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Quantitative Research Article

Psychosocial Factors Driving Entrepreneurial Intention among High School Students in Conflict-Affected Southern Provinces of Thailand

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Abstract

Background/ problem: The three border provinces in the deep south of Thailand face economic problems and insurgency, hindering youth development. Promoting entrepreneurship through entrepreneurial intention among high school students could support economic growth and strengthen long-term regional resilience.
Objective/ purpose: This study aimed to examine the psychosocial determinants influencing entrepreneurial intention among final-year high school students in Islamic private schools as the dominant educational institutions in this region.
Design and Methodology: This quantitative study employed stratified random sampling to collect data from 2,078 final-year high school students enrolled in the Islamic private schools in the investigated area. The data was analyzed using structural equation modelling.
Results: The findings confirm that entrepreneurial intention was positively and significantly influenced by personal attitude (β = .90, *p* = .00), risk-taking (β = .18, *p* = .00), and financial behavior (β = .04, *p* = .02), while entrepreneurial education (β = .33, p = .00), subjective norms (β = .19, *p* = .00), perceived behavioral control (β = .10, *p* = .00), individual-level unrest impact (β = .03, *p* = .02) and societal-level unrest impact (β = –.10, *p* = .00) significantly impacted entrepreneurial intentions through personal attitudes.
Conclusion and Implications: This study identifies personal attitude as a key driver of entrepreneurship among high school students and highlights extended factors, unrest impacts, entrepreneurial education, financial behavior, and risk-taking, as critical additions to the theory of planned behavior in conflict-affected contexts. Public policy should address these factors to foster youth entrepreneurship and support sustainable development.

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Youth unemployment remains a significant global challenge, particularly in the regions affected by economic stagnation and social instability. In response, many governments and international organizations have turned to youth entrepreneurship as a strategic solution to promote economic self-reliance and sustainable development (OECD, 2020). In Thailand, this focus is reflected in the government's thirteenth National Economic and Social Development Plan (2023–2027), which emphasizes promoting entrepreneurship from an early age to cultivate entrepreneurial competencies among students as the new generation of business creators supporting inclusive economic growth (Office of the National Economic and Social Development Council of Thailand, 2021).

Likewise, this national agenda is especially critical in the southern border provinces, where persistent poverty and ongoing insurgency over the past two decades have severely limited opportunities for young people (Center for Conflict Studies and Cultural Diversity, 2015; Jitpiromsri et al., 2018; McCargo, 2014).

This has led to a range of entrepreneurship policies aiming to adjust local economic structures by cultivating smart entrepreneurs through promoting entrepreneurial intention among the young generation (Southern Border Provinces Strategic Management Group, 2023).

To promote youth entrepreneurship, especially in regions affected by persistent unrest, it becomes essential to understand the potential factors influencing students' entrepreneurial intention, since entrepreneurial intention is widely recognized as a key predictor of entrepreneurship (Sobaih & Elshaer, 2022). Numerous studies have examined entrepreneurial intention through the framework of the theory of planned behavior (TPB), which emphasizes the influence of personal attitudes, subjective norms, and perceived behavioral control (Abdelwahed, 2022; Ajzen, 1985; Bazan, 2022; Biswas & Verma, 2022). However, in conflict-affected areas like the southern border provinces of Thailand, additional contextual variables may influence entrepreneurial intention in a unique way.

Therefore, this study aims to investigate the entrepreneurial intentions of final-year high school students enrolled in Islamic private schools, which are the dominant educational institutions in this region. In extending the TPB framework, five context-specific variables were incorporated. Firstly, risk-taking is employed as a critical personal trait factor directly associated with an individual's willingness to face uncertainty, a key characteristic of entrepreneurs (Sobaih & Elshaer, 2022). Secondly, financial behavior is an additional factor, supporting personal attributes, enabling or limiting access to financial decision-making and planning necessary for entrepreneurial action (Rahman et al., 2021). Meanwhile, entrepreneurial education is incorporated to reflect broader government efforts to promote entrepreneurship as a vehicle for inclusive economic development (Biswas & Verma, 2022). Lastly, the impacts of unrest both at the individual level and societal level were represented as key contextual factors influencing the feasibility and desirability of entrepreneurial action (Islam et al., 2023; Tsouli, 2024). By integrating these context-specific factors, this study will bridge the gap of the TPB framework and provide valuable findings for informing regional policy and educational strategies to promote youth entrepreneurship in conflict-affected areas.

Literature Review

The review of literature about the theory and previous studies examining the relationships among the study variables to develop the research hypotheses are described.

Theory of Planned Behavior

The theory of planned behavior (TPB), developed by Ajzen (1985), is a widely recognized psychological framework that explains how human behavior is guided by intentions. According to the TPB, the intention to perform a behavior is the most immediate predictor of that behavior, and it is influenced by three core components. First, personal attitude refers to the degree to which a person has a favorable or unfavorable evaluation of the behavior. Second, subjective norms are defined as the perceived social pressure to perform or not perform the behavior. Lastly, perceived behavioral control refers to the perceived ease or difficulty of performing the behavior, which also reflects past experiences and anticipated obstacles. These three elements interact to shape an individual's intention, which in turn drives actual behavior. Over time, TPB has gained substantial empirical support across a wide range of disciplines (Abdelwahed, 2022).

