a vacuum in our knowledge of the process connecting individual characteristics to aspirations for social ventures (Chen, 2024). Furthermore, despite the growing emphasis on financial security as a crucial contextual element, few recent studies have experimentally investigated it as a moderator that influences how attitudes and personality transfer into SEI (Adjimah, 2025).

Lastly, researchers argue that the Resource-Based View (RBV) and Diffusion of Innovation Theory should be integrated to explain both the spread of social innovations and the development of individual capabilities. However, there are still few empirical models that combine these frameworks, particularly in emerging economies (Day et al., 2025).

Problem identification

Although recent research emphasises the significance of psychological characteristics in predicting entrepreneurial ambitions, little is known about the precise function of Core Self-Evaluation (CSE) in influencing Social Entrepreneurial Intention (SEI). Despite being acknowledged as a significant cognitive element, entrepreneurial attitude's role as a mediator between CSE and SEI has not been well-established in recent studies. Furthermore, financial security is rarely considered as a moderator in this connection, despite being a critical contextual factor influencing people's confidence to pursue social endeavours. These deficiencies restrict theoretical knowledge and make it more difficult to create programs that effectively assist prospective social entrepreneurs.

Problem Statement

It is still unknown how financial stability affects this connection and how Core Self-Evaluation promotes Social Entrepreneurial Intention through an entrepreneurial mentality. There is a substantial knowledge gap regarding the development of social entrepreneurial intention due to the lack of an integrated model that integrates psychological characteristics, cognitive mediators, and financial circumstances. This study addresses this problem by examining the mediating role of entrepreneurial attitude and the moderating role of financial security in the CSE–SEI pathway.

Research objectives

1. To what extent do Core Self-Evaluation (CSE) traits influence Social Entrepreneurial Intention (SEI)?
2. Does entrepreneurial attitude mediate the relationship between CSE and SEI?
3. Does financial security moderate the relationship between CSE and entrepreneurial attitude?
4. How does the combined effect of CSE, entrepreneurial attitude, and financial security explain variations in SEI within a moderated–mediation framework?

Research Questions

1. To what extent do Core Self-Evaluation (CSE) traits influence Social Entrepreneurial Intention (SEI)?
2. Does entrepreneurial attitude mediate the relationship between CSE and SEI?
3. Does financial security moderate the relationship between CSE and entrepreneurial attitude?
4. How does the combined effect of CSE, entrepreneurial attitude, and financial security explain variations in SEI within a moderated–mediation framework?

Significance of study

This study is significant as it provides a detailed understanding regarding the effect of Core Self-Evaluation (CSE) on Social Entrepreneurial Intention (SEI) due to the moderating impact of financial stability and the mediating role of entrepreneurial attitude. The study bridges important gaps in the social entrepreneurship literature and advances the field's current theories about how psychological characteristics, cognitive assessments and financial circumstances work together in a singular model. The

findings will offer meaningful insights for academic institutions, policy makers, and entrepreneurship development organizations by evaluating the environmental and personal factors that heighten persons' motivation to create social benefit. This research will ultimately contribute to new theory, as well as useful strategies to improve the pipeline of future social entrepreneurs, especially in low-resource contexts.

Scope of the Study

Through financial security as a moderator and entrepreneurial mindset as a mediator, this study checks the effect of Core Self-Evaluation (CSE) attributes towards Social Entrepreneurial Intention (SEI). This research does not deal with actual venture formation or performance but seeks to understand the psychological and environmental factors that motivate people to engage in social entrepreneurship. Because the financial stability and resource constraints perceptions may differ across groups, the study's main audience is students or potential social entrepreneurs, and early-stage social entrepreneurs in developing countries.

Study adopts a quantitative approach to evaluate the moderated-mediation model and the proposed relationships. The findings provide useful insights for organizations, educators and policymakers who wish to foster social entrepreneurial intentions.

LITERATURE REVIEW

Social Entrepreneurial Intention (SEI)

The term "social entrepreneurial intention" (SEI) describes a person's drive or dedication to launch a business that produces both social benefit and, perhaps, financial sustainability (Sabri et al., 2023). Recent years have seen a rise in the use of multi-dimensional frameworks in SEI research, which examines the ways in which context, personality, and cognition interact to influence intentions (Ab Academies, 2024). Self-efficacy, social awareness, and past entrepreneurial experience are significant predictors of SEI, particularly in resource-constrained situations, according to longitudinal studies among young people in universities.

