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Entrepreneurial Resilience: A Study From Urban Bangalore

Punith Raj K N[1*], Dr. Yogananthan S.[2]

[1*]Research Scholar, Jain (Deemed to be) University, Email: knpunithraj@gmail.com
[2]Assistant Professor, Jain (Deemed) to be University.

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Abstract

Purpose: The purpose of this study is to examine the variables that affect entrepreneurial resilience emphasizing the connection between social and risk attitude of the entrepreneurs.

Design/Methodology: The primary responses were collected from 384 entrepreneurs operating in urban Bangalore using the Simple Random Sampling method through Survey Questionnaire. SPSS software & Smart PLS were used to examine the hypothesis through Structural Equation Modelling.

Findings: The overall findings of the study revealed that entrepreneurial risk attitude can predict the entrepreneurial resilience by 48% and social capital by 10% respectively. There is significant impact of entrepreneurial risk attitude and social capital on entrepreneurial resilience.

Implications: The policy makers must encourage more schemes and programs to offer financial support and training program to the startup entrepreneurs to encourage more participation from the prospective entrepreneurs. This creates more employment opportunities within the local communities and enhances the economic development of the geographical region. It encourages the student community to dream about the avenues in startup companies encouraging "Make in India" campaign by the government of India.

Keywords: *Social Capital, Entrepreneurial Risk Attitude, Entrepreneurial Resilience, and Startup*

1. INTRODUCTION

Entrepreneurial resilience is very crucial to the startup success of various small business firms and startups during lean economic times as it illustrated the ability of the entrepreneurs to face adversity, adapting to changing business conditions, and overcome challenges. Bangalore-based startup entrepreneurs often encounter challenges (Santos et.al., 2023) pertaining to financial constraints, talent management, infrastructure issues, market competition, and lack of visibility of their products or services. The risk mentality and social capital influence at individual level in determining the success of a startup company (Hartmann et.al., 2022). Bangalore is one of the most sought-after metropolitan cities among the startup companies as small and startup enterprises tend to flourish within this ecosystem due to easy availability of the labour, encouraging local government regulations, and pleasing climate conditions. However, Bangalore's business scene is expanding, many startups still struggle to maintain their operations and find long-term success (Santoro et.al., 2020).

Although previous studies have looked at the roles that risk mentality and social capital play individually in determining entrepreneurial results, there aren't many thorough analyses of how these factors interact to affect entrepreneurial resilience (Purnomo et.al., 2021).

Hence, the research gap identified in the current study comprise of as below:

(a) Limited integration of risk attitude and social capital among the entrepreneurs in startup companies.
(b) Developing economies receive much of the attention while conducting research on entrepreneurial resilience; developing markets such as India receive less attention.
(c) Although research has shown that social capital and risk attitude are important, we still need to learn more about the underlying mechanisms that these factors use to affect resilience.

The motivation of current study was to investigate the influence of entrepreneurial resilience based on the social capital and their risk attitude. The research question framed are as below:

(a) How do entrepreneurial risk attitude and social capital interact to influence entrepreneurial resilience in Bangalore?
(b) What is the relationship between entrepreneurial risk attitude and resilience?

This study adds to the body of knowledge by offering a thorough and contextually appropriate explanation of how social capital and risk attitude interact to shape entrepreneurial resilience having implications to promote effective policies.

2. THEORETICAL FRAMEWORK

The startup success at current business scenario is often tough to comprehend directly, therefore relevant theories evolved over a period of time like Theory of Planned Behaviour (TPB), Resource - based View (RBV), Opportunity recognition theory, Institutional theory, trait theory, cognitive theory have contributed in a different viewpoint influences entrepreneurship venture (Lafuente et.al., 2019). The present research is based on Social Network Theory considering social networks and contacts positively offering the merits to entrepreneurs by giving them access to resources, information, and support. The previous contributions to the literature depicted the intentions of attitude among the entrepreneurs with minimal implications when social and psychological capital in an interactive way (Shepherd et.al., 2020). Entrepreneurs play a critical role towards the economic development of a nation due to their large-scale contributions where fewer empirical studies have focused on the interaction between attitude, social capital with psychological capital expected to produce a new product or service integrated with innovation (Ahmed et.al., 2022).