Entrepreneurial Intention

The TPB has been extensively applied to understand and predict entrepreneurial intention, which is regarded as an individual's conscious desire and commitment to start a new business venture (Yasir et al., 2022). It reflects the mental readiness and motivational drive behind entrepreneurial behavior across different stages of the entrepreneurial process (Passah & Panda, 2022). Stronger entrepreneurial intention significantly increases the likelihood of engaging in entrepreneurial behavior (Aloulou, 2022), making it a crucial predictor of entrepreneurial activity (Sobaih & Elshaer, 2022). While many studies have relied on TPB's original constructs, recent research has expanded the model by incorporating additional contextual and individual-level factors to better capture the complexity of entrepreneurial decision-making (Passah &

Panda, 2022). The relationships between entrepreneurial intention and its determinants are described as follows.

Personal Attitude

Personal attitude refers to an individual's positive or negative evaluation of becoming an entrepreneur. It reflects the perceived desirability and satisfaction associated with entrepreneurship (Passah & Panda, 2022; Zanabazar & Jigjiddorj, 2020). To consider the relationship between personal attitude and entrepreneurial intention, as stated by Ajzen and Driver (1992), the behavioral intentions of an individual can be developed by the attitude being a disposition to respond desirably or undesirably to a person, an object, an event, or an institution. The personal attitudes of the high school students in the insurgency area might reflect their desirability or satisfaction with opportunity, freedom, personal risk, and financial insecurity relevant to their perception. As a result, these lead to the following hypothesis:

H1: Personal attitude positively influences entrepreneurial intention.

Perceived Behavioral Control

Perceived behavioral control relates to an individual's confidence in their ability to perform entrepreneurial tasks, overcome obstacles, and manage uncertainty. In this context, the high school students in the insurgency area have to deal with the obstacles that might involve the long-lasting psychological toll of conflict. Consequently, a previous study found that a higher level of perceived control tends to increase the perceived feasibility of entrepreneurship (Passah & Panda, 2022) as well as significantly positive influences on personal attitude (Bouarir et al., 2023). Therefore, this study proposes the following hypotheses:

H2: Perceived behavioral control positively influences entrepreneurial intention.
H10: Perceived behavioral control positively influences personal attitude.

Subjective Norms

Subjective norms are the perceived social pressures from important referents, such as family, friends, or teachers, regarding whether one should engage in entrepreneurial activities. These norms shape intentions by influencing beliefs and expectations about entrepreneurship (Endarwati et al., 2023; Zanabazar & Jigjiddorj, 2020). Some studies have found that subjective norms significantly influence entrepreneurial intentions (Gultom et al., 2020), personal attitude, and perceived behavioral control (Bouarir et al., 2023). The consistent encouragement about entrepreneurship from important referents can lead to a more favorable personal attitude toward entrepreneurship, and individuals may feel more capable of taking entrepreneurial action. Thus, this study proposes the following hypotheses:

H3: Subjective norms positively influence entrepreneurial intention.
H9: Subjective norms positively influence personal attitude.
H15: Subjective norms positively influence perceived behavioral control.

Entrepreneurial Education

Entrepreneurial education aims to develop entrepreneurial competencies, such as opportunity recognition and risk management, through formal or informal educational programs. Evidence suggests that such education significantly influences entrepreneurial intention, though its effects may vary across TPB dimensions (Biswas & Verma, 2022; Krieger et al., 2021). Previous studies also found that entrepreneurial education not just entrepreneurial intention but also positively influences personal attitude, perceived behavioral control, and subjective norms (Anjum et al., 2023; Bouarir et al., 2023; Cassol et al., 2022). Consequently, entrepreneurial education might improve the entrepreneurial skills of individuals, families, or friends and impact to their beliefs or perceived behavioral control about entrepreneurship. Thus, this study proposes the following hypotheses:

H4: Entrepreneurial education positively influences entrepreneurial intention.
H11: Entrepreneurial education positively influences personal attitude.

H14: Entrepreneurial education positively influences perceived behavioral control.
H16: Entrepreneurial education positively influences subjective norms.

Unrest

Unrest has emerged as the dominant issue in the Thai southern border provinces, characterized by the country's lowest income per capita and has become a challenging environment for youth development policy (Jitpiromsri et al., 2018; McCargo, 2014). Unrest is defined as systemic violence and political disruption, which can shape individual behavior through the impacts of unrest (Wang, 2021). Insecurity suppresses entrepreneurial intention due to stress and fear (Islam et al., 2023) and in certain conditions, high levels of unrest may spur necessity-driven entrepreneurship (Tsouli, 2024).

Previous studies have also found that the impacts of unrest not only influence entrepreneurial intention but also influence personal attitudes and subjective norms (Ahorsu et al., 2020; Islam et al., 2023; Tsouli, 2024). According to the social learning theory (Bandura, 1977), individuals may learn to change attitudes and behaviors related to unrest through observing others. Implying that the unrest impacts on the individual level, such as personal or family exposure to violence, might cause necessity-driven entrepreneurship that leads to a positive entrepreneurial intention through creating opportunities. Conversely, a negative entrepreneurial intention emerges when the unrest impacts the societal level such as economic or policy instability, leading to increased perceived risk and uncertainty that makes entrepreneurship seem less feasible.

