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Driving Financial Satisfaction in Technopreneurship: Unveiling the Moderating Influence of Government Support

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Abstract
Technopreneurship, a relatively recent form of entrepreneurship, has gained popularity among young people in Pakistan. Despite efforts from influencers and the government, awareness about technopreneurship remains limited, especially in the post-COVID-19 era, where it faces challenges in developing competitive entrepreneurs. This study aims to explore the link between technopreneurship and financial satisfaction, with a focus on the moderating role of government support. To achieve this, a research model was created based on the concepts of Technopreneurship, government support, and financial satisfaction. Researchers surveyed technopreneurs from across Pakistan using questionnaires and analyzed the collected data using SPSS. The results reveal a significant connection between technopreneurship and financial satisfaction, with this relationship being influenced by the level of government support. However, the findings suggest that the government needs to do more to foster technopreneurship by providing a favorable business environment and financial support. While this research focused on technopreneurs in Pakistan, future studies could refine the population scope or explore the impact of other factors on the relationship between technopreneurship and financial satisfaction.
Keywords: Technopreneurship, Entrepreneurship, Technology, Financial Satisfaction, Government Support

1. Introduction

A technopreneur is a contemporary businessperson who leverages technology to create something new or unique. Technopreneurship serves as a reliable source of sustainable competitive advantage. The terms 'technology' and 'entrepreneurship' often refer to technology as the practical application of science, commonly seen in the industrial sector (Soomro et al., 2021). Technopreneurship holds significant importance as it enhances economic efficiency, introduces innovation to the market, generates new employment opportunities, and sustains existing jobs. Many cities worldwide have embraced the promotion of technopreneurship. International IT companies actively support new tech startups, and countries are establishing tech hubs to encourage entrepreneurs to participate in information technology-related activities and sometimes other high-tech ventures. These dedicated tech hubs are aimed at fostering the growth of technopreneurs (Koe et al., 2018).

Technopreneurship involves the application of technology to develop business products, essentially the fusion of technological expertise with entrepreneurial skills (Selvarani & Venusamy, 2015). Furthermore, the COVID-19 pandemic has prompted many businesses to embrace technology in their operations to address unforeseen challenges (Al-Jaff et al., 2020). Governments often offer support for technopreneurship by providing risk capital. However, relying solely on this measure may not yield the desired outcomes. It's important to recognize that excessive government intervention can lead to increased dependence on government assistance, which is not a sustainable long-term solution (Obaji & Olugu, 2014).

Technopreneurship is a relatively new concept in Pakistan that is gradually gaining popularity, becoming more relevant due to the pressing need for employment opportunities and the growing socioeconomic challenges. Despite ongoing efforts to raise awareness, several barriers still hinder the growth of technopreneurship in the country. Furthermore, the development of a strategic plan to empower and support aspiring technopreneurs has been impeded by ineffective government administration and leadership (Qasim & Mahmood, 2022). The government should play a strategic role in technopreneurship that aligns with specific market and industry needs. Government funding is crucial for the development of current, reliable, and commercially viable technologies. Without these technologies, establishing a strong technological environment becomes challenging (Paramasivan & Selladurai, 2017). Achieving success in technopreneurship requires a delicate balance between government support and innovation from the private sector (Malebana, 2014).

Policymakers should recognize the immense potential for innovation and the significance of technology in our daily lives. To facilitate this, the government should adopt a proactive approach, acting as a technopreneur in shaping policies and fostering collaborative partnerships with key stakeholders. The future prosperity of technopreneurs and the broader economy hinges on the government's readiness to shoulder this role and actively encourage technological innovation (Tende, 2014; Audi et al., 2021).

