

# Shaping entrepreneurial intention among youngsters in Malaysia

Youngsters in  
Malaysia

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## Abstract

**Purpose** – Entrepreneurship is one of the engines to stimulate socio-economic development. This study aims to examine the relationships of entrepreneurship education, financial support and market availability, with the entrepreneurial attitude among youngsters in venturing into entrepreneurship. A further discovery concerning the relationship between entrepreneurial attitudes and entrepreneurial intention is also analysed.

**Design/methodology/approach** – Data were collected through a survey questionnaire that was distributed to university students. A total of 425 collected data were analysed using structural equation modelling to discover the relationship among five chosen constructs.

**Findings** – It was found that entrepreneurship education and financial support encourage the entrepreneurial attitude of youngsters to venture into entrepreneurship. This entrepreneurial attitude is further supported by an entrepreneurial intention to become an entrepreneur. Nevertheless, market availability does not influence the youngsters to venture into entrepreneurship.

**Practical implications** – Entrepreneurship encouragement should focus on the entrepreneurship education and financial support to shape the entrepreneurial attitude, which, indirectly, may further influence the entrepreneurial intention.

**Originality/value** – As an initiative to become an entrepreneurial nation, there is a need to discover how to shape the entrepreneurial intention through entrepreneurial attitude. This study is assisting to fill the research gap by focussing on the Malaysian market.

**Keywords** Entrepreneurship, Attitude, Intention, Entrepreneurship education, Financial support, Market availability

**Paper type** Research paper

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## Introduction

Entrepreneurship is characterized by the new venture creation process (Kloepfer and Castrogiovanni, 2018). Entrepreneurship is one of the pillars to enhance the socio-economic development in Malaysia. Nevertheless, formerly, entrepreneurship was not perceived as a preferred career profession, and, even up until the late 1970s, the majority of young graduates preferred to work in the government sector. It was the Privatization Policy, which was introduced in 1983 (Public Private Partnership Unit, 2019) that subsequently encouraged graduates to participate in the private corporate sector as a career. The private sector has been assisting in accelerating the economic development throughout the nation. As a momentum to catch-up with the new industrial revolution, the Malaysian Government recently introduced the National Entrepreneurship Policy 2030 to inculcate a culture that encourages entrepreneurship.

Instead of just depending on foreign investment, there is a need to develop local entrepreneurship within the community for long-term socio-economic sustainability. It is expected that half of the total gross domestic product will be contributed through entrepreneurship by 2030 (*New Strait Times*, 2019). In line with this initiative, there is very strong encouragement to become an entrepreneur as a well-respected career profession. Recently, independent graduates are perceived as individuals who are able to become job creators rather than just being job seekers. The competition among entrepreneurs and job creation has made entrepreneurship one of the economic drivers for Malaysia (Kloepfer and Castrogiovanni, 2018).

With the vision of catching up with other developing countries, especially those in Asia, the strength of the Privatization Policy is being further accelerated through the National Entrepreneurship Policy 2030 and the availability of various infrastructures that are continuously being developed throughout Malaysia and which are expected to enhance the opportunities for entrepreneurship (Bennett, 2019). The private sector continuously supports the government to ensure that underprivileged people will not lag behind. Furthermore, the collaboration between the public and private sectors may enhance the entrepreneurship encouragement for the benefit of Malaysians (Zhou, 2017), and, with a strong commitment, it is expected that there will be more small and medium businesses operating throughout the nation.

Entrepreneurship not only assists to eradicate poverty (Sutter *et al.*, 2019), as the positive entrepreneurship encouragement culture is also expected to enhance the overall well-being among the people (Fritsch *et al.*, 2019) through economic growth (Mohieldin *et al.*, 2019). Entrepreneurship offers well-being through market access, quality of life, flexibility, job satisfaction and life satisfaction (Abreu *et al.*, 2019). This can be further stimulated by emphasizing strong leadership skills (Stephan and Pathak, 2016). For those who are independent, being an entrepreneur will give them ample opportunity and freedom to fully express their talent. Because of the significance of entrepreneurship, this research aims to discover the entrepreneurial intention through entrepreneurial attitude, which is based on entrepreneurship education, financial support and market availability.