Moreover, the distinction between individual-level and societal-level unrest impacts is crucial in interpreting their respective roles in shaping entrepreneurial intention. While individual-level unrest impacts, such as physical harm or loss, often remain traumatic experiences with lasting consequences. These impacts can paradoxically reinforce personal attitude and subjective norms that promote entrepreneurship as a form of resilience or necessity. In contrast, societal-level unrest impacts through broader economic disruption, which may diminish community confidence and foster social discouragement toward entrepreneurial ventures. Thus, the former appears to stimulate entrepreneurial attitudes through personal and social adaptation, whereas the latter tends to suppress entrepreneurial drive through collective pessimism. Consequently, this study distinguishes between individual and societal levels of unrest impacts and proposes the following hypotheses:

H5: The individual-level unrest impact positively influences entrepreneurial intention.
H6: The societal-level unrest impact negatively influences entrepreneurial intention.
H12: The individual-level unrest impact positively influences personal attitude.
H13: The societal-level unrest impact negatively influences personal attitude.
H17: The societal-level unrest impact negatively influences subjective norms.
H18: The individual-level unrest impact positively influences subjective norms.

Risk-Taking

Risk-taking propensity refers to the willingness to engage in decisions with uncertain outcomes, a trait closely linked with entrepreneurial behavior. Individuals with a higher tolerance for risk are more likely to express entrepreneurial intentions (Al-Mamary & Alshallaqi, 2022; Sobaih & Elshaer, 2022). Furthermore, risk-taking propensity also has a positive influence on personal attitude, the determinant of the entrepreneurial intention in the TPB framework (Poolsawat, 2021). Hence, this study proposes the following hypothesis:

H7: Risk-taking positively influences entrepreneurial intention.

Financial Behavior

Financial behavior encompasses individual attitudes and practices related to money management, saving, and investment. Positive financial behavior contributes to greater financial well-being and has been shown to enhance entrepreneurial intention by promoting confidence in handling business finances

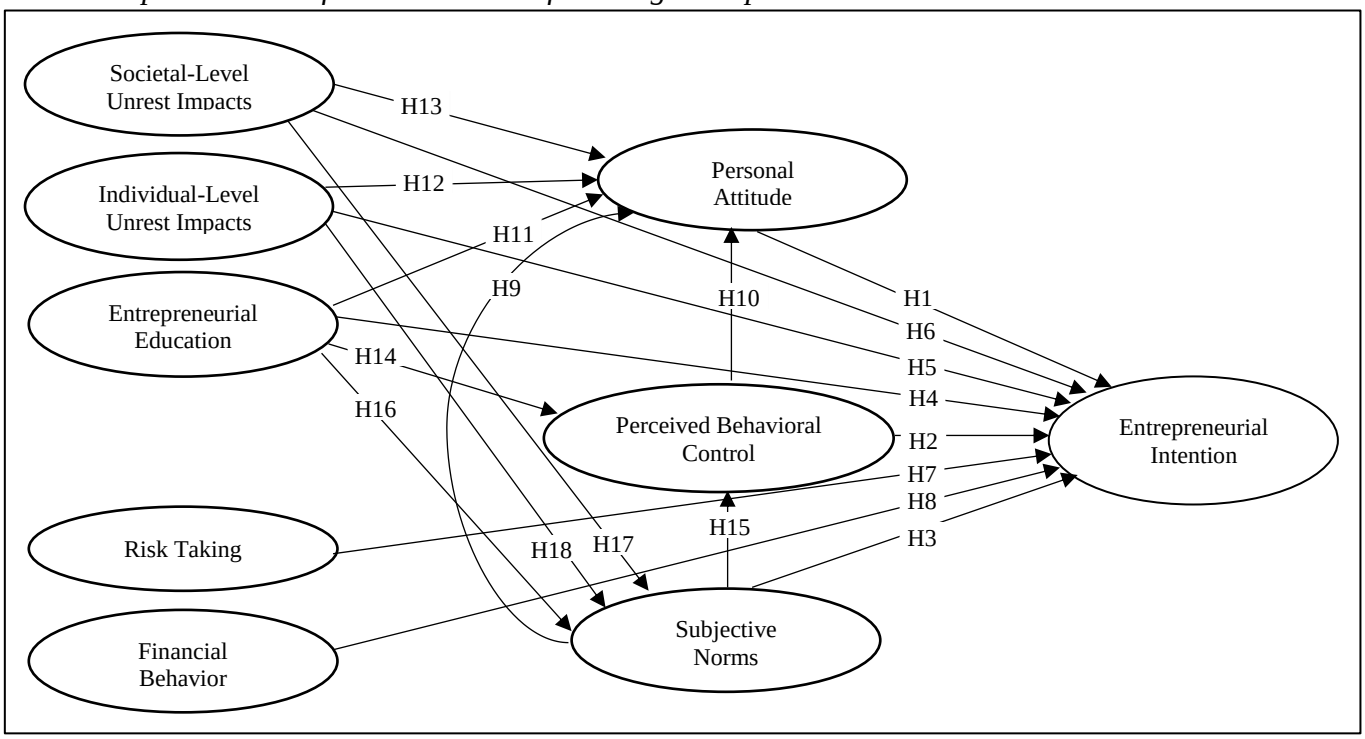
(Rahman et al., 2021). Positive financial behavior, such as having more saving, might impact the increase of entrepreneurial intention, leading to the following hypothesis:

H8: Financial behavior positively influences entrepreneurial intention.

Therefore, Figure 1 exhibits the conceptual model of determinants influencing entrepreneurial intentions. The determinants of the entrepreneurial intentions in the TPB framework are represented in the center of the model, while the additional context-specific determinants are represented on the left-hand side.

