

## **Small Business Employees' Intention to Learn: Establishing Research Directions**

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*The following paper overviews the importance of learning in small business and entrepreneurship. It examines the notions of behavioral intentions and behavior in particular with respect to small business and entrepreneurship and intention to learn. The paper also examines the roles that learning affordances, engagement, and self-directed-learning style play in the links between employee intentions to learn and their learning behavior. In total 15 propositions for future research are identified and described and a research agenda is briefly discussed.*

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### **INTRODUCTION**

The small-business sector in Canada has been relatively understudied in terms of workplace learning, but merits investigation for a variety of reasons. Firstly, the small business sector is large. There were 1.1 million small and medium-sized businesses (i.e., those with 1-499 employees) in Canada in 2011, of which 99%, 1,089,000, were classed as small (i.e., those with 99 or fewer employees). Slightly more than 71% of these firms were in the services sector and slightly more than 28% were in the goods-producing sector (Government of Canada, 2014). Further, in 2012 small business employed 7.7 million people, almost 70% of Canada's private labour force and the sector contributed 27% of Canada's GDP in 2011 (Government of Canada, 2013). Secondly, the importance of workplace learning for those in small

business has been highlighted by numerous writers (Doyle, Kelleher, Mombourquette, & Young, 2013; Kitching, 2007; Murphy & Young, 1995; van Gelderen, van der Sluis, & Jansen, 2005). Doyle and Young (2007) and Doyle, Kelleher, Mombourquette, & Young (2015) reported that owners/managers of small businesses indicated that learning was very important for themselves and for their employees and that learning was required mostly to enable firms to keep up with change. Further, learning is also important because of looming labour shortages, skills shortages, and changing and increasing skill requirements (Goldenberg, 2006). However, learning has also been linked to various firm outcomes including competitiveness (Billesbach, & Walker, 2003; Singh, Garg, & Deshmukh, 2010), business creation (Martin, Wech, Sandfur, & Pan, 2006), and firm performance (Ruiz-Mercader, Merõno-Cerdan, & Sabater-Sánchez, 2006), and firm performance, growth, and survival (Fuller-Love, 2006). Learning is also important for improved service quality and its associated increase in customer service that leads to growth (Altinay, Altinay, & Gannon, 2008), and firm effectiveness and profitability (Thach & Kidwell, 2009). Additionally, Unger, Keith, Hilling, Gielnik, and Frese (2009) have shown that entrepreneurial knowledge is related to firm success, and education and cognitive ability mediated by deliberate practice and entrepreneurial knowledge are also related to firm growth. Consequently, "...understanding the process of skill formation in SMEs is critical" (Malik & Nilikant, 2011, p. 112).

However, Argyris has stated quite clearly that individuals can only be responsible for their own development and cannot be responsible for the development of others and "The responsibility for the growth of others lies within them. I can only help to develop the climate in which they grow, should they wish to do so" (1960, p.11). Thus, intention to learn by individuals can be an important factor in workplace learning.

The theory of planned behavior (TPB) developed by Azjen (1991) has become a popular and much-researched model that has been used to examine people's intentions to engage in behaviors. Thus the purpose of this paper is to examine the role of intention to learn among small business owners/managers and their employees particularly from the perspective of TPB. Initially this paper overviews the TPB (Azjen, 1991), examines the literature relevant to intention to learn, and more specifically considers the notion of intention to learn in a small business context. The paper then concludes with a series of research hypotheses.

### **Theory of Planned Behavior**

The TPB (Azjen, 1991) is built around several inter-related factors, intention, perceived behavioral control, attitude, subjective norms, and behavior. The notion of intention, i.e., how likely the individual is to try to perform the behaviour, suggests that the stronger the intention then the more likely is an individual to engage in a particular behaviour. There is an important volitional element, i.e., that the individual can decide whether or not to engage in the behaviour, and "To the extent that a person has the required opportunities and resources, and intends to perform the behavior, he or she should succeed in doing so" (p. 182).