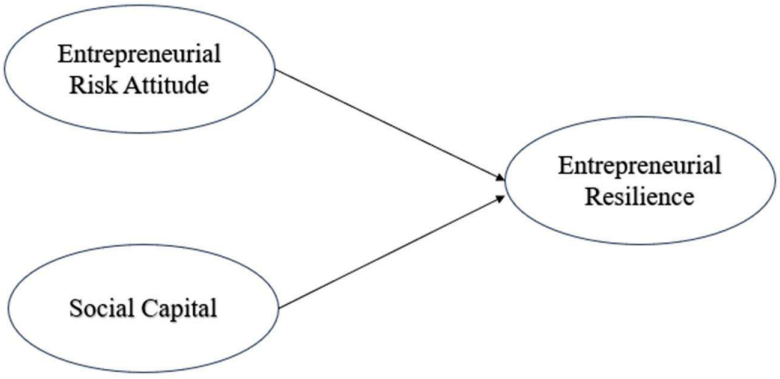

Figure 1: Proposed Research Model (Source: Authors' Own Creation)

The present research model as illustrated in figure 1 is grounded on social network Theory, where ability of an individual to connect within social society makes a huge difference in their success. In the current context of study, it emphasizes the startup entrepreneur's relationship within a specific group of people enables in promoting the success or failure of their venture (Sharma & Rautela, 2022). This theory demonstrates the demanding role to create and capitalize their network relationships to improve their prospects of infusing financial resources into their ventures. It also helps them in surviving the competitive environment by educating themselves regarding the dynamics of social networks. The constructs of the proposed research model include social capital, entrepreneurial risk attitude, and entrepreneurial resilience (Santoro et.al., 2021). Diverging from social network theory, social capital is a multifaceted notion that often treated as a crucial non-financial asset among the entrepreneurs to empower their business operations. Social capital depicts the intangible resource enhancing the learning and extensive co-operation (Bishop, 2019).

Social capital awareness is productive in generating capital among the entrepreneurs leading to social harmony and economic growth connecting the dots between the resource and capital (Dalton et.al., 2020). Social networks, norms, values, and trust are important components of the social capital that drives socioeconomic growth. The resource mechanism is more beneficial when utilizing personal networks, while the exchange mechanism is more effective when it comes to professional networks. Nevertheless, both mechanisms are essential and complement each other (Hoogendoorn et.al., 2019).

Therefore, the first hypothesis developed for the study is as follows;

H1: Social Capital positively influences entrepreneurial resilience.

The limits of prospect theory in examining factors and time variations of taking risks in entrepreneurial choices, like starting a new company or funding a venture that carries a high degree of risk. Subjective

probability, rather than weights, consistency constitute the integral part of entrepreneurial decisions under uncertain business situations (Charness eta.l., 2020). Various experimental studies have identified entrepreneurial risk-taking usually leads to gain and reverse situation of risk avoidance offers learning ability, indicating the importance of prospect theory integrated with probabilities that drives effective decision-making (Nowiński et.al., 2020). The ambition to start a business is greatly influenced by one's attitude toward taking risks, sense of self-efficacy, subjective norm, and empowerment (Buchdadi et.al., 2020). The greatest determinant of entrepreneurial intention is one's attitude toward accepting risks. Stated differently, female employees exhibited the highest propensity to launch their own company and had a favorable attitude toward taking risks. It was discovered that entrepreneurial qualities had a large direct impact on self-efficacy (Soomro et.al., 2021) and attitude toward entrepreneurship, as well as a significant indirect link with entrepreneurial intention through the mediation of self-efficacy and attitude toward entrepreneurship (Ahmed et.al.,2022). Therefore, this leads to our second hypothesis framed as below;
H2: Entrepreneurial risk attitude positively influences entrepreneurial resilience.

Resilience is a multidimensional term made up of a web of constructive attitudes and actions. Resilience can be seen of as an amalgam of several psychological and behavioral features rather than as a single attribute. Resilience in entrepreneurs is the result of their interactions with their environment (Tu et.al., 2021). Through a dynamic and ever-evolving process, entrepreneurs acquire the knowledge, abilities, and skills necessary to help them face the uncertain future with optimism, inventiveness, and a positive outlook while relying on their own resources.

Uncertain and complex circumstances, entrepreneurs can generate and mobilize resources that they often were unaware they had (Shiell et.al., 2020). For business owners, resilience is therefore a legitimate strategy for growth. Being an entrepreneur is a difficult path that frequently entails dealing with setbacks, failures, and unforeseen challenges. For entrepreneurs to overcome these obstacles and keep going forward, resilience is a crucial quality to cultivate. The capability of the entrepreneurs to mould themselves in bouncing back to tackle obstacles and defeat during their business operations are termed as "entrepreneurial resilience" (Rodgers et.al., 2019). This characteristic of the entrepreneurs facilitates in maintaining their healthy mental tenacity and offers ability to solve complex phase of adversity.