Figure 1

The Conceptual Model of Determinants Influencing Entrepreneurial Intentions



Method

Participants and Procedure

This study employs a cross-sectional research design targeting final-year high school students, typically aged 15–20 years, enrolled in Islamic private schools in three southern border provinces of Thailand, namely Pattani, Yala, and Narathiwat. The inclusion criteria consist of students who are currently enrolled in the final year of high school and studying in Islamic private schools within the selected provinces. Students were excluded if they were not officially enrolled during the data collection period, absent from school at the time of data collection, or unwilling to participate in the survey. According to the statistics reported by the Office of Private Education Commission (2022), there were 13,813 final–year students enrolled in Islamic private schools across the three southern border provinces, representing approximately 62% of all final-year high school students in the area. To ensure representativeness, a stratified random sampling approach was employed, with strata based on school location (municipality and non-municipality area). The final sample consisted of 2,078 students drawn from seven Islamic private schools, four located within municipality areas and three outside the municipality area. Data collection was conducted between May 2024 and January 2025.

Instruments

Data was collected using a self-administered questionnaire. All students consented to complete and conduct the questionnaires. The questionnaire includes two sections: demographic information and

indicators and determinants of entrepreneurial intention, such as personal attitude, perceived behavioral control, subjective norms, insurgency, financial behavior, entrepreneurial education, and risk-taking.

The questions for each measurement indicator of the proposed variables are from those instruments that have been previously validated. All quantitative questionnaire items are graded on a five-point Likert scale. The questionnaire validates internal consistency or reliability through the average variance extracted (AVE) value, composite reliability (CR), and Cronbach's alpha value. The AVE should not be lower than .5 (Fornell & Larcker, 1981), and CR and Cronbach's alpha need to be higher than 0.70 to consider the variable statistically reliable (Cheung et al., 2024; Hair et al., 2019).

After the piloted survey from 37 final-year high school students in the investigated area and gathering the comments from the experts, the questionnaire was consequently revised, especially on the measurable items relevant to entrepreneurial intention, individual-level unrest impacts, societal-level unrest impacts, and financial behavior. Accordingly, the revised questionnaire had an AVE between .46 and .74, a CR between .68 and .90, and a Cronbach's alpha coefficient between .72 and .91. Table 1 shows the latent variables and measurable items of entrepreneurial intention and its determinants.

Table 1

Latent Variables and Measurable Items

Latent Variables	Measurable Items
Entrepreneurial Intention (EI)	EI1: I am determined to create a firm in the future.[a]
	EI2: My goal is to have my own business.[b]
	EI3: I have prepared to be an entrepreneur.[a]
	EI4: I am seriously thinking about starting my own business.[a]
	EI5: I will make every effort to start and run my own business.[a]
	EI6: I am ready to do anything to be an entrepreneur. [a]
Personal Attitude (PA)	PA1: I would rather run my own business than work for someone else.[a]
	PA2: I believe that being an entrepreneur would bring me enormous joy.[a]
	PA3: Being an entrepreneur is my dream.[a]
Perceived Behavioral Control (PB)	PB1: I am prepared to start a viable business.[b]
	PB2: I can control the creation process of a new firm.[c]
	PB3: Starting a business and keeping it viable would be easy for me if I had enough funds.[a]
Subjective Norms (SN)	SN1: My family members value entrepreneurial careers more than any other career. [a]
	SN2: My friends value entrepreneurial careers more than any other career.[a]
	SN3: My family members think that I should pursue a career as an entrepreneur.[a]
	SN4: My friends think that I should pursue a career as an entrepreneur. [a]
Entrepreneurial Education (EE)	EE1: Entrepreneurial education can impart my skills to initiate and run a business.[b]
	EE2: Entrepreneurial education can make me interested in pursuing an entrepreneurial career.[b]
	EE3: Participating in entrepreneurial education and entrepreneurship practices in school can make me more daring to be an entrepreneur in the future.[b]
Individual-level Unrest Impacts (IU)	IU1: I have been in an insurgency.[d]
	IU2: I have ever seen anyone being injured or killed before my eyes in this situation.[d]
	IU3: I/my family members/friends have been interrogated or arrested by authorities.[d]
	IU4: I/my family members/friends have been injured or killed by this situation.[d]
Societal-level Unrest Impacts (SU)	SU1: The government needs to curtail the insurgent incidents in the region to create an enabling environment for business and other economic activities.[d]
	SU2: The Insurgent activities in the region have direct consequences for the business operation.[d]
	SU3: An insurgency evokes business risk by encountering the business's unsustainability.[d]
Risk-taking (RT)	RT1: I dare to take risks in entrepreneurship.[e]
	RT2: I admit to taking risks in exchange for possible benefits.[e]
	RT3: I believe that getting involved in situations of higher risk will create results of great impact.[e]
Financial Behavior (FB)	FB1: I spend money according to my plan.[f]
	FB2: I compare prices before I buy a product.[f]
	FB3: I buy products by priority. [f]
	FB4: I set money aside for long-term savings, for instance, for future scholarships. [f]

Note. [a] denoted adapted measurement items from Bazan (2022). [b] denoted adapted measurement items from Biswas and Verma (2022). [c] denoted adapted measurement items from Abdelwahed (2022). [d] denoted adapted measurement items from Sateemae et al. (2022). [e] denoted adapted measurement items from Sobaih and Elshaer (2022). [f] denoted adapted measurement items from Rahman et al. (2021) and Bank of Thailand (2020).

