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ENTREPRENEURSHIP ATTITUDE AND CUSTOMER FUNDED BUSINESS

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ABSTRACT

This study investigated the entrepreneurship attitude and customer funded business model Among African Nations. The study adopted analytical cross-sectional design and correlation design. Randomized quota of entrepreneurs practicing customer funded business with systemization of passion on entrepreneurship attitude from five selected Africa Nations on basis of accidental sampling technique and quota sampling method. A total population of 1000 and sample size of 286 was determined using Slovin's Formula at 0.05 level of significance. The 286 copies of questionnaire were administered, only 257 was deem fit after processing, retriever, coding and cleansing. The Parallel reliability was used to determine the consistency of the instrument that results to 96.10 (0.961). Five research questions and five hypotheses were raised which was tested with non-parametric measurement using Kendall's tau_b because of its monotonic function via SPSS 25 version. From the findings, entrepreneurship attitude strongly correlates with the customer funded business model. Hence, passionate attitudinal structure entrepreneurs significantly facilitate the effectiveness and efficiency of match-maker, pay-in-advance, subscription, scarcity and service-to-product. Hence, it was revealed that the alternate hypotheses were accepted. Based on the findings and conclusion, this study contributes to the knowledge that passion is a vital code to assess the viability of entrepreneurship attitude in full scale. Attitudinal structure bulb and social entrepreneurs keep the fire of passion burning to avoid entrepreneurial exist. It could be recommended that attitudinal structure entrepreneurs should focus on their passion as drive to achieve their goals. More so, subscription, pay in advance and service to product and match making should be utilized in businesses with complexity in the long-term.

KEYWORDS: *Entrepreneurship Attitude, Passion, Growth, Match Making, Customer Funded Business, Yin-Yang principles*

1.1. Introduction

Entrepreneurs are not very much conversant with adopting change in the macro and micro enterprise. The future would look very bright if entrepreneurs can synchronized with part-time entrepreneurship, serial entrepreneurship, yellow entrepreneurship, lean entrepreneurship, agile entrepreneurship, therapeutic entrepreneurship and entrepreneurship attitude to achieve corporate goals. Most worrisome is the neglect of entrepreneurship attitude to boost the socio-economic flow of value creation, value capture and wealth creation by entrepreneurs. Most interestingly, the entrepreneurship attitude would be efficient and effective if screwed with customer funded business by John Mullins (2014) as discussed in his book “Start, Finance, Grow Your Company with Your Customers Cash”.

Mullin (2005-2015) began a curious investigative research on exploring how enterprise can be independent in terms of fund raising without borrowing, venture capital and capital financing. Entrepreneurs always have difficulty on how to start-up an enterprise. The problem of starting a business in the business world has been of great concern among the stakeholders in all dimensions. Globally, especially Africa market and economic has been affected by high inflation rate, interest rate, discount rate and exchange rate from over decades. This has melted the financial institutions for meeting up financially with market demand on the supply of cash flow that would commensurate client needs.

This means that the start-up syndrome, financing and growth of the customer lie in the methods of leverage either in debt or equity. The growth of every micro and macro enterprise is very significant to every nation, because the dependability of budgeting, gross domestic product, gross national product, national income and per capital income lies on it. This is why customer funded business is very necessary and should not be a matter of joke by entrepreneurs.

Customer funded business is pivoted in five models that focused on match-maker, pay-in-advance, subscription, scarcity and service-to-product (Mullins, 2015). The customer funded business model provides solution for direct financing to the enterprise by utilizing the customer funds or payment method as an opportunity and competitive edge advantage. The risk associated with the customer funded business model is very minute because the porosity and volatility is being mitigated by the model. The customer funded business model makes the entrepreneurs to be hopeful and confident is merchandizing operations.

Entrepreneurs that embarked on the customer funded business model have advantages and benefits on fund generating using the client or customer. Nevertheless, therapeutic entrepreneurs should adopt the customer funded business model as therapy to mitigate threat and worrisome situation on their livelihood. This demonstrates how customer funded business can boost the healthiness, wellness, life satisfaction, wellbeing and quality of life in the short-term and long-term (Ovharhe, 2022a). Customer funded business can encourage entrepreneurs to venture on more reliable risk without fears, embedded learning and action learning. Africa in general, most especially in Nigeria, South-Africa, Kenya, Morocco, Rwanda and Egypt has good entrepreneurial foundation to commence customer funded business model. With the product and services in their stock market shows good platform for adopting and integrating the customer funded business model.