Perceived behavioral control indicates how easy is it for the individual to perform a behavior, a perception that can differ across different contexts. Perceived behavior control is similar to the notion of self-efficacy, the confidence that an individual has in terms of being able to successfully perform a task. Together perceived behavioral control and intention predict individuals' behavior if they are compatible with the expected behavior, and if they are both stable between time of assessment and time of behavior. Further, perceived behavior control should reasonably reflect actual control. Perceived behavior control is based on individuals' past experiences and sense of future facilitators or barriers to performing the behavior. Attitude refers to individuals' subjective assessment of the favourableness or unfavourableness of some intention to act. Subjective norm refers to the perceived social pressure to perform an act or not perform an act that an individual perceives.

The TPB model has had its share of criticism (see for example, Sniehotta, Pesseau, & Araújo-Soares, 2014), but TPB has been staunchly defended by its developer (Ajzen, 2014). Indeed, the TPB model has been used to examine various intentions of people including intention to lose weight (Schifter & Ajzen, 1985), to quit smoking (Babrow, Black, & Tiffany, 1990), and to commit driving violations (Parker,

Manstead, Stradling, Reason, & Baxter, 1992). More recently TPB has been linked to quite varied intentions and behaviors such as nurses' intention to accurately measure blood pressure (Nelson, Cook, & Ingram, 2013), people's intention to donate blood (France, 2014), and shoppers' intentions to purchase organic food (Suh, Eves, & Lumbers, 2015). However, this paper now examines TPB in the contexts of small business and entrepreneurship and intention to learn.

### **Theory of Planned Behaviour and Small Business and Entrepreneurship**

TPB has been examined in terms of a broad variety of issues within the small business and/or entrepreneurial contexts and some of the work is conceptual (e.g., Ball, Wilcock, & Aung, 2009; Kuehn, 2008; Yacob & Moorthy, 2012) and some is empirical (e.g., Harrison, Mykytyn, & Riemenschneider, 1997; Ramalho, Pinto de Moura, & Cunha, 2015). Numerous writers have shown support for the basic TPB model in a small-business/entrepreneurial context in several areas such as entrepreneurial intention among 14 and 15 year-old students (Finisterra do Paco, Ferreira, Raposo, Rodrigues, & Dinis, 2011) and entrepreneurial intention among university students (Schwarz, Wdowiak, Almer-Jarz, & Breitenecker, 2009). Research on intention to grow the firm (Haugum, Mørkved, Lilleenget, Dalborg, & von Friedrichs, 2011; Wiklund & Shepherd, 2003) and intention to implement information technology by small-business owners-managers has also supported the TPB model (Grandón, Nasco, & Mykytyn, 2011; Harrison et al., 1997; Macredie & Mijinyawa, 2011; Riemenschneider & McKinney, 2001-2002).

The TPB model and small-business owners-managers and entrepreneurs have also been positively related to other issues such as intention to retire (Forster-Holt, 2013) and intention to implement Hazard Analysis Critical Control Point (HACCP) (Ramalho et al., 2015). Clearly there is interest in and success with the model of TPB and small business and entrepreneurship. However, this paper now examines the issues of TBP and learning, generally, and then specifically as related to small business and entrepreneurship.

### **Theory of Planned Behaviour and Learning**

As with the more general work on TPB and small business and entrepreneurship, some of the general work on TPB and learning intention has been conceptual in nature, for example, Wiethoff (2004) and Phipps, Prieto, and Ndinguri (2013). However, some of the work on TPB and learning is empirical, although it has focused on various groups such as students and factors such as training in organizations.

A variety of studies that focused on students showed support for the basic TPB model (Chen, Razi, & Tarn, 2009; Santhanam, 2002; Tan & Ferreira, 2012). In terms of learning through formal training the findings of Al-Eisa, Furayyan, and Alhemoud (2009), Fishbein and Stasson (1990), Hurtz and Williams (2009), Maurer and Palmer (1999) also supported the notions of the TPB. Other studies that focused on employees, such as those by Ho, Tsai, and Day (2011), Roberts and Barrett (2011), Sanders, Oomens, Blonk, and Hazelzet (2011), and Wu (2011), have been generally supportive of the TPB model.