Procedures

Notifications and appointments for the data collection were provided in advance. Before the process of collecting data, researchers had clearly informed the respondents about the study's objectives and an overview of the questionnaire. The data collection was carried out at their schools by the researchers.

Statistical Analysis

Descriptive statistics are presented and explained to provide an overview of the demographic data collected from respondents, represented in items such as age, gender, religion, birthplace, education level, academic plan, and the professions of their fathers and mothers. Based on the aforementioned literature review, this study involves a series of latent constructs, multiple relations, direct and/or indirect effects, quantitative methods, complex and multi-faceted constructs, causal modeling, and several disciplines in the social sciences, therefore, SEM has appropriately adopted techniques used to analyze both a measurement model and a structural model in a simultaneous statistical test (Setiawan et al., 2021).

Results

Descriptive Results

The demographic data of the high school students in their final year shows that 71.9 percent of them are female and 59.8 percent are aged 17. All of them are Muslim, and 43 percent reside in Narathiwat province of Thailand. More than half of them (78.7%) are enrolled in science and mathematics programs. 33.8% of their father's occupation, illustrated as working as general employees, while 31.3 % of their mother's work as small retailers or sellers, tailors, or involve in personal business, as shown in Table 2.

Table 2

Demographic Characteristics of the Samples (n = 2,078)

Characteristics		n	%
Gender:	Male	584	28.10
	Female	1494	71.90
Age (years old):	15	76	3.60
	16	302	14.50
	17	1,243	59.80
	18	435	21.00
	19	19	1.00
	20	3	.10
Religions:	Islam	2,078	100.00
Birthplace:	Pattani	689	33.20
	Yala	431	20.70
	Narathiwat	894	43.00
	Other	64	3.10
Academic plan:	Sciences Program	1,636	78.70
	Arts Program	442	21.30
Father's Profession	Bureaucrat/State enterprise	306	14.70
	Employee/Factory Worker/ Company or Store Employee	144	6.90
	Seller/Tailor/Personal Business	460	22.10
	Gardener/Farmer/Fisherman/Livestock	365	17.60
	General Employment	702	33.80
	Other	101	4.90
Mother's Profession	Bureaucrat/State enterprise	313	15.10
	Employee/Factory Worker/ Company or Store Employee	151	7.30
	Seller/Tailor/Personal Business	651	31.30
	Gardener/Farmer/Fisherman/Livestock	238	11.50
	General Employment	501	24.10
	Other	224	10.70

Confirmatory Factor Analysis Results

Firstly, inter-item correlation among the measurement indicators was examined to assess internal consistency and convergent validity of the latent variables. The results showed that the measurement indicators of the same latent variables demonstrated moderately to highly positive correlation, ranging approximately from .31 to .74. These results suggest that these measurement indicators within each latent variable share a substantial proportion of variance, thereby supporting internal consistency and convergent validity (Hair et al., 2019).

The next step involved in analyzing data is performing confirmatory factor analysis (CFA) in order to assess the suitability of the measurement indicators for the latent variables. The model has analyzed the determinants affecting entrepreneurial intention. Since discrepancies such as the comparative fit index (CFI) and Tucker-Lewis index (TLI) values are below .95, this indicates that they do not yet align well with the empirical data. Therefore, modifications are employed to improve the model's fit and judiciously ensure that the model accurately captures the dynamics influencing entrepreneurial intentions. The model was subsequently modified by incorporating covariances between measurable items of individual-level unrest impacts (IU1 and IU2), entrepreneurial intention (EI1 and EI2), subjective norms (SN2 and SN3), personal attitudes (PA1 and PA2), and risk-taking (RT2 and RT3).

The statistical values of the modified model show that the chi-square test yielded a value of 1,450.02 with 454 degrees of freedom, showing statistical significance. The CFI and TLI values are .96 and .95, respectively, falling within the threshold of .95, aligning with the guidelines set by Hair et al. (2019). The root means square error of approximation (RMSEA) and the standardized root mean square residual (SRMR) values are both .04, falling below the threshold of .05, proposed by Hair et al. (2019) as well. The results indicate that the models fit well with the empirical data, and the chosen measurement indicators are appropriate for measuring the latent variables.

Table 3 displays the results of confirmatory factor analysis and relevant statistics for each latent variable. The results show that all loadings of measurement indicators for each latent variable exceed .50, and Cronbach's alpha values are generally above .70. However, some latent variables have AVE values below .50 but still above .30, as well as CR of one latent variable that is below .70 but still above .60. According to Fornell and Larcker (1981), the convergent validity of the construct is still adequate if AVE is less than .50 but CR is higher than .60. Hence, the convergent validity of the latent variables in this study is acceptable. Table 3 also demonstrates the results of discrimination validity. According to the classification and cutoffs proposed by Henseler et al. (2015), the correlation coefficients are all below .85, and the chi-square difference test of each correlation coefficient was statistically significant. This implies that all latent variables are distinct and there is no discriminant validity problem.