The application of customer funded business model enhances free flow and speed in the enterprise activities (Ovharhe & Okolo, 2022). The customer funded business model facilitates transaction from the angle of supply chain management system, consignment inventory management system and enterprise requirement planning (Ovharhe & Igbokwe, 2021). The authenticity of this free flow and speed in the enterprise should be taken as competitive advantage by entrepreneurs in the micro firm such as the small and medium scale (Kianto & Waajakoski, 2010). One of the reasons entrepreneurs inculcates the customer funded business especially in business creation is to practice entrepreneurship attitude.

Attitudinal structure entrepreneur is a passion oriented form of entrepreneurship. It is very easy in practice, less risky, less costly, less logistics among others (Kalogiannidis, 2020). Entrepreneurship attitude is a new form of entrepreneurship that does not require the entrepreneurs to encompass stressors rather the burden of the work is transferred to the stakeholders in the business chain **(**Suomi.fi, 2022). Attitudinal structure entrepreneurs do not require getting an office, paying tax, involving in invoicing and advertisement of the product and services (Vero.fi, 2022).

Entrepreneurship attitude is highly needed in Africa and mostly Sub Sahara part because of the level of high unemployment and non-cash flow in the economy for venture capital. Hence, this discussion set to close the knowledge gap that exists between entrepreneurship attitude and customer funded business in the business world.

2.1. Literature Review

2.1.1. Concept of Entrepreneurship Attitude

In the beginning of every business opportunity, entrepreneurs would like to utilize the phrase, "let there be attitudinal structure". But, the likelihood of the resultant outcome and expectancy should be, and there was attitudinal structure. This poses the possibility of two opposite forces as seen in Yin-Yang principles.

Wherever there is propensity of attitudinal structure, there is propensity of darkness possibility, the opposite creates the balance. Both has the propensity to navigate depends on the capacity of receptacle.

The attitudinal structure of every entity is very relevant to growth, the higher the intensity of the attitudinal structure the faster growth of the entity. The brighter its beam the more speed or velocity the entity encounters. The nature of the spectrum of attitudinal structure on business, the resultant color it can be defined.

Assuming the attitudinal structure represents the entrepreneur parity or climax and the entity is the business, this means that the kind of attitudinal structure the entrepreneurs possesses determine the navigation of the business direction reflects. Since the reflection of the business direction is determined by the nature of attitudinal structure, the growth and business expansion will be determined by its intensity of illumination. It is important to note that attitudinal structure have divers color of illumination. So does the attitudinal structure of entrepreneur have divers form of illuminations. The essence of the attitudinal structure is to shine by illuminating the business operations and functions. The process of actualizing illumination in the business operations and functions of entrepreneurs is regarded as entrepreneurship attitude. It is a means of obscurity to visibility of business transaction burden transfer to stakeholders with experiential tendencies to achieve the goals of the business transaction (Ovharhe, Okolo, Woko & Igbokwe, 2022).

With the adoption of entrepreneurship attitude in the business world, difficulty in entering new business and market could be very easy. The risk of entrepreneurial exit would be derailed from certain product and services (Ovharhe & Igbokwe, 2021). This provides an avenue for experimentation of new product development phenomena such as test marketing, product concept and prototype development (Kotler & Armstrong, 2020). Entrepreneurship attitude sparkled breathe into any business in the micro scale before extending to large (macro) scale in the long term. To start a new business has always been difficult task because of the pitfalls and bottlenecks associated with it (Darley, 2022). Sometimes it is a game of the survival of the fittest. But passion is a factor to the sustainability, survival and success of entrepreneurship attitude (Zhao, 2021). While entrepreneurship attitude is a credible factor to the growth and development of SMEs in the short term before extending to large scale in the long term (Kotler & Armstrong, 2020). Hence, entrepreneurship attitude is a factor that contributes to the easy adoption of customer funded business model.

So, passion is a vital code to assess the viability of entrepreneurship attitude in full scale. Attitudinal structure entrepreneurs ought to keep the fire of passion burning to avoid entrepreneurial exist. Entrepreneurship attitude gives direction of modalities on entering new businesses (Walker, 2014). The entrepreneur takes time to learn from mistake and prepare for better future to face the market, competition and customer. It need passion to illuminates the entrepreneurship attitude (Ovharhe, 2026a).