2. MATERIALS & METHODS

The current study is deductive and based on Social Capital Theory aimed at examining the influence of social capital and entrepreneurial risk attitude on the entrepreneurial resilience. The urban population within the geographical limits of Bangalore district of Karnataka consisted of 14,008,000 in 2024. Self-administrated questionnaires (450 total) were distributed by the researchers to entrepreneurs across various categories to gather their responses. Nevertheless, only 384 completely completed responses were received using Simple Random Sampling method. Bangalore's advanced infrastructure which includes strong internet connectivity and international airports makes it simple for entrepreneurs to grow internationally (Pylypenko et.al., 2023). Due to its advantageous position in India, startups may test their goods and services in a wide range of markets where each entrepreneur was the sampling unit.

3. RESULTS

3.1 Reliability Test

A reliability analysis was conducted on the variables, which consisted of twenty items. The reliability of the questionnaire was deemed good by Cronbach's alpha ($\alpha = 0.90 > 0.70$, $N = 384$). The excellent trustworthiness of the goods was confirmed by the appearance of all of them being worthy of retention. 64.9% of the respondents were students, and 54.5% of the respondents across all industries were in the service sector. There were 65.25% male and 34.8% female entrepreneurs. The majority of respondents were in the age range of 31 to 40 years.

3.2 Measurement Model

The theory of construct measurement's validity is evaluated by the measurement model, which also makes sure that the selected indicators accurately capture the latent construct.

Table 1: Confirmatory Factor Analysis Summary

Construct	Items	Loadings	Cronbach α	AVE	CR
Entrepreneurship Risk Attitude	EA1	0.649	0.852	0.691	0.898
	EA2	0.910			
	EA3	0.829			
	EA4	0.909			

Social Capital	SC1	0.777	0.801	0.625	0.869
	SC2	0.809			
	SC3	0.782			
	SC4	0.793			
Entrepreneurial Resilience	ER1	0.860	0.889	0.751	0.923
	ER2	0.895			
	ER3	0.819			
	ER4	0.890			
Source: Primary data					

The above table reflects the summary of the results obtained from confirmatory factor analysis measuring the model through indices like Cronbach Alpha, Average Variance Extracted (AVE), and Composite Reliability (CR). A "high" alpha score does not always indicate that the measure is unidimensional. Cronbach's alpha ensures to validate the reliability of the data collected from an instrument assuring the internal consistency within various items of the constructs. It is thought to be a measure of scale dependability. The Cronbach alpha of the constructs, Social Capital (α = 0.801), Entrepreneur Risk Attitude (α = 0.852), and Entrepreneurship Resilience (α = 0.889). The obtained values of the mentioned constructs were above 0.70.

Dependability of indicators (items) Indicator reliability, which quantifies the extent to which an indicator's variance can be attributed to its underlying latent variable, is closely linked to the reflective measurement paradigm. The squared loading estimate is used in PLS-SEM to calculate the indication reliability. When the Average Variance Extracted (AVE) is greater than 0.50, statistical convergent validity is established. The AVE is computed as the mean of the squared loadings of each indicator linked to a construct. The AVE of the constructs resulted with Entrepreneur Risk Attitude (0.691), Social Capital (0.625), and Entrepreneurship Resilience (0.751). Since the AVE number in SEM-PLS represents the amount of variance that the latent construct captures, it should be larger than 0.5. A construct with a higher AVE value is thought to be more dependable and to have a greater effect on the observable variables.