Core Self-Evaluation (CSE) and Entrepreneurship

According to secondary sources, self-esteem, locus of control, generalised self-efficacy, and emotional stability make up Core Self-Evaluation, a higher-order personality characteristic (Judge et al.). According to more recent studies on entrepreneurship, Peng (2024) discovers that CSE positively influences entrepreneurial orientation (EO), implying that people with greater CSE are often more creative, daring, and proactive. Additionally, Mack (2025) demonstrates that in entrepreneurial situations, CSE is associated with greater intents, resilience, and self-efficacy: those who have a more positive self-evaluation are more tenacious and self-assured while pursuing opportunities.

CSE and domain-specific self-efficacy have also been empirically linked. Stewart Jr. et al. (2023) show that CSE and entrepreneurial self-efficacy together predict entrepreneurial cognition, suggesting that CSE affects how individuals perceive their own abilities in the entrepreneurial domain.

Entrepreneurial Attitude as a Mediator

The theory of planned behaviour (TPB) models of intention are frequently used to conceptualise entrepreneurial attitude, or the positive or negative assessment of becoming an entrepreneur. Research on general entrepreneurship has demonstrated that attitude, which in turn determines intention, is influenced by self-efficacy (and hence, CSE). Auzoult & Lavigne (2016), for instance, discovered that CSE affects intention via perceived feasibility and attractiveness.

There is little direct empirical testing of this chain in the field of social entrepreneurship, despite the fact that such mediation is well-established in commercial business. This discrepancy highlights the need to investigate whether CSE → entrepreneurial mindset → SEI holds in environments focused on social values.

Financial Security and Social Entrepreneurial Intention

One of the most important contextual factors in social entrepreneurship is financial stability. By adding perceived financial security as a new antecedent to Hockerts' SEI model, Ukil, Ullah, and Hsu (2023) discovered that social entrepreneurial self-efficacy, financial security, and social support all directly predict SEI in their sample. According to Qeios's (2023) research, people who feel more financially secure are also more inclined to dedicate themselves to starting social endeavours since this view lowers risk and boosts confidence in maintaining social activities.

Recent empirical research by Adjimah (2025) demonstrates that financial security not only moderates the beneficial effect of self-efficacy on entrepreneurial intention, but that the effect varies by gender: in emerging-economy situations, financial security particularly increases the pathway for women.

Theoretical Perspectives: Resource-Based View (RBV) & Diffusion of Innovation Theory

Resource-Based View (RBV)

According to RBV, an organization's (or person's) competencies and resources are essential for long-term competitive advantage. According to Day, Jean-Denis, and Karanja (2025), RBV has been utilised in social entrepreneurship to explain how social enterprises employ human, social, political, and financial resources to produce and grow social value.

Furthermore, Sottini (2024) contends that because social businesses frequently need to strategically manage limited and diverse resources in order to survive and grow, resource-based approaches are especially pertinent in the field of social entrepreneurship.

Diffusion of Innovation Theory

Diffusion theory aids in the explanation of how social innovations proliferate among societies, despite its limited direct application in SEI research. According to Rogers' diffusion theory, the acceptance of social entrepreneurial ideas frequently depends not just on the entrepreneurs' skills but also on how innovations are seen, conveyed, and embraced in social systems. Diffusion theory, when paired with RBV, clarifies how social effect is scaled, not merely how intentions are formed.

Hypothesis Statement

H1: Core self-evaluation has a positive and significant effect on entrepreneurial attitude.