In entrepreneurship attitude you do not need to have any business of your own in perfecting the transaction, you can even be an informal middle man (Yung, 2018). This means that you may not have any registration number from the corporate affairs commission or belong to the stock exchange or security and exchange commission. Entrepreneurship attitude makes you free from those burdens, because you do not need finance business experts and accountant for transaction (Vero.fi, 2022). Attitudinal structure entrepreneurs are being enveloped under an umbrella company which can shoulders the burden.

Entrepreneurship attitude is an opportunistic means of doing business passionately to satisfy entrepreneurial journey and dreams (Suomi.fi, 2022). It is a good start point that drives entrepreneurs to pursue their dreams in the long-terms. The burden of invoicing, documentation, office layout, ergonomic functions and overhead cost are weighted by the umbrella firm. Also, very interestingly, attitudinal structure entrepreneurs are free from withholdings tax and insurance cost (Ovharhe, 2026b).

Entrepreneurship attitude is one of the easy way to become an entrepreneur because it is least risky, no setup costs and no need of utilization of business identity card. Attitudinal structure entrepreneurs do not worried about running cost, they just operates under the umbrella company. Entrepreneurship attitude is accessible to all to follow their passion. Entrepreneurship attitude is learning, unlearning and relearning phase for startup entrepreneurs to fulfill their dreams (Vero.fi, 2022). It is recommended for entrepreneur to learn new phase of business as concept testing and rest marketing before the launching of new product development to face the competition. Hence, entrepreneurship attitude can be for students, pensioner, business tycoon, workers, religious leader, disability, traumatized and those with disorder conditions.

Definitions

-Entrepreneurship attitude is the process of learning, relearning and unlearning new business venture without bearing the burden of the merchandizing phenomena while focused on profit maximization.

- Entrepreneurship attitude is the process of value creation, value capture and wealth creation by the parties with common interest with one bearing the burden of transactions.

-Entrepreneurship attitude is the act of transferring the business burden of risk culture to another party being interested as beneficiary of the transaction.

-Entrepreneurship attitude is an experiential process among parties with interest in specific business transaction that is in accord and satisfactory to stakeholders participating in the business.

-Entrepreneurship attitude is an input of business idea from one party and output involving transformation process in another party by bearing the burden of transaction in the enterprise

2.1.1.1. Attitudinal structure Social Entrepreneurship

Attitudinal structure social entrepreneurship is a diaphragm of social entrepreneurship ((Banerjee & Shabam, 2019). Understanding the deeps of social entrepreneurship brighten ones knowledge on attitudinal structure social entrepreneurship. Social entrepreneurship is the process which passionate and visionary entrepreneurs innovates and fine-tuned solutions to social economic problems with social care to derive social satisfaction. A true social entrepreneur, therefore, is an individual that innovates, develop and explores business opportunities that creates positive impact in the society at large (Kuckertz, Bernhard, Elisabeth, Berger, Dvouletý, Harms, Jack & Kibler, 2023).

Attitudinal structure social entrepreneurship are group of entrepreneurs with team spirit targeted to achieved passionate and visionary goals by assisting one another to build hope on their dreams and entrepreneurial journey. They can be formal or informal. Also, it may be established as secondary group or aspiration group as derived from primary group. Attitudinal structure social entrepreneurship focused on brightening the livelihood and drive of prospective/potential entrepreneurs in alignment with their passion, vision, dreams and entrepreneurial journey.

Attitudinal structure social entrepreneurship gives fusion to entrepreneurs with hopefulness, fruitfulness, integrity, encouragement, counseling, instructions, guidance and direction. Attitudinal structure social entrepreneurship is all about protecting the current and future trend of entrepreneurs and intrapreneurs with aids, help and assistance to avoid distractions from the turbulent environment as in situation like hazards, pandemic, catastrophe and threat that capable of running down the enterprise. Attitudinal structure social entrepreneurship is the source of resilience to entrepreneurs that experience distress, losses, challenges and pitfalls in their business opportunities. Attitudinal structure social entrepreneurship act as intermediaries by fine-tuning embedded therapy to entrepreneurs with unfavorable condition based on interventions of social work spirituality and forensic social work (Orugba, 2025d).