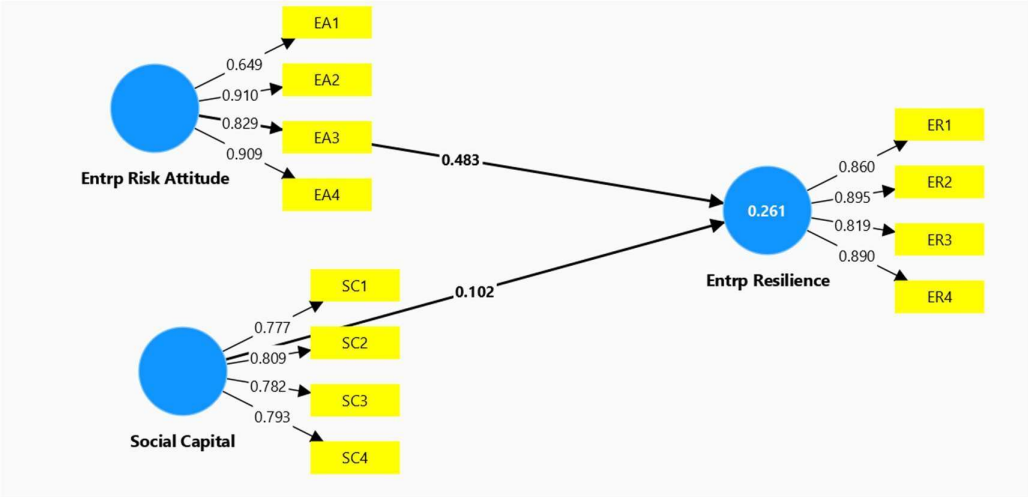

Figure 2: Path Diagram in Model

A model-based reliability coefficient called composite reliability is used in research to evaluate a scale score's dependability. The underlying presumptions are independent measurement errors and unidimensional measurement scales. The Composite Reliability of the constructs resulted with Entrepreneur Risk Attitude (0.898), Social Capital (0.869), Entrepreneurship Resilience (0.923) that were above advised construct's reliability of 0.70.

Table 2: Discriminant Validity – HTMT Criterion

Constructs	Entrepreneurship Resilience	Entrepreneur Risk Attitude	Social Capital
Entrepreneurship Resilience	**1.00**		
Entrepreneur Risk Attitude	0.533	**1.00**	
Social Capital	0.219	0.210	**1.00**
Source: Primary Data			

The table 2 shows the discriminant validity of the chosen constructs in the model. The Hetrotrait-Monotrait Ratio (HTMT) criterion, which is significantly below the advised cutoff value (<0.85, Hair Jr. et al., 2021), was examined to verify the discriminant validity of the constructs.

Table 3: Discriminant Validity – Fornell Larker Criterion

Constructs	Entrepreneurship Resilience	Entrepreneur Risk Attitude	Social Capital
Entrepreneurship Resilience	**0.866**		
Entrepreneur Risk Attitude	0.501	**0.831**	
Social Capital	0.187	0.177	**0.790**
Source: Primary Data			

Discriminant validity depicted in Table 3 is way to measure construct validity within the proposed research model using Fornell-Larker Criterion. This criterion enables in examining how well the conceptual meaning of the constructs are measured correctly by their respective items and also emphasizes if the measured constructs that theoretically shouldn't be related to each other is satisfied.

3.3 Common Method Bias

Common method bias (CMB) is expected to appear when the constructs of both independent and dependent variables are measured through identical instruments having greater relationship between the variables. Harman's Single Factor test was deployed during exploratory factor analysis to examine the presence of CMB, which resulted that the first single factor could explain the variance by 41.95% (< 50%), confirming the absence of the same.

3.4 Multicollinearity

Multiple Regression model is often used to assess the impact of more than one independent variable influencing the prediction of a dependent variable estimating the proportion of the impact and accuracy of its prediction. Excessive correlations between (combinations of) predictor variables, or multicollinearity, are a frequently seen phenomenon that impact (PLS-SEM) parameter estimations. When many independent variables in a model are associated, it is a statistical notion. When two variables have a correlation coefficient of +/- 1.0, they are said to be fully collinear. Reliability of statistical inferences will be reduced when independent variables are multicollinear.

Table 4: Collinearity Statistics

Construct	Items	VIFs
Social Capital	SC1	1.664
	SC2	1.571
	SC3	1.616
	SC4	1.593
Entrepreneurial Resilience	ER1	2.404
	ER2	2.849
	ER3	1.987
	ER4	2.647
	EA1	1.439
	EA2	2.565

Entrepreneur Risk Attitude	EA3	2.037
	EA4	2.877
Source: Primary Data		

The results from the model were tested for the multicollinearity issues through Variance Inflation Factor (VIF < 5) which was reported as below confirming absence of multicollinearity in the model as the obtained values are below the threshold value.