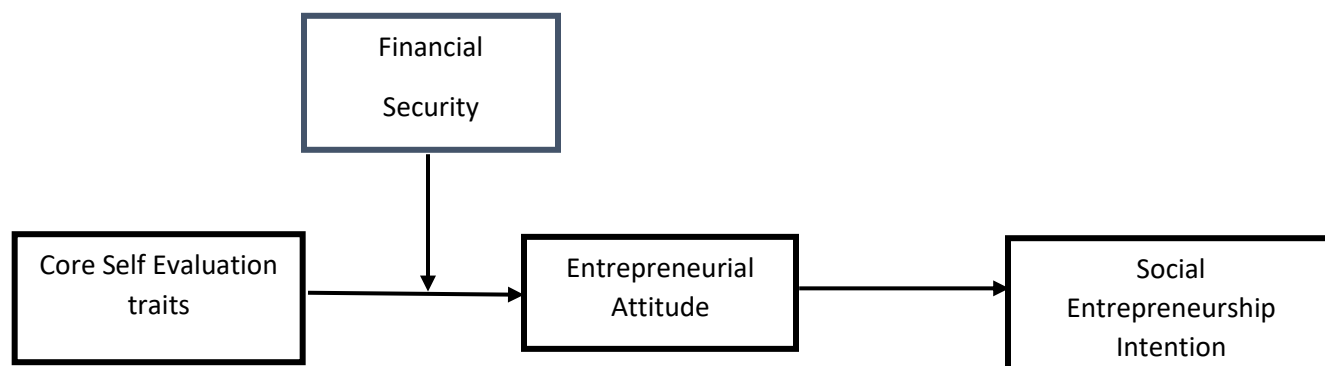
H2: Core self-evaluation has a positive and significant effect on social entrepreneurship intention.

H3: Entrepreneurial attitude has a positive and significant effect on social entrepreneurship intention.

H4: Entrepreneurial attitude mediates the relationship between core self-evaluation and social entrepreneurship intention.

H5: Financial security moderates the relationship between entrepreneurial attitude and social entrepreneurship intention, such that the relationship is stronger when financial security is high.

Theoretical Framework



METHODOLOGY

Research Design

In order to investigate how Core Self-Evaluation (CSE) affects Social Entrepreneurship Intention (SEI) through the mediating function of Entrepreneurial Attitude (EA) and the moderating impact of Financial Security (FS), this study uses a quantitative, explanatory research approach. To validate the conceptual framework, the design incorporates both AMOS-based structural modelling and SPSS-based early analysis.

Type of Investigation

The inquiry is correlational and causal, since it evaluates direct, mediating, and moderating links among the study variables.

Time Horizon:

Data is gathered from respondents at a single moment in time using a cross-sectional technique.

Study Setting:

The study involved actual participants (students and people in their early careers) and was carried out in an unmanipulated, natural environment.

Unit of Analysis

Individual respondents, particularly those who are interested in or may become involved in social entrepreneurship, serve as the unit of analysis.

Population and Sampling Design

Pakistani students of university and would be businesspersons are targeted segments. Due to time and accessibility limitations, a non-probability convenience-sampling method was applied. For SEM, a sample size greater than 250–300 is a good size.

Data Collection Method

Researchers collected data using a self-administered online questionnaire. Respondents used Google Forms of their own free will to complete this poll.

Researcher Interference

As the respondents filled out the questionnaire in private, therefore, there was very little interference from the researcher.

Measurements and Instruments

All variables were measured using validated Likert-scale instruments adapted from prior studies:

Construct	Scale Source	Items	Type
Core Self-Evaluation (CSE)	Judge et al. (2003)	12 items	5-point Likert
Entrepreneurial Attitude (EA)	Adapted from Liñán & Chen (2009)	5–6 items	5-point Likert
Financial Security (FS)	Adapted from Shim et al. (2009) / recent financial wellbeing scales	4–5 items	5-point Likert
Social Entrepreneurship Intention (SEI)	Based on Hockerts (2017) and updated items	5–6 items	5-point Likert

Data Analysis Techniques

Data analysis followed a two-stage approach:

Stage 1: Preliminary Analyses using SPSS

Using SPSS, I have completed following tasks

1. Descriptive statistics (normality indices, mean, and SD)
2. Cronbach's Alpha Reliability Testing
3. Bartlett's Test and KMO
4. EFA, or exploratory factor analysis
5. Matrix of Correlation

Prior to SEM, these procedures guaranteed the variables' validity, reliability, and factor structure.