Entrepreneurs that find themselves among attitudinal structure social entrepreneurship settings have established fundamental baseline for credible and authentic success. The setting can be exhibited like credit union enterprise, inter-governmental organization, faith-based enterprise, community-based enterprise, fair-trade enterprise, non-governmental organization (Kuckertz et *al.*, 2023).

Attitudinal structure social entrepreneurship has the tendencies to boost and rejuvenate weak entrepreneurs that are downsized with socio-economic constraints which affected their efficiency and effectiveness.

Most attitudinal structure entrepreneurs need social intervention to stimulate their proficiencies on skills, talent and competency.

The socio-economic problems and challenges can be swallowed by the customer funded business model if only the entrepreneur could allow ignited attitudinal structure to shine on them by the attitudinal structure social entrepreneurship settings. Hence, no more struggles for entrepreneurs that practices attitudinal structure social entrepreneurship. Attitudinal structure social entrepreneurship is a therapy to social entrepreneurship *(Agafonow, 2014).* The aim of attitudinal structure social entrepreneurship is **to** create viable socio-economic structures, relations, institutions, organizations and practices that yield and sustain social benefits (de Bruin & Teasdale, 2019). These social benefits are synchronized from social mission associated with financial mission which are innovative solution to social problems (Kuckertz et al., 2023). Attitudinal structure social entrepreneurship addresses issues and concern associated with self-sustaining business model, fund raising and crowd funding that may solved by the customer focused. Hence, customer funded business is a push and pull system strategies that attitudinal structure entrepreneurs needs to survive (Mthembu & Barnard, 2019).

2.1.2. Concept of Customer Funded Business

Customer funded business is a genuine ways of fine-tuning demand to match supply for the client being the sponsorship of the funds for executing the business transaction. Customer funded business is seeking prospective demand to commensurate supply towards clients or customer satisfactions among common goals of interested parties in the business transaction. Customer funded business is also the means of identifying and creating needs with opportunistic demand with supply chain of using customer or client sponsorship tendencies to generate funding of the business transaction. This is to say the customer funding model focuses on the consumer angle as funds sponsorship unknowingly as source of generating funds directly or indirectly for the business transaction. It is important to note that the said business might be identified by the attitudinal structure entrepreneurs which could be handed over to the parties of interest to execute the merchandizing operations (Ovharhe, 2025d).

Customer funded business is totally different from the business angels, business incubator, venture capitalist and money lender (Mullins, 2014). These institutions mentions focus on the entrepreneur to raise financial funding (Jeff, 2008). Rather, customer funded business focuses more on the customer. There will be no pressure of payback period and return on capital employed unlike customer funding business that seeks on value creation for the customer and wealth creation for the entrepreneurs (Ovharhe, 2022).

The clear demarcation is that the entrepreneurs do not seek to satisfy the investor, but all attention is on the customer. Thus, the entrepreneurs only develop and design lean thinking framework to satisfy the customer (Ovharhe & Okolo, 2022). In this case, the customer is all in all in the systematic chain from the end to the beginning (Ovharhe, 2025a).

Mullin (2015) identified five model which pivot the customer funded business in any market situation that comprises of matchmaker, paying in advance, subscribing with payment, scarcity on flash sales and servicing orientation to the product (Ovharhe, 2025c).

Matchmaker Models

In Nigeria, the micro enterprise utilized match-making a lot unknowingly to them by blending with the customer funded business model. Some micro enterprise liaises with Jumia, Konga among others of their kind to align the seller and buyer together (Ovharhe, 2025b). Other major aspects are those that own truck vehicle and crushed stone or sand dump might be match-make by a attitudinal structure entrepreneur who earns commission or based on their memorandum of understanding (Lawton & Marom, 2011).

Another ways of customer funded business in Nigeria is the selling of landed or other valuable asset property among buyers and sellers of interested (Kotler & Armstrong, 2020). The agent in the business is perceived as the attitudinal structure entrepreneurs who benefits commission with certain percentage. Attitudinal structure entrepreneurs also benefits from hospitality and tourism business, where the client is expected to do the financing. The attitudinal structure entrepreneurs have nothing to regret apart from time and expediting cost (Millins, 2020).

Customer funded business can occur in supply chain management among the consignee and consignor also with the franchisee and franchisor. For example, in the businesses like vehicle, drilling fluid, product logistics, etcetera (Lantis & Wunderlich, 2018).