The focus on learning and TPB in small business and entrepreneurship mirrors to some extent the work on learning and TPB in general – there is a focus on students and on training. For example, Zhao, Seibert, and Hills (2005) examined entrepreneurial intention among second-year MBA students. Self-efficacy fully mediated the relationship between entrepreneurial-related courses, entrepreneurial experience, and risk propensity and entrepreneurial intentions. Further, women reported lower entrepreneurial intentions than did men. Dimov (2007) more specifically examined opportunity intention among MBA students. Results of this study suggested that the likelihood of potential entrepreneurs acting on their insights and intentions will be directly affected by the match between their individual learning styles and their domain-specific knowledge. Von Graevenitz, Harhoff, and Weber (2010) indicated that taking formal entrepreneurial courses can reduce individuals' entrepreneurial intention, in essence students learn a greater knowledge of their own entrepreneurial aptitudes and at times might self-select out of the intention to be entrepreneurial. Lourenço and Jayawarna (2011) reported that creativity is positively related to perceived usefulness, learning, and perceived ease for students in a creativity-enhancing program for nascent entrepreneurs. Learning in the course was positively related to perceived usefulness and perceived ease, but was negatively related to intention to exploit learning. Perceived ease

was positively related to perceived usefulness and perceived usefulness was positively related to intention to exploit learning. Further, Lourenço, Jones, and Jayawarna (2012) examined nascent entrepreneurs, a profit-first mentality, and intention to exploit learning. Their findings indicated that perceived benefit of learning and perceived learning were related to learning intention, perceived ease of use and a profit-first mentality were related to perceived benefit of learning and a profit-first mentality was related to perception of learning. Lastly, the relationship between a profit-first mentality and intention to exploit learning was mediated by perceived benefit of learning. There was no statistically significant relationship between perceived ease of use and intention to learn, counter to the findings of Ajzen (1991), and, “This implies that even if the knowledge introduced during their training can be acquired without excessive effort, nascent entrepreneurs will not use that knowledge unless they perceive real benefits” p. 854.

Work on learning and TPB has also considered formal factors. For example, Renkema (2006) found that individual learning accounts had a positive influence on attitudes and learning intentions of those in small and medium technical-installation firms who were engaged in technological innovations, but there was no such relationship for those employed in elder-care firms. Unger et al. (2009) have shown that entrepreneurial knowledge is related to firm success, in this instance, firm growth. Further, education and cognitive ability mediated by deliberate practice and entrepreneurial knowledge were also related to firm growth. Deliberate practice refers to activities specifically undertaken by individuals to improve their performance in a relevant domain.

The above research, in general and specifically as it relates to small business and entrepreneurship, reasonably supports the use of the TPB model to examine workplace learning in small business and entrepreneurship. However, the broader relationship between TPB and workplace learning has not been considered much, certainly in small business or entrepreneurship in a Canadian context. Such a focus is important given that so much of what people learn in organizations is done through means other than formal training programs.

Given the above overview of research, several research propositions based on the basic TPB, follow for small business employees and their intention to learn:

*Proposition 1: Small business employees' intention to learn is positively related to their learning behavior.*

*Proposition 2: Small business employees' perceived behavioral control is positively related to their intention to learn.*

*Proposition 3: Small business employees' attitude is positively related to their intention to learn.*

*Proposition 4: Small business employees' subjective norms are positively related to their intention to learn.*

The initial focus of this paper is on learning in a small business/entrepreneurial context using the TPB model. However, in line with the work of Ramalho et al. (2012) and Ball et al. (2009) additional explanatory variables are considered here. Indeed the importance of individuality in learning for small business owners/managers and employees is not new and has been reflected in several ways, for example, different learning needs/goals (Hurtz & Williams, 2009), learning styles (Chen et al., 2009), contexts for individuals, and opportunities to learn (Hurtz & Williams, 2009). However, two factors that require further examination are learning affordances and engagement, and self-directed learning orientation, both of which are discussed next.

### **Workplace Learning Affordances and Engagement**

Learning in the workplace has been shown to encompass a variety of learning strategies, often typified as formal and informal, and although people in organizations avail themselves of both types, the informal ones are typically more predominant than the formal strategies. However, Billett (2002; 2004; 2006) has discussed the notion of co-participation and learning based on the notions of affordances and engagement, concepts that cut across formal and informal types of learning. Affordances are “opportunities to participate in and access support and guidance” (Billett, 2002, p. 462). Engagement

refers to the extent to which individuals participate in the workplace learning and "..., individuals exercise their agency in determining how they interpret and engage in social practice" (Billett, Barker, & Herson-Tinning, 2004).