Table 3

Confirmatory Factor Analysis

Latent Variables	Loading	AVE	CR	α	Correlation Coefficients								
					EI	PA	PB	SN	EE	IU	SU	RT	FB
EI	.61.77	.52	.85	.87	1.00								
PA	.48.80	.49	.69	.74	.83**	1.00							
PB	.66.79	.50	.75	.74	.44**	.50**	1.00						
SN	.73.84	.61	.89	.84	.52**	.58**	.34**	1.00					
EE	.70.75	.56	.79	.79	.07**	.08**	.25**	.16**	1.00				
IU	.53.90	.50	.75	.83	.14**	.11**	-.06**	.23**	.03**	1.00			
SU	.52.82	.47	.72	.71	.55**	.60**	.60**	.45**	.29**	.00**	1.00		
RT	.58.85	.52	.72	.80	.64**	.60**	.42**	.49**	.16**	.15**	.61**	1.00	
FB	.58.70	.39	.72	.71	.19**	.10**	.18**	.15**	.23**	.20**	.32**	.27**	1.00

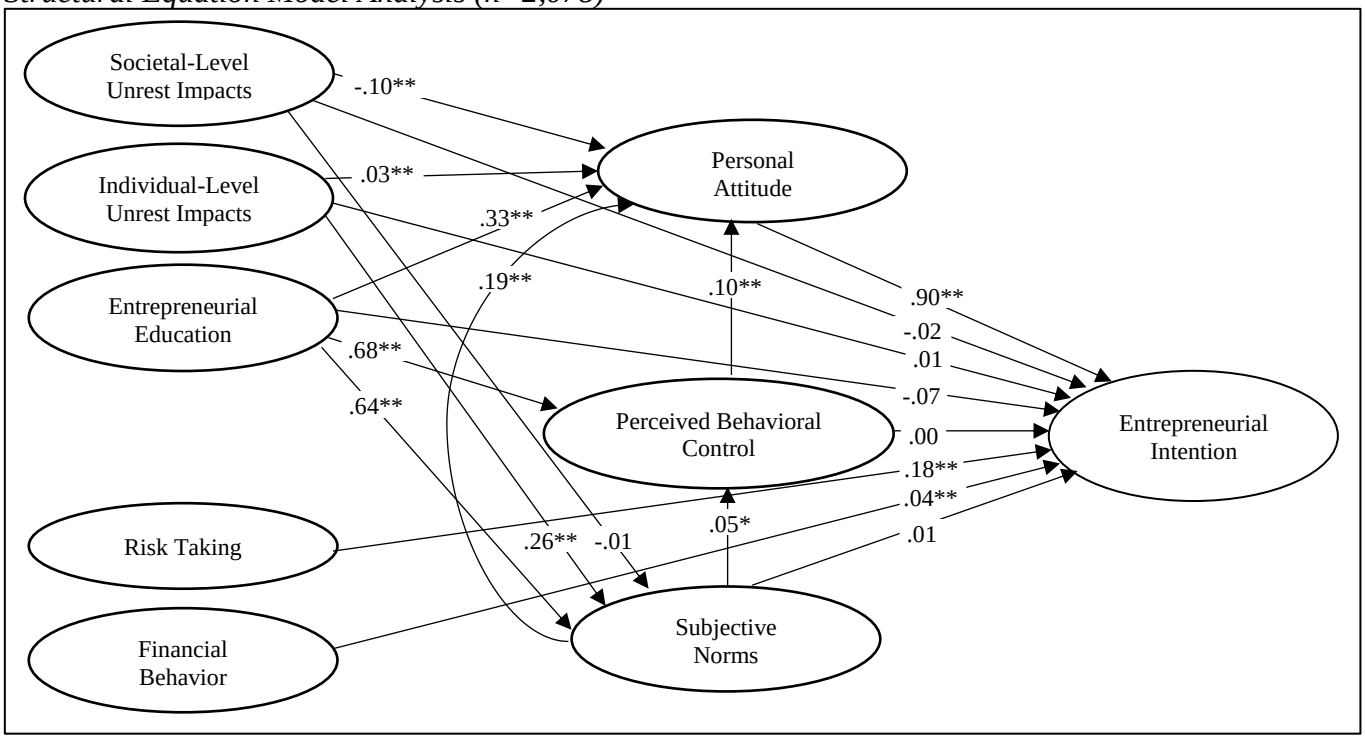
Note. ** denoted the rejection of the null hypothesis of the chi-square difference test at .05 significance levels. EI = Entrepreneurial intention, PA = Personal attitude, PB = Perceived behavioral control, SN = Subjective norms, EE = Entrepreneurial education, IU= Individual-level unrest impacts, SU = Societal-level unrest impacts, RT = Risk-taking, and FB = Financial behavior

Structural Equation Modeling Results

The structural equation model (SEM) was analyzed in the last step. According to the model results shown in Figure 2, the chi-square statistic was 1,599.87 with 462 degrees of freedom, which was statistically significant. The CFI value was .95, and the TLI value was .94, below the threshold of .95, proposed by Hair et al. (2019). Moreover, the RMSEA and SRMR values were both .04, below the thresholds of .05 (Hair et al., 2019). The TLI indicates that the model does not yet align well with the empirical data, necessitating modifications to improve the model's fit. The model was subsequently modified by incorporating covariances between measurable items, FB2 and FB3, and EI5 and EI6. Following these adjustments, the model fit indices improved the chi-square statistic to 1,472.15 with 460 degrees of freedom, remaining statistically significant. However, the CFI and TLI increased to .96 and .95, respectively, exceeding the recommended threshold of .95 (Hair et al., 2019). The RMSEA and SRMR were both .04, both below the recommended thresholds of .05 (Hair, et al., 2019). These enhancements indicate that the structural equation model, depicted in Figure 2, now strongly aligns with the empirical data.

Figure 2

Structural Equation Model Analysis (n=2,078)



Note. * $p < .10$. ** $p < .05$.