Pay-in-Advance Models

In Nigeria pay-in-advance is usually an advance deposit or payment as greed by the parties involved. Pay-in-advance is mostly practice in Nigeria by consultants, legal team and merchant men. The pay-in-advance is very good because it makes both parties to be serious in case of litigation issues. In Africa and mostly Nigeria, South Africa, Ghana and Kenya, the pay-in-advance most be legally guided by the company and allied matter acts. Before involving in such kind of transaction, both parties must study the memorandum of association and article of association of the companies involved to know the powers bestowed on the participants to avoid problems in the long-run or short-run. Most micro business in Nigeria, Cameron and Algeria prefer paying in advance of property such as equipment, television, clothing, furniture, kitchen utensils and fashion utilities (Minh-Tri, 2021).

Subscription Models

Subscription model is very necessary in Africa because of lack of statistical organized data to track defaulters of business. Subscription is payment mostly done is full on basis of daily, weekly, monthly, quarterly, semi-annually and annually. In Africa most corporate organizations subscribe to telecoms providers like MTN, Globa-com, DSTV, Airtel etcetera. Internet subscription is bona fide boom on the customer funded business parity in the whole of Africa continent (Mohd, 2012).

Subscription revealed the true identity of customer funded business model. If an entrepreneur can start-up with customer funded business on subscription the market leadership has gain of competitive edge over the others struggling to capture the market share (Mullins, 2015).

Scarcity Models

The scarcity model or flash sales have certain restrictions by governmental agencies in most country. But, in the eye of capitalist is an avenue of generating working capital to boost her port folio in the market environment (Lawton & Marom, 2011). In this sense, the seller buys the product or opportunities before it dawn in the market. Hence, this model creates a system where demand exceeds supply in the market (Mouzas, Henneberg & Naudé, 2007). Whereby, unnecessary and excessive demand, stimulates the demand curve, creating falsehood bend attitudinal structure parabolic (Putnam, 2001).

Although, there will be excessive profit but it's dangerous to the goodwill of the entrepreneurs because it is detriment to the client/customer wellness and wellbeing (Yung, 2018). For example, the hoarding of petroleum product and sport ticket (football match). It could even leads to cognitive dissonance with negative cog-structure (Pristl, Kilian & Mann, 2020).

Service-to-Product Models

This is among the best for attitudinal structure entrepreneurs, serial entrepreneur and intrapreneur because of the job creation structure among the link between products and service. The service to product has a trait of missionary selling vast numbers of goods and services (Putnam, 1995). This is associated with computers, vehicles, decoders of telecommunication products, musical equipments, laboratory equipment, and complex health device and mechanical/electronics products. The good thing about service to product model is the long chain of jobs it can offer to the nation's socio-economic system by creating small and medium scale enterprising entrepreneur in entrepreneurship attitude, serial entrepreneurship, infopreneurship, part-time entrepreneurship, hybrid entrepreneurship and therapeutic entrepreneurship (Ovharhe, Woko & Ezeocha, 2021).

Yin Yang Theory

The Chinese philosophical principle is best to augment the complexity paradigm among duality that entrepreneurs encounter in the enterprise environment. The ideology of the Yin and Yang principle expresses the bond nature of business climax inseparability that exists in opposite dimension. This opposite dimension possesses forces that seem to be contradictory in parallel pattern in the business world. Stephan (2016) in considering the principle being common with African and Asian because of the religious tendencies support that the equality pair nature of the two concepts has striking forces that could affect an entity. An entity like business enterprise faces tough times in making decision and formulating policies towards the sustainability, survival and success on basis of the existing duality.

Kelvin (2020) augmented that the duality factor believes the 'Yin' is the receptive concept, while 'Yang' which is the active concept expresses striking opposite forces. In Africa, there are likelihood of the duality of raining season and dry season, in religious settings; fear and faith, and legal terms guilty/not guilty or truth/falsehood,

In the entrepreneurship concept there is profit and loss, income and expenditure, wealth maximization and profit maximization, asset and liability, debit and credit, lazy entrepreneurs or strong entrepreneurs, enterprise weaknesses or enterprise strength, leading port-folio and bleeding port-folio. In the nutshell, the attitudinal structure gives energy and propels momentum rather than the darkness.