Affordances and engagement have been shown to play a role in the learning of people in various types of organizations and professions. For example, Bryson, Pajo, Ward, and Mallon (2006) examined managers and workers in the wine-making industry in New Zealand and reported that workplace learning affordances are differentially available based on one's level and function in the organization. Secondly, individuality, in the form of proactivity, played a role in that those with higher levels of proactivity tended to have more affordances and more engagement in learning than those of lower proactivity. Newton, Billett, Jolly, and Ockerby (2009) examined the transferability of nurses' skills from university to the workplace. Themes that were identified included different learning preferences, observation and hands-on experience were preferred to text-book learning. Secondly, a lack of engagement in university clinical labs was a major theme due to a lack of fidelity between them and the real-world workplace. The third theme was that of affordances and engagement. Some nursing students did not experience as many opportunities to learn as did others, in part due to poor attitudes on the part of other medical professionals actually employed in the workplace, and in part due to not doing work that provided learning opportunities. Engagement of preceptors and other real-world instructors was seen as central to nursing students' learning (p. 324). Hetzner, Gartmeier, Heid, and Gruber (2009) showed that change in the routines of client advisors resulted in affordances that resulted in new skill and knowledge acquisition. However, lack of equitable affordances in terms of training based on age (i.e., older workers faced fewer affordances than did younger workers) was identified by Meyers, Billett, and Kelly (2010).

Cavanaugh (2012) examined the learning of women in auxiliary legal positions in Australia. Results indicated that "Each of the nine women in this study was found to participate in learning on a continual basis through the exercise of their personal agency and reflexivity" (p. 254). Despite having learned a lot, about their work and themselves, through being engaged in their work, the women felt that their lower workplace status resulted in few learning affordances, relative to those who were professional staff. Affordances and engagement have a role to play in medical education (ten Cate & Billett, 2014) and Bennett, McCarthy, O'Flynn, and Kelly (2013) examined medical education and "the mismatch between the formal and the enacted curricula" (p.405) through Billett's duality of workplace learning, affordances and engagement (2002). Affordances, access and guidance, tended to differ across different domains, for example, hospital versus community clinic. Further, engagement was seen as a function of students' prior knowledge and reflection. Tactics for improving affordances and engagement were discussed.

Smith, Dymock, and Billett (2013) examined workplace learning by workers in human-care facilities (for the aged and disabled) and those in logistics and transportation, and concluded that, "... it is the combination of affordances and engagement that is central to effective learning and meeting both the workplace and the employee imperatives for work and learning" (p. 98). Affordances and engagement were identified as important for workers in the health and community services industry (Choy, Billett, & Kelly, 2013) and "..., employees interact with others and thus are afforded opportunities to adopt better techniques that they observe others using" (p. 83). Further, "..., meanings are negotiated through mutual engagement and participation ..." (p.83).

It is clear that workplace affordances and engagement are important elements of people's intentions to learn by employees in various organizational types and sizes. Given the above overview of research, a second purpose of this research is to examine the role of affordances and engagement within the TPB model. Five research propositions follow for employees involved in small business/entrepreneurship and their intention to learn:

*Proposition 5a: Learning affordances will have an antecedent role in the perceived behavioral control element of the basic model of TPB for small business employees.*

*Proposition 5b: Learning affordances will have an antecedent role in the attitude element of the basic model of TPB for small business employees.*

*Proposition 5a: Learning affordances will have an antecedent role in the subjective norms element of the basic model of TPB for small business employees.*

*Proposition 6a: Employee engagement will moderate the relationship between perceived behavioral control and learning intention for small business employees.*

*Proposition 6b: Employee engagement will moderate the relationship between attitude and learning intention for small business employees.*

*Proposition 6c: Employee engagement will moderate the relationship between subjective norms and learning intention for small business employees.*

*Proposition 7: Employee engagement will be positively related to learning behaviour for small business employees.*

### **Self-Directed Learning**

Within workplace learning there has been increased interest in self-directed learning (SDL) in organizations from academics (Boyer, Artis, Solomon, & Fleming, 2012; Chien, 2004; Ellinger, 2004; Shah, Sterrett, Chesser, & Wilmore, 2001) as well as industry professionals, consultants, and trainers (Galagan, 2014; Kahle, 2011; Lasse, 2012; Piskurich, 1991; Skiff & Beckendorf, 2009; Zemke, 1998). SDL is not a new concept and has grown based on the work of numerous writers in the field of adult education such as Tough (1971), Knowles (1973), Brookfield (1984; 1993), and Merriam (2001). However, SDL has become a very popular topic in the field of human resource development (Ellinger, 2004).