Hypotheses Testing Results

The results of the hypotheses testing in Table 4 are derived from the SEM in Figure 2. Path coefficients (β) and *p*-value are calculated, with significance assessed at $p < .10$. The hypothesis H1, which states that personal attitude demonstrates a substantial positive effect on entrepreneurial intention with β = .90, $p = .00$, indicating that a personal attitude is critical for entrepreneurial intentions. Likewise, the hypothesis H7, which tests the positive relationship between risk taking and entrepreneurial intention, is also supported with β = .18, $p = .00$, while the hypothesis H8, which states that financial behavior significantly and positively affects entrepreneurial intentions, is supported with β = .04, $p = .02$. Conversely, the hypotheses H2 - H6 are found to be insignificant and not supported with $p < .10$. On the other hand, the hypothesis H9, which states that subjective norms positively influence personal attitude, is supported with β = .19, $p = .00$, and the hypothesis H10 exhibits a significantly positive relationship between positive perceived behavioral control and a personal attitude, is supported with β = .10, $p = .00$. The hypothesis H11

indicates that entrepreneurial education has a significant and positive effect on personal attitude, is supported with β = .33, *p* = .00. Additionally, the hypothesis H12 reveals that individual-level unrest impacts have a significant and positive effect on personal attitude, and is supported with β = .03, *p* = .02. In contrast, the hypothesis H13 shows that societal-level unrest impacts significantly and negatively influences personal attitude, is supported with β = –.10, *p* = .00. Moreover, the hypothesis H14 suggests that entrepreneurial education significantly and positively influences perceived behavioral control, is supported with β = .68, *p* = .00, and the hypothesis H15 displays a significant positive effect, implying that subjective norms impact perceived behavioral control, is supported with β = .05, *p* = .07. The hypothesis H16 indicates that entrepreneurial education has a significant and positive impact on subjective norms, is supported with β = .64, *p* = .00. Similarly, the hypothesis H18 displays a significant positive effect between individual-level unrest impacts effect and subjective norms, is supported with β = .26, *p* = .00. However, the hypothesis H17 exhibits a statistically insignificant relationship between societal-level unrest impacts effect and subjective norms, is not supported with β = –.01, *p* = .84.

According to the TPB, the results show that only a personal attitude significantly shows the direct relationship of entrepreneurial intention. This is because the highest β of personal attitude may influence the insignificant results of perceived behavioral control and subjective norms. Suggesting that, in a particular context such as the conflict-affected deep south of Thailand, a personal attitude is a key determinant of the entrepreneurial intention in this context, rather than the perceived behavioral control and subjective norms. Nonetheless, both perceived behavioral control and subjective norms still show indirect statistical significance on entrepreneurial intention when they affect through personal attitude.

Table 4

Hypothesis Testing Results

Hypothesis	Paths	Path Coefficients (β)	*p*-value	Conclusion
H1	PA → EI	.90	.00	Supported
H2	PB → EI	.00	.92	Not Supported
H3	SN → EI	.01	.80	Not Supported
H4	EE → EI	–.07	.11	Not Supported
H5	IU → EI	.01	.77	Not Supported
H6	SU → EI	–.02	.41	Not Supported
H7	RT → EI	.18	.00	Supported
H8	FB → EI	.04	.02	Supported
H9	SN → PA	.19	.00	Supported
H10	PB → PA	.10	.00	Supported
H11	EE → PA	.33	.00	Supported
H12	IU → PA	.03	.02	Supported
H13	SU → PA	–.10	.00	Supported
H14	EE → PB	.68	.00	Supported
H15	SN → PB	.05	.07	Supported
H16	EE → SN	.64	.00	Supported
H17	SU → SN	–.01	.84	Not Supported
H18	IU → SN	.26	.00	Supported

Note. EI = Entrepreneurial intention, PA = Personal attitude, PB = Perceived behavioral control, SN = Subjective norms, EE = Entrepreneurial education, IU= Individual-level unrest impacts, SU = Societal-level unrest impacts, RT = Risk-taking, and FB = Financial behavior

Discussion and Conclusion

This study aims to investigate the entrepreneurial intentions of final-year high school students enrolled in Islamic private schools by employing the TPB framework with five context-specific variables. The findings reveal that only personal attitude shows a positive influence directly on entrepreneurial intention, while the other three determinants from the TPB framework have an indirect influence on

entrepreneurial intention through personal attitude. Furthermore, the additional context-specific variables show significant influence on entrepreneurial intention both directly and indirectly.

According to the results of the study, personal attitude is the most significant determinant of entrepreneurial intention. The highest path coefficient of personal attitude (β = .90, *p* = .00) shows the strongest relationship on entrepreneurial intention compared to other variables. This implies that personal attitude as a key mediator influences entrepreneurial intention, indicating that positive perceptions of entrepreneurship significantly enhance the entrepreneurial intention of students. This was found to be consistent with prior findings (Dong & Chang, 2024; Tchokote et al., 2025). These findings challenge classic TPB assumptions, particularly in conflict-affected countries, by emphasizing the necessity of creating positive entrepreneurial attitudes through entrepreneurship education and policy interventions.