2. Literature Review

In a study by Berger (2021), technopreneurs are described as individuals who combine an engineer's mindset with an entrepreneur's actions. The concept of technopreneurship is relatively new in India, compared to countries like the United States and the United Kingdom, where it has been established for several decades. The study also points out that other developing nations such as Malaysia, Singapore, and the Philippines offer degree programs in technopreneurship to their students. Additionally, Berger (2021) mention that the Indian government is actively promoting technopreneurship through various campaigns and initiatives. Technopreneurship is a business strategy that places a strong emphasis on innovation and continuously identifying and addressing key challenges within an organization to enhance its competitiveness in the global market (Lalu et al., 2021). It revolves around the ability to consistently transform promising ideas into profitable ventures by harnessing technology and innovation (Jubilo, 2018; Audi et al., 2022). Technopreneurs are individuals who specialize in converting technological innovations into profitable products or services.

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Technopreneurs are individuals deeply interested in cutting-edge technology, known for their creativity and passion for generating innovative ideas and driving dynamic progress (Mintardjo et al., 2021). They are driven by a commitment to innovation and creativity, aiming to create exceptional products as a cornerstone for knowledge-based economic growth (Mahfud et al., 2020). Despite the global surge in interest surrounding startups and technopreneurship, there's a shortage of research and literature available on the subject (Kraus et al., 2019). (Sahut et al., 2021) suggest that universities and business schools can play a pivotal role in fostering entrepreneurship through educational and training programs for students and by conducting research on entrepreneurship's economic impact.

(Olusegun et al., 2019) propose that technopreneurship goes beyond just creating new products and services; it also involves leveraging technology to establish fresh business models and novel approaches to organization and management. To succeed, technopreneurs must identify opportunities, evaluate risks, and make strategic decisions. They must also mobilize resources, cultivate networks, and navigate complex organizational landscapes to achieve their objectives. For technopreneurs, cultivating a robust network of advisors, mentors, and partners is paramount. These individuals offer guidance and support while navigating the intricate and ever-evolving technological landscape (Bell et al., 2019).

The COVID-19 pandemic has driven many businesses to embrace technology in their operations to address unprecedented challenges (Sallomi, 2020). Business incubators and accelerators offer a supportive environment for entrepreneurs, including access to office space, mentorship, and funding (Kang et al., 2021). These resources are instrumental in helping entrepreneurs transform their ideas into tangible products for the market. Research indicates that higher levels of financial satisfaction are linked to increased work engagement, job satisfaction, and reduced stress and burnout (Hira, 2017). Therefore, when assessing the success of technopreneurship and its impact on individuals and society, it's essential to consider financial satisfaction. This satisfaction can be influenced by factors like income, debt, employment status, as well as individual characteristics such as age, education, and risk-taking behavior (Hira, 2017). Additionally, financial satisfaction levels can change over time due to various life events like marriage, parenthood, or retirement (Robb et al., 2019).

Studies show that access to financial resources significantly contributes to financial satisfaction, with financially stable individuals more likely to feel content with their financial situation (Tahir et al., 2022). Psychological factors also play a role, as having a forward-thinking perspective has been associated with higher financial satisfaction (Xiao & O'Neill, 2018). Financial resilience plays a vital role in boosting an individual's confidence in financial matters and positively influences their financial behavior, both of which are essential for financial well-being (Riitsalu & Murakas, 2019). Recent studies have shown a direct link between financial resilience and life satisfaction, which is a measure of overall well-being (Jayasinghe et al., 2020).

Limited access to finance and insufficient government support can impede the growth of technopreneurship within a country (Anwar et al., 2018). Despite efforts by the Higher Education Commission (HEC) of Pakistan to cultivate a technopreneurship culture, more needs to be done to support and promote technology-based entrepreneurship in the nation.