There are many definitions of SDL and there is often little agreement about the meaning of SDL (Clardy, 2000; Ellinger, 2004). However, this paper uses a definition of SDL provided by Garrison (1997) who stated that, “self-directed learning is defined here as an approach where learners are motivated to assume personal responsibility and collaborative control of the cognitive (self-monitoring) and contextual (self-management) processes in constructing and confirming meaningful and worthwhile learning outcomes” (p. 18).

Guglielmino, Guglielmino, and Long (1987) and Guglielmino and Guglielmino (2001) have stated that SDL is important given the changes and the rate of change that organizations face and that self-directed learning is an important way for people to learn. Further, based on a review of “Creativity, innovation, people ...” (2009), Karakas and Manisaligil concluded that “the significance and centrality of self-directed learning in European workplaces is increasing” (2012, p. 712). Links between SDL and individual and/or firm performance have been long reported in a variety of studies (Boyer, et al., 2012; Gijbels, Raemdonck, Vervecken, & Van Herck, 2011; Guglielmino, et al., 1987; Hashim, 2007; Ho, 2008; 2011; Quinney, Smith, & Galbraith, 2010; Smith, Sadler-Smith, Robertson, & Wakefield, 2007). SDL has also been linked to job continuance, job satisfaction, and learning. For example, Cho and Kwon (2005) reported a moderate but positive relationship between SDL readiness and affective commitment and a moderate but negative relationship between SDL readiness and continuance commitment among Koreans in various types of businesses. Bromfield-Day (2000) and deBruin and Yiannakis (2012) determined that SDL was positively related to job satisfaction.

Although SDL can include formal as well as informal strategies (Gerber, Lankshear, Larsson, and Svennsson, 1995), some writers such as Howard (2010) focus more on informal learning. However, individual and environmental factors play a role in SDL (Straka, 2000). Individual factors include proactive personality, striving for knowledge work, and past learning initiative (Raemdonck, van der Leeden, Valcke, Segers, & Thijssen, 2012), learning goal orientation, and developmental needs awareness (Joo, Park, & Oh, 2013), and affinity for technology (Fleming, Artis, & Hawes (2014). Organizational/environmental factors include a firm’s economic sector, participatory staff policy (Raemdonck, et al., 2012), and perceived corporate affinity for technology (Fleming, et al., 2014). In addition, individual factors can overlap with organizational/environmental factors. Bouchard (1996) viewed SDL, based on research with people in a professional context, in terms of process, personality, and environment. SDL as a process is one in which the individual learner had clear goals, used diverse learning strategies, and took the “didactic leap” (p. 7), in which the learner decides to learn on his or her

own. Personality simply referred to a set of characteristics, some of which might be seen positively (e.g., curiosity) and some of which might be seen negatively (e.g., rebellious) (p. 8), which related to learners' ability to learn autonomously. The environment was seen as the individual's surround, e.g., work, family, and school that served as "triggers" (p.8) for SDL projects. Bouchard (1996) concluded that SDL can occur through formal schooling as well as other means, some learners might be better at SDL than others, SDL might well occur as a result of adverse as well favourable conditions, and SDL might not occur without the appropriate interaction of individual (i.e., independent style) and environment (i.e., opportunities) (pp. 12-13). Straka (2000) stated that, "Self-directed learning can be viewed as an idiosyncratic interplay between interest, strategy and control. Furthermore, it appears to be related to experienced environmental conditions ..." (p. 249). Further, Cho (2002) has argued that "... the bridges that connect SDL and the learning organization are their interdependent and collective aspects" (p. 469). Fleming, et al., (2014) found that a salesperson's affinity for technology and the perceived corporate affinity for technology interacted and were positively related to use of induced and scanning SDL projects.