Contrary to expectations of TPB assumptions, the lack of direct effects for perceived behavioral control (β = .90, *p* = .00) and subjective norms (β = .90, *p* = .00) on entrepreneurial intention can be explained by the specific context of a conflict-affected deep south of Thailand. This can be considered as unrest may cause the weakness of perceived behavioral control, and subjective norms on the entrepreneurial intention of students compared to personal attitude. Moreover, the positive effects of subjective norms on personal attitude (β = .19, *p* = .00) and perceived behavioral control (β = .05, *p* = .07) suggest that students' behaviors are influenced by observing and internalizing the attitudes and behaviors of others, aligning with the findings of Endarwati et al. (2023). Similarly, perceived behavioral control has a significant effect on personal attitude (β = .10, *p* = .00), as reported by Bouarir et al. (2023), indicating that students' belief in their ability to perform entrepreneurial tasks can positively shape their attitudes. For instance, when students feel confident in their capacity to manage the steps involved in becoming an entrepreneur, they are more likely to develop favorable attitudes toward entrepreneurship by reinforcing their intention to engage in entrepreneurial activities.

In this context, personal attitude is the only determinant that influences students' entrepreneurial intention when unrest exists. Implying that specific cultural and social environmental factors in the deep south of Thailand, as represented by unrest, cannot directly foster entrepreneurial intentions through perceived behavioral control as well as subjective norms. Hence, an offer of new insights into the application of TPB in conflict-affected areas must be considered.

Furthermore, the results of this study indicate that individual-level unrest impacts do not directly influence entrepreneurial intention (β = .01, *p* = .77). However, they have a significant positive effect on both personal attitude (β = .03, *p* = .02) and subjective norms (β = .26, *p* = .00). This suggests that personal experiences of unrest may indirectly encourage entrepreneurial tendencies by shaping students' attitudes and social expectations, thereby becoming a driving factor for necessity-driven entrepreneurship in the region (Anoke et al., 2021). Similarly, societal-level unrest impacts also do not have a direct effect on entrepreneurial intention (β = –.02, *p* = .41). However, they negatively influence entrepreneurial intention indirectly through personal attitude (β = –.10, *p* = .00). This highlights the adverse effect of broader societal unrest, which may undermine confidence or enthusiasm toward entrepreneurship, ultimately leading to depleted entrepreneurial interest within the community (Bullough et al., 2014).

In addition, this study reveals the direct effects of risk-taking (β = .18, *p* = .00) and financial behavior (β = .04, *p* = .02) on entrepreneurial intention. Risk-taking enhances entrepreneurial intention by increasing a willingness to engage with uncertainty (Al-Mamary & Alshallaqi, 2022; Sobaih & Elshaer, 2022). Meanwhile, financial behavior supports entrepreneurial intention by improving feasibility perceptions and confidence in managing resources (Rahman et al., 2021). These two critical personal characteristics become key factors driving entrepreneurship, especially in contexts of instability or economic hardship. Moreover, entrepreneurial education significantly influences personal attitude (β = .33, *p* = .00), perceived behavioral control (β = .68, *p* = .00), and subjective norms (β = .64, *p* = .00). These findings confirm the critical role of entrepreneurial education in fostering youth entrepreneurship, as supported by previous studies (Bouarir et al., 2023; Cassol et al., 2022). Within conflict-affected contexts, entrepreneurial education not only

provides students with necessary skills but also contributes to reshaping their personal attitudes, enhancing their beliefs on their potential, and strengthening social support for entrepreneurship.

Regarding previous studies (Dong & Chang, 2024; Passh & Panda, 2022; Tchokote et al., 2025), this study highlights key differences in the determinants of entrepreneurial intention, particularly in the southern border provinces of Thailand. The results reveal important insights into how entrepreneurship develops among high school students, emphasizing the critical role of personal attitude and the unrest impacts at both individual and societal levels as context-specific factors in designing entrepreneurship policies.

Limitations

This study is limited to high school students' perceptions in Thailand's three southern border provinces, namely Yala, Pattani, and Narathiwat. However, it can become a reference point for other areas. It is suggested that future research should consider expanding the scope to include high school students in public or vocational schools. Furthermore, some measurable items in the questionnaire, especially those related to financial behavior, used in this study do not yet adequately measure the latent variables despite a pilot study already conducted. Therefore, the improvement of these measurable items should be considered for future research to validate further findings.

Implications for Behavioral Science

The structural equation model of the determinants influencing high school students' entrepreneurial intention in the three southern border provinces of Thailand indicated that unrest, particularly individual-level and societal-level unrest impacts, remains a main problem affecting their entrepreneurial intention positively and negatively, as supported by Islam et al. (2023) and Tsouli (2024). Hence, these research findings could guide the Thai government in implementing effective and appropriate economic, political, and educational policies to develop high school students' entrepreneurial intentions, reduce youth unemployment, and increase self-employment. Moreover, the present study's findings should benefit and contribute to the theory of planned behavior regarding the other vital determinants affecting entrepreneurial intention besides those mentioned in the theory, such as unrest, financial behavior, entrepreneurial education, and risk-taking.

Conclusion

This study identifies personal attitude as a key driver of entrepreneurship among high school students and highlights extended factors, individual-level unrest impacts, societal-level unrest impacts, entrepreneurial education, financial behavior, and risk-taking, as critical additions to the theory of planned behavior in conflict-affected contexts. Therefore, the entrepreneurship policy should mainly focus on the personal attitude toward implementing the youth entrepreneurship initiative in high school, followed by risk and financial management. The policy for resolving the unrest impacts should also include building peace to promote an entrepreneurial environment and providing financial funds to strengthen entrepreneurial potential for those affected. These policies aim to ensure that all youth in this area receive high-quality self-employment and entrepreneurship education.

Declarations

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