## Literature review

### *Entrepreneurial intention*

Entrepreneurial intention is predicted through whether the individual perceives that the profession is a suitable fit. The entrepreneurial intention may be perceived as low, if the fit is low and vice versa (Hsu *et al.*, 2019). The entrepreneurial intention to venture into entrepreneurship might be because of the surrounding support or background. Those individuals who come from an entrepreneurial background are usually optimistic about

choosing to become an entrepreneur as a career (Zellweger *et al.*, 2011). One of the common reasons for this is because entrepreneurship provides autonomy to design a job depending on one's needs (Wiklund *et al.*, 2017) and such autonomy is beneficial for one's basic psychological needs (Shir *et al.*, 2019). In line with the psychological needs, those who are in poverty may become alert to the innovative opportunity (Shantz *et al.*, 2018), which may encourage them to become an entrepreneur to support their living costs.

Those who have the entrepreneurial intention to become an entrepreneur are usually ready to face any possible obstacle or risk. Although many researchers might believe that entrepreneurs may learn from failure, extreme failure may actually demotivate the entrepreneurs from moving forward because of the financial and psychological costs and the negative perception from society (Liu *et al.*, 2019). From another perspective, the entrepreneurial intention to venture into entrepreneurship might also be dependent on the difference in the potential income that could be earned from being self-employed or wage-employed. It is believed that those graduates from science, technology, engineering or mathematics are mostly well paid by just being wage-employed, which definitely discourages them from being self-employed (Cai and Winters, 2017).

#### *Entrepreneurial attitude*

Entrepreneurial attitude refers to the characteristics of an individual to venture into new business, such as being innovative, able to take risk, aiming for success, confident and having the *locus* of control (Do and Dadvari, 2017). The willingness to become an entrepreneur is very much dependent on an individual's attitude. An entrepreneur is required to be open minded, which is represented by the entrepreneurial attitude (Robinson *et al.*, 1991). Entrepreneurship is encouraged by self-efficacy and alertness, especially in free economy countries. Those people who are not afraid of failure may perceive venturing into entrepreneurship as an opportunity (Boudreaux *et al.*, 2019), while, conversely, those people who prefer to earn a secure income, and who are not willing to face any challenges, may not be suitable for competing as entrepreneurs.

Although Malaysia is not categorized as a free economy country, the mixed economic system in Malaysia is now prioritizing entrepreneurship as one of the main future drivers for socio-economic development. This is one of the ways of encouraging people to assist each other in earning a living. In line with this, the attitude of society towards entrepreneurship is being continuously shaped to influence more people, especially youngsters, to venture into entrepreneurship. This is even further extended to the existing wage-employed people as self-employed people are normally perceived as being less stressful than wage-employed people (Hessels *et al.*, 2017).

According to research, men tend to emphasize on innovation more than women (Strohmeier *et al.*, 2017), which makes men more suitable for entrepreneurship. Nevertheless, as a small developing country, it is impossible to solely depend on men. Instead, the Malaysian Government has been spending RM2.3bn to encourage women's participation in entrepreneurship. The allocation has been used for training, export support and financial assistance and has benefited 364,052 participants. The main target is to assist underprivileged women from lower income households to venture into entrepreneurship (SMECorp Malaysia, 2019).

With the availability of digital technology, there are more women who are able to venture into entrepreneurship by just controlling the main business operations through a digital platform. The flexibility that is gained from the digital platform may encourage those women who have family commitments to work round the clock depending on their needs. At the same time, this digital platform also encourages the existing wage-employed people to venture into entrepreneurship on a part-time basis to earn extra income. The boundaryless

target market is one of the main reasons why many people perceive the digital platform as a reliable tool to generate an income for living.

#### *Entrepreneurship education*

Entrepreneurial success very much depends on rigorous investment in entrepreneurship education (Robinson and Josien, 2014). As a country that aims to be competitive in socio-economic development, much encouragement has been initiated by the government to develop an entrepreneurship-friendly environment for the people by exposing them to entrepreneurship understanding from primary school, through high school and all the way to the university level. This is because, as one of the ways to encourage entrepreneurship culture, the basic entrepreneurship understanding should be introduced through education (Martin *et al.*, 2013). This initiative has been further strengthened by the private sector and various non-profit organizations throughout Malaysia. The exposure to entrepreneurship education (Souitaris *et al.*, 2007) and training is expected to encourage more people to venture into entrepreneurship (Gielnik *et al.*, 2017).