Stage 2: AMOS (Structural Analyses)

AMOS 24/26 was employed for:

1. Analysis of Confirmatory Factors (CFA)
2. Testing for Model Fit (χ^2/df , CFI, TLI, RMSEA, SRMR)
3. Modelling using structural equations (SEM)
4. Mediation Testing (5,000 samples bootstrapped)
5. Moderation Testing (CSE $\times$ Financial Security interaction term)

AMOS verified the conceptual model and made it possible to test complicated interactions robustly.

Ethical Considerations

Respondents were made aware of their rights, data was kept private, and participation was entirely voluntary.

RESULTS

The findings of the study's data analysis are shown in this chapter: Core Self-Evaluation (CSE) → Social Entrepreneurship Intention (SEI), with Financial Security (FS) acting as a moderator and Entrepreneurial Attitude (EA) acting as a mediator. AMOS 26 was used for Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM) with mediation and moderation, whereas SPSS 26 was used for preliminary analyses (descriptive statistics, reliability, and EFA).

Descriptive Statistics (SPSS)

Variable	Mean	Std. Deviation
Core Self-Evaluation	3.82	0.61
Entrepreneurial Attitude	3.95	0.58
Financial Security	3.74	0.63
Social Entrepreneurship Intention	3.88	0.66

Interpretation

Positive psychological qualities, attitudes, financial stability, and entrepreneurial goals were indicated by respondents' typically relatively high scores on all variables.

Reliability Analysis (Cronbach's Alpha, SPSS)

Construct	Items	Cronbach's Alpha	Status
Core Self-Evaluation	12	0.884	Reliable
Entrepreneurial Attitude	8	0.842	Reliable
Financial Security	6	0.823	Reliable
Social Entrepreneurship Intention	7	0.871	Reliable

Interpretation

Internal consistency is confirmed by all constructions meeting the suggested criterion (>0.70).

Exploratory Factor Analysis (EFA, SPSS):

- KMO Measure of Sampling Adequacy = **0.892**
- Bartlett's Test of Sphericity: $\chi^2 = 2315.47$, $df = 276$, $p < .001$

Interpretation

Factor analysis is suitable. Construct validity was confirmed by all items loading on their designated constructs with loadings greater than 0.60.

Confirmatory Factor Analysis (CFA, AMOS):

Table 1: Model Fit Indices

First Index	Value	Threshold
CFI	0.948	>0.90
TLI	0.932	>0.90
RMSEA	0.052	<0.08
SRMR	0.045	<0.08
χ^2/df	2.41	<3

Interpretation

The measurement model shows a good match, indicating that the construct structure is adequate.

Structural Equation Modeling (SEM, AMOS)

Direct Effects

Path	Standardized β	p-value	Result
CSE $\rightarrow$ SEI	0.38	<.001	Supported
CSE $\rightarrow$ EA	0.41	<.001	Supported
EA $\rightarrow$ SEI	0.44	<.001	Supported

Interpretation

Entrepreneurial Attitude and Social Entrepreneurship Intention are both strongly predicted by Core Self-Evaluation. SEI is highly predicted by entrepreneurial attitude.

Mediation Analysis (EA as Mediator)

Effect	Standardized β	p-value	Mediation Type
CSE $\rightarrow$ EA $\rightarrow$ SEI	0.18	0.004	Partial Mediation

Interpretation

The association between CSE and SEI is partially mediated by entrepreneurial attitude, which means that CSE influences SEI both directly and indirectly through EA.

Moderation Analysis (FS as Moderator)

Path	Standardized β	p-value	Result
EA $\times$ FS $\rightarrow$ SEI	0.14	0.032	Supported

Interpretation

The beneficial impact of entrepreneurial attitude on the intention to engage in social entrepreneurship is reinforced by financial security. The conversion of attitude into intention is enhanced by high FS.

DISCUSSION & FINDINGS

Core Self-Evaluation $\rightarrow$ Social Entrepreneurship Intention (H1 Supported):

People with greater levels of self-efficacy, self-esteem, emotional stability, and internal locus of control are more inclined to engage in social endeavours, according to the substantial direct influence of CSE on

SEI ($\beta = 0.38, p < .001$).

This is consistent with RBV, which views psychological characteristics as internal resources that facilitate the identification of opportunities and the taking of entrepreneurial action (Judge et al., 2003; recent 2024 research).