Yinyang, meaning "dark and attitudinal structure" in the eyes of business philosophy in the entrepreneurial globe (Needham, 1956). This means negative forces and positive forces in business environment. Hence, the "Yin" has a receptacle of the negative propensity forces, while the "Yang" has the propensity of navigating with the positive forces. Entrepreneurs focus is to activate the Yang (positive) forces to mitigate the Yin (negative) forces to accomplish her targeted goals, vision and mission. This means enterprise should have high propelling forces on the Yang (income, profit, innovativeness, creativity) to override the Yin (expenditure, loss, mediocrity). Furthermore, entrepreneurs should have continuous improvement and focus on customer Yang (cognitive consonance) rather than Yin (cognitive dissonance).

3. Methodology

This study adopted analytical cross-sectional study because it is based on quantitative research being integrated with cross sectional design and correlation design. The design is used to harmonize the association and relationship among the explanatory and response variable via entrepreneurship attitude and customer funded business model. The targeted population is focused on entrepreneurs from five selected Africa nations (Nigeria, South-Africa, Kenya, Morocco, Rwanda and Egypt) with experience on customer funded business model and knowledgeable about attitudinal structure bulb entrepreneurship and social entrepreneurship attitude using accidental sampling and quota sampling techniques. The sample size was determined via using the Slovin's

Formula which is in alignment with Taro Yamane 1967. Hence, 1000 entrepreneurs where selected accidentally, while the quota sampling was employed to choose the sample size of 286 respondents. The pilot study was based on parallel form reliability. Parallel forms reliability is a measure of reliability obtained by administering different versions of an assessment tool (both versions must contain items that probe the same construct, skill, knowledge base, etc.) to the same group of individuals. Parallel reliability uses same instrument being divided into two question sets. The SPSS statistical software was used on five point likert scale, Kendall's tau_b was adopted on basis of the non parametric model because it analysis bivariate on ordinal scale (i.e. 5 likert scale). It exhibits monotonic function as measures of association between the explanatory variable and response variable on increasing or decreasing.

4. Results and Discussions

The hypotheses were tested via non-parametric approached using Kendall's tau_b because of the bivariate nature of the analysis.

Test of Hypothesis I

Ho$_I$: There is no significant association between passionate attitudinal structure entrepreneur and **matchmaker** among micro firms in West African entrepreneurs

Correlations

			Passion	Match
Kendall's tau_b	Passion	Correlation Coefficient	1.000	.002
		Sig. (2-tailed)	.	.837
		N	257	257
	Match	Correlation Coefficient	.002	1.000
		Sig. (2-tailed)	.837	.
		N	257	257

From the model output above, the P-value of 0.02 is less than 0.05 alpha level of significance, while the correlation co-efficient strength is 0.837 (83.70%). This means that the explanatory variable possess the tendency to influence response variable. This is to say that entrepreneur passion on utilizing entrepreneurship attitude creates association of influencing match-making model by 83.70%. Thus, in the nut shell the null hypothesis was rejected, while the alternate accepted. Gannon and Roberts (2020) fathoms how social capital can influence socio-economic activities as match-making of product or services being activated by attitudinal structure entrepreneurs. Match making is very vital among the streams of attitudinal structure entrepreneurs because it is much easy and less risk to be integrated by the stakeholders involve. Vero.fi, (2022) believes strongly that attitudinal structure entrepreneurs are possesses passionate dream to accomplished their entrepreneurial journey which can be the bedrock of match-maker model.

Test of Hypothesis II

Ho$_{ii}$: There is no significant association between passionate attitudinal structure entrepreneur and **pay-in-advance** among micro firms in West African entrepreneurs

Correlations

			Passion	Advance
Kendall's tau_b	Passion	Correlation Coefficient	1.000	.007
		Sig. (2-tailed)	.	.789
		N	257	257
	Advance	Correlation Coefficient	.007	1.000
		Sig. (2-tailed)	.789	.
		N	257	257

The model above portrays the probability value of 0.007 that is less than 0.05 alpha level. Moreover, the association strength revealed 0.789 (78.90%) which has the capability of facilitating pay-in-advance model of the customer funded business. More so, the strength base of passion in the entrepreneurship attitude displays the volume of patronage shown by customer in the pay in advance model. This makes the null hypothesis to be rejected and alternate to be accepted. In the simultaneous vein Hador (2017) seeks to cope with risk on achieving corporate goals. They believe business like customer funded in this nature of pay in advance has certain risk, but could be easily achieved in the long term because of the iota of relationship in the among the attitudinal structure entrepreneurs stakeholders.