The Ministry of Higher Education in Malaysia predicted that approximately 15% of Malaysian students studying at the tertiary education level venture into entrepreneurship before graduation. This is in line with the learn and earn concept that was based on the Entrepreneurship Action Plan 2016–2020 in which the students should be more independent by earning an income through entrepreneurship while studying (The Star, 2017). Accordingly, the entrepreneurial skills and knowledge are learned through practice instead of just solely based on theory, and it is expected that the entrepreneurship efforts will be expanded after the students graduate. With a solid theory and practical experience, the upcoming entrepreneurs are expected to be better prepared to take bigger challenges than their predecessors.

#### *Financial support*

Most types of businesses require an initial investment as a kick-start, and one of the challenges to venture into entrepreneurship is to find the budget required for the initial investment. As an encouragement to assist the entrepreneurs, various financial supports have been introduced by the government, such as PROSPER, PUNB, SUPERB, TEKUN, TERAS, Yayasan Penjaja dan Peniaga Kecil 1 Malaysia, MyCreative Ventures, Skim Pembangunan Francais, Cradle Fund Sdn Bhd and SME Bank (Bazaar Malaysia, 2019). The availability of such financial support is expected to encourage entrepreneurship among society, and, as a Malaysian, there is always the chance of being financially supported unless the individual has never taken any initiative to look for sources.

Crowdfunding is also an alternative way to obtain an initial investment to start a business (Da Cruz, 2018), and there are a few well-known crowdfunding platforms in Malaysia, such as pitchIN, ata-plus, GoGetFunding, FundingSocieties, Actyvate, MyStartr, Ethis Ventures and LaunchGood (Bazaar Malaysia, 2019). However, crowdfunding is dependent on the willingness of investors to invest in the new start-up business, and a careful investor may look into the entrepreneur's education before investing in crowdfunding (Allison *et al.*, 2017). In addition, nowadays, investors tend to be attracted to businesses that have a high capability in technology (Fisch, 2019). There are also findings showing that investors tend to be attracted to logos whose designs are more complex (Mahmood *et al.*, 2019). It was also found that most amateur investors interested in crowdfunding have a tendency to invest in businesses run by women entrepreneurs, as they are deemed to be more trustworthy (Johnson *et al.*, 2018). As an alternative, entrepreneurs can also try to find financial support by requesting a small business loan, asking a favour from friends and family or self-funding depending on the capability of the individual entrepreneurs (Bazaar Malaysia, 2019).

### Market availability

Nowadays, the market is always available for entrepreneurs because of the momentum from the fourth industrial revolution that has embedded e-commerce (New Strait Times, 2019). The rise in the digital economy through cyberspace has build-up an entrepreneurial ecosystem (Cao and Shi, 2020) and opened a broad market for entrepreneurs to globalize with minimal entry barriers (Shaheer and Li, 2018). Nowadays, the basic marketing skills required are to know how to create a website and present the merchandise online. These basic skills will assist entrepreneurs to reach a worldwide market (Mustafa, 2019). The market can be further strengthened through social media (Olanrewaju *et al.*, 2020) and mobile payment (Yin *et al.*, 2019). A smart media strategy may enhance the marketing momentum with limited budget (Hassan and Ibrahim, 2019).

An entrepreneurial marketing intensity may influence the performance and competitive advantage (Mahrous *et al.*, 2020). The challenge for new entrepreneurs nowadays is not about expanding the business location, but more towards making the brand well known and acceptable because of competitive pressure with other well-known brands worldwide. A collaboration venture between local and international ventures may enhance the achievement (Chemmanur *et al.*, 2016). This is expected to expose the branding by collaborating with another well-known brand. As a new start-up business, social media is a contemporary medium to create brand awareness and the market availability through cyberspace empowers the people to venture into entrepreneurship.

### Research methodology

According to former findings, the exposure to entrepreneurship education is expected to influence the entrepreneurial attitude towards entrepreneurship (Fayolle and Gailly, 2015). This is further encouraged by financial support (Bruton *et al.*, 2015) and market accessibility (Shelton and Mimiti, 2018). The entrepreneurial attitude also influences the entrepreneurial intention to venture into entrepreneurship (Do and Dadvari, 2017). This research examines the findings of previous research scholars in the Malaysian scenario. Accordingly, entrepreneurship education, financial support and market availability are positioned as exogenous constructs, whereas entrepreneurial attitude and entrepreneurial intention are positioned as endogenous constructs; as shown in the research framework in Figure 1.