(Bongomin, 2017) underscores the importance of governments creating a favorable business environment that fosters entrepreneurship and innovation. Furthermore, government support can enhance the overall business environment for small and medium-sized enterprises (SMEs) by establishing a supportive legal framework and alleviating various business constraints (Eijdenberg et al., 2019). SMEs that effectively utilize government support and understand the resources available are more likely to achieve long-term success (Eijdenberg et al., 2021). Research also demonstrates that government support plays a crucial role in enhancing financial literacy and market knowledge among businesses and entrepreneurs. Financial education and training, facilitated by government support, enable businesses and entrepreneurs to make informed financial decisions, leading to increased financial satisfaction (Holmes Jr et al., 2022). Government policies that promote innovation and entrepreneurship create an environment conducive to the development of new technologies and the growth of technopreneurial ventures (Kang et al., 2021).

3. Research Methodology

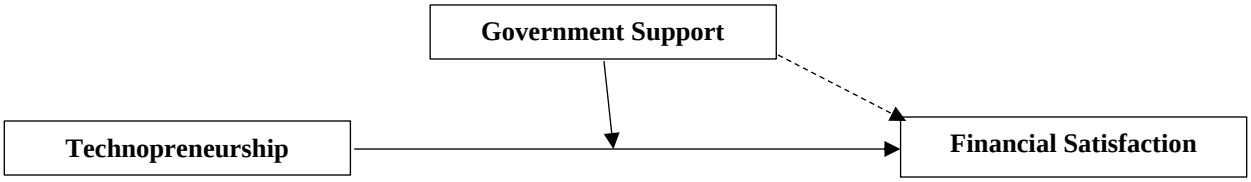

Figure 1 - Research Model

The aim of this study is to investigate the impact of technopreneurship on financial satisfaction, with a focus on the moderating role of government support in Pakistan. This investigation was carried out by administering a structured questionnaire to assess the relevant variables. Convenient sampling, a non-probability sampling technique, was employed for participant selection. This method involves selecting research participants based on their accessibility within the population. The questionnaires were distributed to technopreneurs and freelancers across Pakistan, resulting in a total of 330 responses. 27 of the received questionnaires were either incomplete or completed by individuals who were not relevant to the study. Consequently, these questionnaires were excluded from the analysis, leaving us with a total of 303 usable questionnaires for our analysis.

Hypothesis 1: There is a significant relationship between technopreneurship and financial satisfaction.

Hypothesis 2: The government support plays a moderating role in the relationship between technopreneurship and financial satisfaction.

Hypothesis 3: Government support can significantly affect the financial satisfaction.

4. Research Findings

Table 1 – Factor Analysis

Factors	Statements	Factor ratings	Reliability	Variance explained
	GOVERNMENT SUPPORT		0.891	21.77%
GVT9		0.807		
GVT6		0.802		
GVT7		0.782		
GVT2		0.751		
GVT5		0.709		
GVT8		0.707		
GVT4		0.690		
GVT3		0.655		
GVT1		0.631		
	TECHNOPRENEURSHIP		0.845	18.58%
Tech2		0.745		
Tech8		0.742		
Tech7		0.730		
Tech1		0.724		
Tech4		0.654		
Tech9		0.557		
Tech15		0.552		
Tech3		0.542		
Tech13		0.503		
Tech5		0.464		
Tech12		0.448		
	FINANCIAL SATISFACTION		0.685	9.61%
FS1		0.757		
FS2		0.723		
FS3		0.655		
			OVERALL RELIABILITY = 0.854	OVERALL VARIANCE = 49.967%

The data's overall reliability is considered satisfactory at 0.854, and the total variance explained by factor analysis is 49.967%. When we specifically examine the factor "Government Support," it accounts for 21.77% of the total variance, with a reliability score of 0.891. The "Technopreneurship" factor has a variance of 18.58% and a reliability score of 0.845. In the case of "Financial Satisfaction," the recorded variance is 9.61%, and its reliability is 0.685.