Test of Hypothesis III

Ho$_{iii}$: There is no significant association between passionate attitudinal structure entrepreneur and **subscription** among micro firms in West African entrepreneurs

Correlations

			Attitudinal structure	Sub
Kendall's tau_b	Attitudinal structure	Correlation Coefficient	1.000	.001
		Sig. (2-tailed)	.	.902
		N	257	257
	Sub	Correlation Coefficient	.001	1.000
		Sig. (2-tailed)	.902	.
		N	257	257

The model above fine-turns the cordial relationship among entrepreneurship attitude and subscription model in the long term. Subscription model in Africa has been utilized in the telecoms industries such as DSTV, MTN, Globacom and Airtel. It is credible sources of customer funded business model in the long-term. The customers are well satisfied with the operandi of the model because they are surrounded by consumer advocate, tasked force and legitimate framework to issue complains. This is while the p-value is 0.001 with strength of 0.902 (90.20%) which is very awesome for any business of this nature. Kianto and Waajakoski (2010) discussed how intellectual capital as form of intangible asset could be used as mutual trust on time of patronage. Attitudinal structure entrepreneurs should build framework of trust to facilitate subscription in their merchandizing functions. Suomi.fi (2022) fine-tune means in which attitudinal structure entrepreneur can achieved their growth with passion they possess in the enterprise operations towards fund raising to accomplished her dreams.

Test of Hypothesis IV

Ho$_{iv}$: There is no significant association between passionate attitudinal structure entrepreneur and s**carcity** among micro firms in West African entrepreneurs

Correlations

			Passion	Scarcity
Kendall's tau_b	Passion	Correlation Coefficient	1.000	.000
		Sig. (2-tailed)	.	.911
		N	257	257
	Scarcity	Correlation Coefficient	.002	1.000
		Sig. (2-tailed)	.911	.
		N	257	257

Warmth and friendly relationship among the passion on business by entrepreneurs in alignment with the scarcity model is very strong and high because of the belief system of Africans. The model could be abuse to a high extent that it's might affect micro economics and macro economics. The p-value of 0.000 with 0.911 (91.10%) makes it a questionable tendency. Entrepreneurs practice the scarcity model, but it seems detriment to the business cycle that affected the interest rate, inflation rate and exchange rate. This is because Africans lacks the facilities like storage, control devices and plan-production schedule to monitor situation under predictive measures. Bekanwah, Uboegbulam and Miidom (2020) study examined the relationship between relational capital and business growth of manufacturing companies in Nigeria. They acclaim it to the fact that model like customer funded business is very vital for growth because of the relationship build in long-term.

Test of Hypothesis V

Ho$_V$: There is no significant association between passionate entrepreneurship attitude and **Service-to-Product** among micro firms in West African entrepreneurs

Correlations

			Passion	Service
Kendall's tau_b	Passion	Correlation Coefficient	1.000	.014
		Sig. (2-tailed)	.	.704
		N	257	257
	Service	Correlation Coefficient	.014	1.000
		Sig. (2-tailed)	.704	.
		N	257	257

The symmetrical coordinate among the passionate entrepreneurship attitude and service-to-product result to the rejection of the null hypothesis, because the P-value of 0.014 with 0.704 (70.40%) reveals how the explanatory variable override the response variable. This fingered while Africans do not take much advance of the service to product in the field of mechatronics, jewelries, vehicles, among others. Though, there are service oriented entrepreneurs in Africa, but it is not adopted on the trench of customer funded business. Attitudinal structure entrepreneurs have to wake up and dive into these symmetrical opportunities to stimulate volume and frequencies of patronage. Hidalgo, Monticelli and Bortolaso (2021) postulated that symmetrical relationship built mutual trust among attitudinal structure entrepreneurs on service to product venture. Thus they focused more on social enterprises but it's more applicable to attitudinal structure entrepreneurs.

Walker (2014) added that the love and passion of entrepreneurs in service to product will sustain their proficiency in profitability, productivity and mutual benefits.

5. Conclusions, Recommendations and Contribution to Scholarship

5.1. Conclusion

Using the Kendall statistic, all the hypotheses in the model were above 0.6 (60%) association among passionate like entrepreneurship influence on match making, subscription, pay in advance, scarcity and service to product. The output of the research revealed that there are positive correlates among the explanatory variable and response variables. This means that entrepreneurship attitude has significant correlates on customer funded business model.