Hypotheses were developed based on the research framework. The four hypotheses are as follows:

- H1. There is a significant relationship between entrepreneurship education and the entrepreneurial attitude to venture into entrepreneurship.
- H2. There is a significant relationship between financial support and the entrepreneurial attitude to venture into entrepreneurship.

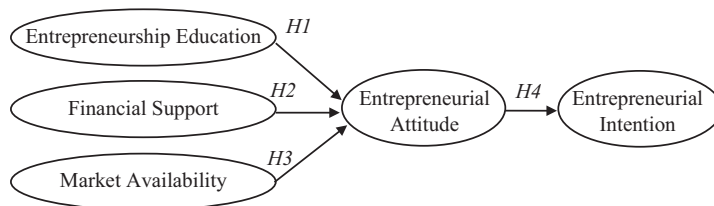


Figure 1.  
Research framework

*H3.* There is a significant relationship between market availability and the entrepreneurial attitude to venture into entrepreneurship.

*H4.* There is a significant relationship between entrepreneurial attitude and the entrepreneurial intention to venture into entrepreneurship.

This research was conducted based on cross-sectional primary data collection in which a survey questionnaire was distributed to students at the Multimedia University, Malaysia as respondents. Each of the constructs in the research framework is represented by six indicators. To ease the analysis process, each of the indicators for all the constructs is labelled as per the measurement items in [Table 1](#). The survey questionnaire was reviewed by several academicians to ensure that all the measurement items represent the respective construct. A further review was made by several students to ensure that the questionnaire could be easily understood. Each of the

Construct	Measurement items
Entrepreneurship education	EE1 – I enjoy the course on entrepreneurship EE2 – Entrepreneurship is one of my favourite courses EE3 – I put extra effort into learning entrepreneurship EE4 – The entrepreneurship course influenced me to become an entrepreneur EE5 – I like to read about successful entrepreneurs EE6 – I am learning about entrepreneurship before starting my own business
Financial support	FS1 – The reward of being an entrepreneur is priceless FS2 – I will start my own business by using my personal savings FS3 – It would be a good opportunity if there is financial support to start a new business FS4 – Looking for financial support is similar to looking for an idea to start a business FS5 – I am always looking for the opportunity of financial support to start my potential business FS6 – There is always a possibility of me investing in a new business
Market availability	MA1 – The enhancement of the purchasing power of society has widened my opportunity to be an entrepreneur MA2 – The high usage of the Internet worldwide has boosted my confidence to become an entrepreneur MA3 – The availability of e-commerce has encouraged me to become an entrepreneur MA4 – The availability of social media has empowered me to become an entrepreneur MA5 – Social media provides a platform for me to develop a new brand MA6 – The product reviewing trend by Social Media Influencers has provided me with an opportunity to market my new brand
Entrepreneurial attitude	AT1 – My ambition is to be an entrepreneur AT2 – Being an entrepreneur will secure my future life AT3 – Being an entrepreneur will give me an opportunity to challenge myself AT4 – Being an entrepreneur will empower my future life AT5 – Being an entrepreneur will show my real personality AT6 – I have always been interested in entrepreneurship
Entrepreneurial intention	IN1 – I am preparing myself to become an entrepreneur IN2 – I will work hard to become an entrepreneur IN3 – I intend to become an entrepreneur to challenge myself IN4 – I am looking for an opportunity to be an entrepreneur IN5 – Being an entrepreneur is my priority after I graduate IN6 – The best investment in life is to be an entrepreneur

**Table 1.**  
Measurement instrument

measurement items in the questionnaire was measured using a seven-point Likert scale ranging from strongly disagree to strongly agree. Based on a statistical viewpoint, although the original Likert scale was five points (Likert, 1932), the mean correlates stronger with the observed significance level using a seven-point scale (Lewis, 1993). The measurement accuracy will be less if the scale is below five-point and above seven-point (Johns, 2010). The odd number of the scale allows the respondents to choose neutral feedback instead of being forced to choose either positive or negative feedback (Toister, 2018). Because of this, a seven-point scale is highly suitable for this research.