SDL has been linked with entrepreneurship education and van Gelderen (2010) has argued that helping to create autonomy for entrepreneurship students is a goal of entrepreneurship education and within such a context SDL supports the development of student autonomy. For example, van Gelderen cited Bird (2002) as constructing learning contracts with entrepreneurship students in terms of competencies desired and expected activities to achieve the learning goals. More recently, Moalosi, Molokwane, and Mothibedi (2012) reported that design students, who engaged in problem-based learning through a design project, reported that they developed SDL and entrepreneurship skills, among others. Further, Bell (2008) showed how SDL, supported by appropriate physical resources (e.g., space and technology) and social resources such as opportunities for connecting with others, (e.g., the instructor, group members) played a key role, not only in further developing students' SDL, but in successfully using problem-based learning in an entrepreneurship course. Täks, Tynjälä, Toding, Kukemelk, and Venesaar (2014) found that entrepreneurship for engineering students served as preparation for work, a route to self-employment, an opportunity to develop leadership skill and achievement, and a first step in developing SDL. The teacher's role, in part, becomes one of guiding students to becoming more self-directed in their learning. Indeed, in an examination of the role of teacher-educators of entrepreneurship in Finland, Seikkula-Leino, Satuvuori, Ruskovara, and Hannula (2015) indicated that teacher-educators used a variety of methods in entrepreneurship education. In particular, problem-based learning, experiential-learning activities, and the encouragement of SDL were favoured by the teacher-educators because they support learning for entrepreneurship (p.392). Despite SDL's central role in developing entrepreneurs in an educational context there appears to be relatively little research done on SDL and real-life entrepreneurs, small-business owners, and their employees.

In terms of the owners/managers, the research on SDL and entrepreneurship/small business is relatively sparse and in terms of small-business employees, the research on SLD is even sparser. Some researchers have simply declared a role for SDL in entrepreneurial learning. For example, Fenwick (2002) stated with respect to women entrepreneurs that, "The learning of these workers is intensive, rapid, largely self-directed, and closely entwined with personal development and relationships" (p. 163). Carwile (2009) examined the workplace learning of nine women entrepreneurs. Findings indicated that women entrepreneurs experience various learning outcomes from SDL (e.g., writing business plans, negotiating) in response into various events (e.g., starting a firm, experimenting). Further, the women engaged in SDL through various means (e.g., asking others, exploring the web, and reading) and evaluated their learning in terms of various factors (e.g., satisfaction with learning, time taken, and value of learning). However, not all the women engaged in SDL to the same extent or with the same ability and, "Factors such as educational background, motivation, and past experience had much to do with how, when, and if the entrepreneur pursued learning that might be considered self-directed in nature" (p. 196). Business coaches played a predominant role in entrepreneurs' learning. An interesting finding of this study was that many of the entrepreneurs appeared to be over confident in their ability to run their own businesses and could rely on their own experience to deal with problems (p. 200). Finally, "learning was

primarily a 'just-in-time' strategy that involved very little pre-planning. Instead, these entrepreneurs adopted a highly instrumental, time-efficient, focused pursuit of new learning that was initiated as a response to a learning need" (p. 202). Further, Howard (2010) examined the learning experiences of 12 women entrepreneurs/small business owners. Learning was hugely important in their personal and professional lives and was seen to be highly informal, which seemed to be equated with self-directed learning, "informal learning, or self-directed learning, was not a straight pathway for any of the woman participants" (p. 141). Tseng (2013) constructed a model to be tested that not only highlighted the importance of SDL within entrepreneurship, but also linked SDL to entrepreneurial learning, which was in turn linked to entrepreneurial performance.

It is clear that SDL is an important individual element of learning for people in various types of organizations and contexts. Given the above overview of research, a third purpose of this research is to examine the role of SDL within the TPB. Four research propositions follow for employees involved in small business/entrepreneurship and their intention to learn:

*Proposition 8a: Self-directed learning style will moderate the relationship between perceived behavioral control and learning intention for small business employees.*