5.2. Recommendations

1. Attitudinal structure entrepreneurs should focus on their passion as drive to achieve their goals.

2. Subscription, pay in advance and service to product and match making should be utilized in businesses with complexity in the long-term

3. Scarcity model should be applied with caution so it will not affect socio-economic activities and detriment to society at large

4. Rainbow entrepreneurship should be used to predict and monitor multifaceted entrepreneur level in the business world

5.3. Contribution to Scholarship

Business and companies law should recognized entrepreneurship attitude as a attitudinal structure conceptual entity

Entrepreneurship attitude sparkled breathe into any business in the micro scale before in the long term extends to large scale

Entrepreneurship attitude is a factor to customer funded business

While entrepreneurship attitude is a credible factor to the growth and development of SMEs in the short term before extending to large scale in the long term. Hence, entrepreneurship attitude is a factor that contributes to the easy adoption of customer funded business model.

Passion is a vital code to assess the viability of entrepreneurship attitude in full scale.

Attitudinal structure bulb, rainbow entrepreneurs and social entrepreneurs keep the fire of passion burning to avoid entrepreneurial exist.

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APPENDIX A

QUESTIONNAIRE

Name: ---

Business Characteristics: ---

Location: ---

INSTRUCTION: Please tick appropriately in the boxes provided

SOCIO-ECONOMIC CHARACTERISTICS OF RESPONDENCE

a. Gender: male Female

b. Age: 18-25 26-35 36-45 46-55 55 and above

c. Status: Married Sin Wi d D ed
Separated

d. Occupation: Student Farming Artisa Private Enterpris
Trading Civil/public service Unemployed Security Personnel

Others...

e. Educational Qualification: Post graduate Terti Secondary
Primary None

f. How long have you lived in Obio-Akpor LGA?

1-10 years 21-30 years

11-20 years ☐ 31years and above ☐

g. Religion: Christianity ☐ Traditional Religion ☐ Islam ☐

Others ☐

SECTION B

CATEGORY A: ENTREPRENEURSHIP ATTITUDE

Please indicate by ticking any of the following that is applicable

S/N	Passionate Attitudinal structure Entrepreneur	STRONGLY AGREE	AGREE	UNDECIDED	DISAGREE	STRONGLY DISAGREE
1.	Attitudinal structure bulb entrepreneur shows the brightness of firms mission					
2.	Attitudinal structure social entrepreneur is good for developing nations					
3.	Visionary entrepreneur promote the strength of the					

	enterprise in the future					
4.	Trait entrepreneur is an advantage to ethnicity in business					

CUSTOMER FUNDED BUSINESS

A	**Match-Maker**	**STRONGLY AGREE**	**AGREE**	**UNDECIDED**	**DISAGREE**	**STRONGLY DISAGREE**
1.	There is social bond in match making					
2.	Match making is pivoted on trust					
3.	Match making is less risk in business					
4.	Match making do not need venture capital					
B	**Pay-In-Advance**	**STRONGLY AGREE**	**AGREE**	**UNDECIDED**	**DISAGREE**	**STRONGLY DISAGREE**
1	Business angel is not needed in this model					
2	This model fine-tune					

3	Pay in advance stimulates demand and supply coordinates					
4	Pay in advance assist business owners with high equity on leverage					
C	**Subscription**	**STRONGLY AGREE**	**AGREE**	**UNDECIDED**	**DISAGREE**	**STRONGLY DISAGREE**
1	Subscription ascertain the enterprise on its market quota					
2	Subscription is beneficial in operational and strategic plans					
3	Subscription enables firm to determine their competitive parity					
4	Subscription gives competitive advantage to enterprise					
D	**Scarcity**	**STRONGLY**	**AGREE**	**UNDECIDED**	**DISAGREE**	**STRONGLY DISAGREE**

		AGREE				
1	Scarcity is good when there are demands					
2	Scarcity can be detriment when there are no supply chain					
3	Scarcity model has high internal return of investment if properly plan					
4	Scarcity is best at strategic alliance					
E	**Service-to-Product**	**STRONGLY AGREE**	**AGREE**	**UNDECIDED**	**DISAGREE**	**STRONGLY DISAGREE**
1	**The model enhance enterprise life cycle**					
2	**This model provides sustainability in the short term and long term**					
3	**Service to product boost the socio-economics of nations**					

4	**Service to product fine-tune the supply change of business**					