3.5 Structural Model

The elements of the system and the static connections between them make up the structural model. It attempts to illustrate how various variables and factors relate to one another within the framework of the suggested conceptual model. In order to improve result prediction and decision-making, it is important to comprehend how some factors affect other factors. The standardized path coefficients within the structural model were investigated to understand the significance of the direct influence between the constructs through bootstrap resampling technique using 5000 samples.

Table 4.5: Path Analysis Summary

Indicators	**Path Coefficients**	***Mean***	***SD***	***Z value***	***p- Value***
Entrepreneurial Risk Attitude → Entrepreneurial Resilience	0.483	0.485	0.038	12.606	0.000
Social Capital → Entrepreneurial Resilience	0.102	0.107	0.018	2.699	0.007
Source: Primary Data					

The standardized coefficient represents the amount of change in a dependent variable Y due to a change of 1 unit of independent variable X. The path coefficients between Entrepreneurial Risk Attitude and Entrepreneurial Resilience reflects a positive influence within the model ($\beta = 0.483$, $Z = 12.606$, $p < 0.001$). Hence, null hypothesis is rejected and alternative accepted. It can be confirmed that there is significant influence of Entrepreneurial Risk Attitude on Entrepreneurial Resilience.

The path coefficients between social capital and Entrepreneurial Resilience reflects a positive influence within the model ($\beta = 0.102$, $Z = 2.699$, $p < 0.050$). Hence, null hypothesis is rejected and alternative accepted. It can be confirmed that there is significant influence of social capital on Entrepreneurial Resilience.

Table 6*: f-square Statistics*

Constructs	**Entrepreneurial Resilience**
Entrepreneurial Resilience	-
Entrepreneurial Risk Attitude	0.305
Social Capital	0.414
Source: Primary Data	

The table 6 illustrates the predictability within the model based on *f*-square statistic. The statistic between Entrepreneurial Risk Attitude and Entrepreneurial resilience (0.305), and between social capital and Entrepreneurial resilience (0.414). The predicting ability of social capital is 41.4% and Entrepreneurial risk attitude is 30.5% on Entrepreneurial resilience.

4. DISCUSSION

The overall findings of the study revealed that entrepreneurial risk attitude can predict the entrepreneurial resilience by 48% and social capital by 10% respectively. There is significant impact of entrepreneurial risk attitude and social capital on entrepreneurial resilience.

4.1 Implications

Entrepreneurs' social capital helps small and medium-sized start-ups overcome resource constraints and identify opportunities by offering more diverse and high-quality information resources. On the one hand, this helps entrepreneurs during the process of entrepreneurship. It is indisputable that startups are essential to determining the direction of Indian economy. They are generating economic growth and changing the nature of work in the nation through their

contributions to innovation, skill development, job creation, and luring foreign investment. The Indian economy is stimulated when a startup hires workers because they begin to purchase goods and services that enhance government income and flow of capital. Robust social networks and the risk-taking ability of the startup entrepreneurs enhance the resilience ability of the entrepreneurs who are less vulnerable to adversity.

The policy makers must encourage more schemes and programs to offer financial support and training program to the startup entrepreneurs to encourage more participation from the prospective entrepreneurs. This creates more employment opportunities within the local communities and enhances the economic development of the geographical region. It encourages the student community to dream about the avenues in startup companies encouraging "Make in India" campaign by the government of India.

4.2 Limitations & Future Scope of research

The present research was focused pertaining to geographical limits of Bangalore district of Karnataka state of India where only the relationships between social capital, entrepreneurial risk attitude was assessed to investigate the influence on entrepreneurial resilience. The aspiring researchers may consider the avenues to expand the study beyond th geographical location, application of advanced technology acceptance models, structural equation modelling may be applied considering mentorship as mediating or moderating variables.

5. CONCLUSION

In difficult times, resilient entrepreneurs are better able to control their stress, make wise choices, and maintain focus on their objectives. Since it enables them to adjust to change, bounce back from failures, and keep a positive outlook, entrepreneurial resilience is a crucial quality for startup success. Entrepreneurs that possess entrepreneurial resilience are better able to see setbacks and errors as chances for growth and development. They are able to evaluate what went wrong, pinpoint the underlying reasons, and carry out remedial measures. Additionally, they can improve their goods and services by utilizing the suggestions and critiques they get. It supports them in being passionate and dedicated to their vision and objectives in the face of challenges and resistance. They are able to go over obstacles and difficulties and come up with creative solutions to accomplish their goals. They are also able to handle the emotional strain and annoyance that come with being turned down and receiving unfavourable feedback.

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