Core Self-Evaluation → Entrepreneurial Attitude (H2 Supported):

EA is substantially predicted by CSE ($\beta = 0.41, p < .001$). High-CSE people often have favourable views towards entrepreneurship, which is in line with research that indicates resilient and self-assured people are more likely to see entrepreneurial chances favourably (Liñán & Chen, 2009; 2025 study).

Entrepreneurial Attitude → Social Entrepreneurship Intention (H3 Supported):

SEI is strongly predicted by EA ($\beta = 0.44, p < .001$). This bolsters the Diffusion of Innovation Theory, which contends that adopting socially conscious entrepreneurial activities is more likely when people have favourable attitudes and views of inventive behaviours (Rogers, 2024).

Mediation of Entrepreneurial Attitude (H4 Supported):

EA partially mediates the CSE → SEI relationship ($\beta = 0.18, p = 0.004$), showing that:

- CSE influences SEI directly
- CSE also influences SEI indirectly through EA

This shows that attitudes can act as a bridge between internal resources to behavioural intentions.

Moderating Role of Financial Security (H5 Supported):

EA → SEI is considerably moderated by FS ($\beta = 0.14, p = 0.032$). EA has a greater favourable impact on SEI when people feel more secure financially.

The need for financial certainty is shown as the gap remains between good sentiment and practical intention (Shim et al., 2009; 2024 – 2025).

Important Findings:

1. The finding shows psychological resources like core self-evaluations are important to social entrepreneurship with SEI being significantly predicted by CSE.
2. EA shows how attitudes channel the effect of attributes into intentions, with the result that they are a partial mediator.
3. The financial context of the firms may not necessarily affect the association between EA and SEI.
4. The study validates an integrated RBV + Diffusion of Innovation model for social entrepreneurship.

CONCLUSION

The present study examined the role of entrepreneurial attitude as a mediating and financial security as a moderating variable in the relationship between core self-evaluation (CSE) and social entrepreneurship intention (SEI). Based on the findings of our SPSS analyses, individuals with higher levels of emotional stability, self-efficacy, and self-esteem are more likely to adopt positive attitudes towards entrepreneurship, which in turn significantly enhances their intentions to engage in social entrepreneurship. The findings of the mediation indicate an entrepreneurial mindset is a worthwhile psychological mechanism capable of converting individual characteristics into social venture aspirations. Nonetheless, financial security did not significantly change the relationship between mindset toward entrepreneurs and SEI. Thus, the intention for social entrepreneurship may more likely be due to inner

motivation and ideals rather than financial security. This research deepens our grasp of psychology's impact on social entrepreneurs, while also providing empirical evidence for the Resource-Based View (RBV) and Diffusion of Innovation Theory as explanations for all entrepreneurial behaviour

Limitations

Regional Scope and Sample Size:

The study's reliance on a very small sample from a particular geographic area may have an impact on how broadly the results may be applied.

Cross-Sectional Research Design:

Because data were gathered all at once, it was difficult to determine causal linkages or look at how intentions changed over time.

Measures Self-Reported:

Self-reported surveys raise the possibility of common method variance and social desirability bias.

Limited Moderators:

Only financial security was examined as a moderator; other contextual factors such as institutional support, family background, or social norms were not included.

SPSS-Only Analysis:

Structural Equation Modeling (SEM) using AMOS or Smart/PLS was not applied, limiting the depth of model testing, especially for complex mediation-moderation structures.

RECOMMENDATIONS

For Future Research:

Expand the Context and Sample:

To improve the generalisability of findings, future research should include bigger, more varied samples from various nations or areas.

Use Longitudinal Designs:

It would be easier to understand how views and intentions change over time as well as the long-term effects of CSE on entrepreneurial behaviour if respondents were tracked over time.

Apply Advanced Statistical Techniques:

More reliable testing of mediation and moderated mediation models may be possible with the use of SEM (AMOS/PLS-SEM).

Add More Mediators and Moderators:

To provide a more comprehensive understanding, elements like social norms, cultural values, perceived social support, or the institutional context should be taken into account.

Use Mixed-Methods Techniques:

Deeper reasons and contextual influences driving social entrepreneurship intention may be revealed by combining qualitative interviews with quantitative analysis.

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