Table 2 - Variables' Descriptive stats (N = 303)

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
GOVERNMENTSUPPORT	303	2.0335	.61846	-.003	.140	-.433	.279
FINANCIALSATISFACTION	303	2.2342	.60919	-.279	.140	-.155	.279
TECHNOPRENEURSHIP	303	2.2905	.36420	-.998	`.140	2.523	.279

The table presents descriptive statistics for the variables under study. The mean and standard deviation reflect the average responses for these variables. Additionally, skewness and kurtosis values were assessed and found to fall within an acceptable range (-7 to +7).

4.1. Testing of Hypothesis

H1: There is a significant relationship between technopreneurship and financial satisfaction.

Table 3(a) – Model Summary of Hyp. 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.300[a]	.090	.087	.58213

a. Predictors: (Constant), TECHNOPRENEURSHIP

Table 3(b) – ANOVA of Hyp. 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.074	1	10.074	29.729	.000[b]
	Residual	102.000	301	.339		
	Total	112.074	302			

a. Dependent Variable: FINANCIALSATISFACTION

b. Predictors: (Constant), TECHNOPRENEURSHIP

Table 3(c) – Coefficients of Hyp. 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.086	.213		5.089	.000
	TECHNOPRENEURSHIP	.501	.092	.300	5.452	.000

a. Dependent Variable: FINANCIALSATISFACTION

The analysis results indicate that technopreneurship significantly impacts financial satisfaction, as evident from the regression analysis outcomes. In Table 3(a), the R Square value is 0.09, indicating that 9% of the variance in Financial Satisfaction can be attributed to Technopreneurship. Additionally, in Tables 3(b) and 3(c), the p-values are less than 0.05, signifying a significant relationship between technopreneurship and financial satisfaction. The B coefficient, which is 0.501, is highly significant (p=0.000), indicating that a 1-unit change in technopreneurship corresponds to a 0.501-unit change in financial satisfaction. Based on these findings, we accept the hypothesis that there is a significant relationship between technopreneurship and financial satisfaction.

H2: The government support plays a moderating role in the relationship between technopreneurship and financial satisfaction.

Table 4(a) – Model Summary of Hyp. 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.300[a]	.090	.087	.58213
2	.378[b]	.143	.137	.56582
3	.384[c]	.157	.139	.56542

a. Predictors: (Constant), TECHNOPRENEURSHIP

b. Predictors: (Constant), TECHNOPRENEURSHIP, GOVERNMENTSUPPORT

c. Predictors: (Constant), TECHNOPRENEURSHIP, GOVERNMENTSUPPORT, INTERACTION_TERM

Table 4(b) – ANOVA of Hyp. 2

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.074	1	10.074	29.729	.000[b]
	Residual	102.000	301	.339		
	Total	112.074	302			
2	Regression	16.030	2	8.015	25.035	.000[c]
	Residual	96.045	300	.320		
	Total	112.074	302			
3	Regression	16.484	3	5.495	17.188	.000[d]
	Residual	95.590	299	.320		
	Total	112.074	302			

a. Dependent Variable: FINANCIALSATISFACTION

b. Predictors: (Constant), TECHNOPRENEURSHIP

c. Predictors: (Constant), TECHNOPRENEURSHIP, GOVERNMENTSUPPORT

d. Predictors: (Constant), TECHNOPRENEURSHIP, GOVERNMENTSUPPORT, INTERACTION_TERM

Researcher conducted a hierarchical moderating analysis to examine the moderating impact of government support on the relationship between technopreneurship and financial satisfaction. The analysis revealed significant evidence of a moderating effect. Notably, the R Square value increased from 0.143 in the second regression model (Table 4(a)) to 0.157 in the third regression model (Table 4(a)) when the interaction term was added. This increase indicates that the variance explained also increased with the inclusion of the interaction term.

In Table 4(c), the Beta coefficient value for the interaction effect was 0.391, with a p-value less than 0.05. Additionally, the Beta coefficient value for the independent variable (IV) was 0.300 (Table 4(c)). The increase in this value, combined with

the Beta coefficient value for the interaction effect being 0.391, demonstrates that Government Support is reinforcing the relationship between Technopreneurship and Financial Satisfaction. Therefore, our hypothesis is supported.