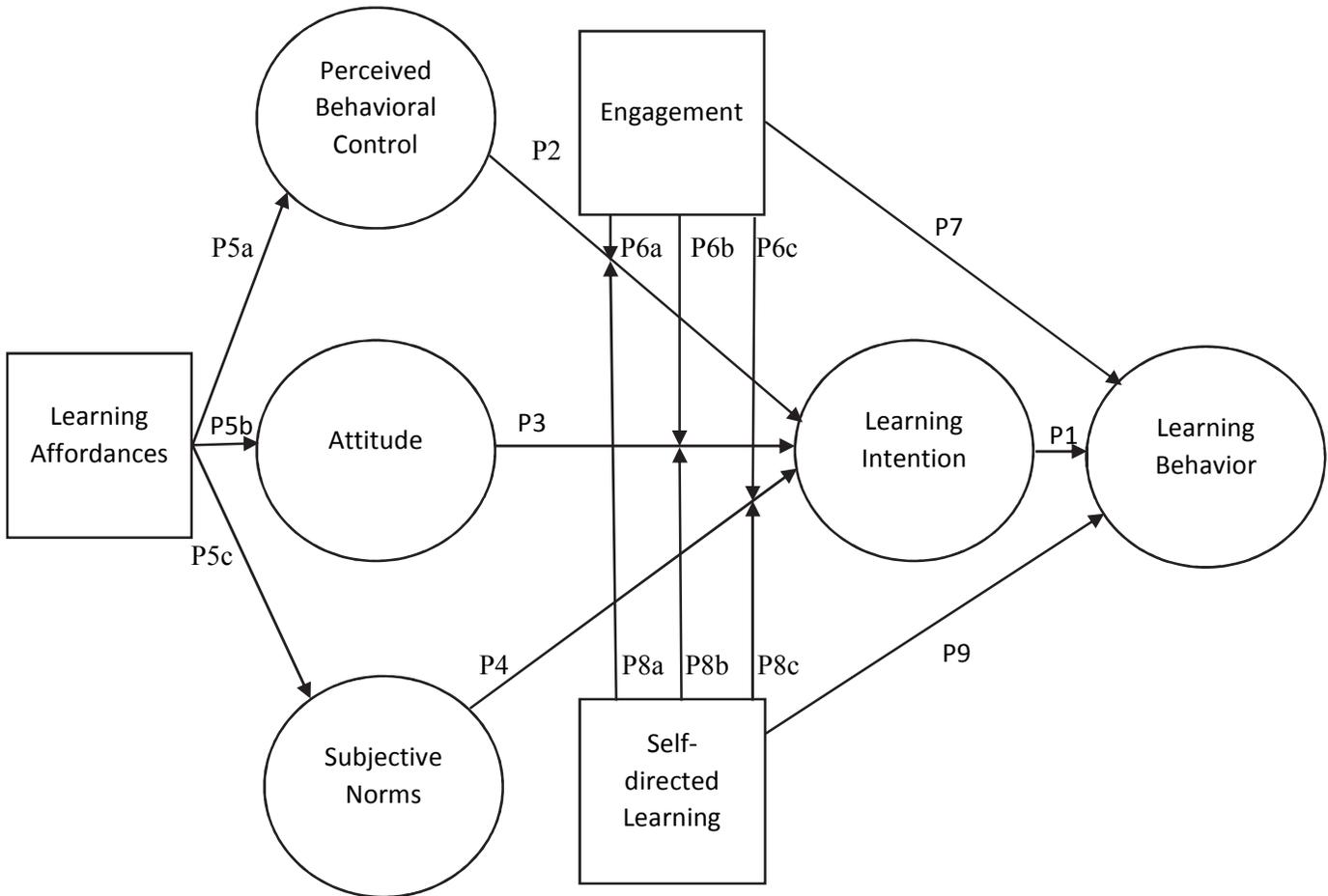
*Proposition 8b: Self-directed learning style will moderate the relationship between attitude and learning intention for small business employees.*

*Proposition 8c: Self-directed learning style will moderate the relationship between subjective norms and learning intention for small business employees.*

*Proposition 9: Self-directed learning style will be positively related to learning behaviour for small business employees.*

The research propositions associated with this study are presented in Figure 1.

**FIGURE 1**  
**A FRAMEWORK OF THE STUDY'S PROPOSITIONS**



**CONCLUSIONS**

The above propositions represent an opportunity to more fully explore the TPB model and relevant individual and environmental variables in terms of employees involved in small business and entrepreneurship. It seems reasonable to test the above propositions and their relationships through an empirical study of small-business employees. Instruments to assess learning affordances, perceived behavioral control, attitude, subjective norms, learning intention, and learning behaviour will have to be developed for this context, although measures of engagement and self-directed learning style are readily available exist. Such a study should be based on a large sample that is somewhat representative of the small-business sector.

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