H3: Government support can significantly affect the financial satisfaction.

Table 4(c) – Coefficients of Hyp. 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.086	.213		5.089	.000
	TECHNOPRENEURSHIP	.501	.092	.300	5.452	.000
2	(Constant)	.702	.226		3.109	.002
	TECHNOPRENEURSHIP	.467	.090	.279	5.200	.000
	GOVERNMENTSUPPORT	.228	.053	.231	4.313	.000
3	(Constant)	.046	.594		.077	.939
	TECHNOPRENEURSHIP	.745	.250	.446	2.979	.003
	GOVERNMENTSUPPORT	.556	.280	.564	1.986	.004
	INTERACTION_TERM	-.139	.116	.391	-1.193	.002

a. Dependent Variable: FINANCIALSATISFACTION

Table 5(a) – Model Summary of Hyp. 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.257[a]	.066	.063	.58978

a. Predictors: (Constant), GOVERNMENTSUPPORT

Table 5(b) – ANOVA of Hyp. 3

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.374	1	7.374	21.200	.000[b]
	Residual	104.700	301	.348		
	Total	112.074	302			

a. Dependent Variable: FINANCIALSATISFACTION

b. Predictors: (Constant), GOVERNMENTSUPPORT

Table 5(c) – Coefficient of Hyp. 3

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.720	.117		14.752	.000
	GOVERNMENTSUPPORT	.253	.055	.257	4.604	.000

a. Dependent Variable: FINANCIALSATISFACTION

The analysis results reveal that government support exerts a significant influence on financial satisfaction, as indicated by the outcomes of the regression analysis. In Table 5(a), the R Square value is 0.066, signifying that 6.6% of the variance in financial satisfaction can be attributed to government support. Furthermore, both in Tables 5(b) and 5(c), the p-values are less than 0.05, indicating a significant relationship between government support and financial satisfaction. The B coefficient, which stands at 0.253, is highly significant (p=0.000), implying that a 1-unit change in government support corresponds to a 0.253-unit change in financial satisfaction. Based on these findings, we accept the hypothesis that government support can significantly impact financial satisfaction.

5. Conclusion

This study aimed to explore the relationship between technopreneurship and financial satisfaction while also investigating the role of government support in influencing this connection. The results of this research indicate a strong link between technopreneurship and financial contentment. Furthermore, it was found that government support positively moderates the relationship between technopreneurship and financial satisfaction. Technopreneurship, defined as the process of innovating and creating new technologies and businesses, emerges as a crucial driver of economic growth and innovation. In parallel, financial satisfaction signifies a sense of contentment and security derived from having sufficient resources to meet one's needs and aspirations. Government support plays a pivotal role in fostering technopreneurship. This support can take various forms, including financial assistance, tax incentives, and other resources. Such backing not only aids entrepreneurs in initiating and expanding their enterprises but also contributes to job creation and overall economic growth. Moreover, government support can help create a more conducive business environment by reducing bureaucratic hurdles and regulatory complexities.

In conclusion, this study underscores the interconnectedness of technopreneurship and financial satisfaction, with government support acting as a catalyst to strengthen this relationship. By strategically providing support to technopreneurs, governments can drive economic progress and innovation, ultimately benefiting individuals and society as a whole.

5.1. Scope of Future Research

This study provides valuable insights into the relationship between technopreneurship, government support, and financial satisfaction among Pakistani entrepreneurs. For future research, it would be beneficial to use larger and more diverse groups of participants to ensure the findings apply widely. We used a sample that was convenient but not necessarily representative of all entrepreneurs in Pakistan. Future studies could explore which specific types of government support, such as funding and tax incentives, have the most impact on promoting financial well-being among technopreneurs. Additionally, researchers could look into how cultural factors, societal influences, and various support networks affect the relationship between technopreneurship, government support, and financial contentment.

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