## Analysis findings

### *Respondent background*

All the collected data were manually screened to ensure there were no major missing data. The minor missing data were handled through imputation. In total, 425 data were analysed, which met the minimum statistical theory by Krejcie and Morgan (1970). The analysis for respondent background found that 250 of the respondents are male (58.8%) whereas 175 of the respondents are female (41.2%). Most of the respondents are from the Faculty of Management with 165 respondents (38.8%) and the Faculty of Computing and Informatics with 109 respondents (25.6%). Average data were collected from the Faculty of Engineering with 88 respondents (20.7%) and the Faculty of Creative Multimedia with 55 students (12.9%). Only minor data were collected from the Faculty of Applied Communication with six respondents (1.4%) and from other campuses with two respondents (0.5%). As for duration of study, the majority of the respondents are from their first year of study with 150 respondents (35.3%) and second year of study with 126 respondents (29.6%). There are average respondents from the third year of study with 87 respondents (20.5%) and fourth year of study with 33 respondents (7.8%). Only 14 respondents (3.3%) are from the fifth year of study and 15 respondents (3.5%) are beyond the common duration of study. The summary of the findings for respondents' background is shown in Table 2.

### *Measurement model assessment*

*Convergent validity.* The convergent validity represents how much each of the indicators for a specific construct have common variance (Hair *et al.*, 2010). The convergent validity can be tested through factor loading and average variance extracted (AVE) (Hair *et al.*, 2017).

Background	Categories	No. of respondent	Percentage of respondent (%)
Gender	Male	250	58.8
	Female	175	41.2
Faculty	Faculty of Management	165	38.8
	Faculty of Computing and Informatics	109	25.6
	Faculty of Engineering	88	20.7
	Faculty of Creative Multimedia	55	12.9
	Faculty of Applied Communication	6	1.4
	Other	2	0.5
	Year of study	First year	150
	Second year	126	29.6
	Third year	87	20.5
	Fourth year	33	7.8
	Fifth year	14	3.3
	Other	15	3.5

**Table 2.**  
Respondents'  
background

Loading is the correlation between the construct and the respective indicators (Ramayah *et al.*, 2018). The loading value is supposed to be at least 0.708 (Hair *et al.*, 2014). In this analysis, all the indicators are loaded above the minimum cut-off value with the lowest loading being 0.745 for FS1 and the highest loading being 0.928 for EE2. The AVE for entrepreneurship education, financial support, market availability, entrepreneurial attitude and entrepreneurial intention is 0.792, 0.687, 0.797, 0.679 and 0.805, respectively. Hence, all the constructs met the minimum level of AVE, which is more than 0.5. The values for the composite reliability (CR) for entrepreneurship education (0.958), financial support (0.929), market availability (0.959), entrepreneurial attitude (0.927) and entrepreneurial intention (0.961) are slightly high at more than 0.9. The loading, AVE and CR findings are as shown in Table 3.

*Discriminant validity.* All the constructs met the satisfactory discriminant validity based on the Fornell–Larker criterion as the square root of the AVE values on the diagonal are higher than the values underneath. The discriminant value based on the Fornell–Larker criterion finding is as shown in Table 4.

Parallel to the Fornell–Larker criterion, the cross-loading results also indicate that all the constructs met the discriminant validity because none of the cross-loading values are less than 0.1 (Chin, 1998; Snell and Dean, 1992). In addition, all the indicators are highly loaded

Construct	Items	Loadings	AVE	CR
Entrepreneurship education	EE1	0.908	0.792	0.958
	EE2	0.928		
	EE3	0.906		
	EE4	0.879		
	EE5	0.840		
	EE6	0.877		
Financial support	FS1	0.745	0.687	0.929
	FS2	0.824		
	FS3	0.867		
	FS4	0.791		
	FS5	0.873		
	FS6	0.863		
Market availability	MA1	0.871	0.797	0.959
	MA2	0.919		
	MA3	0.908		
	MA4	0.920		
	MA5	0.885		
	MA6	0.853		
Entrepreneurial attitude	AT1	0.846	0.679	0.927
	AT2	0.826		
	AT3	0.816		
	AT4	0.857		
	AT5	0.752		
	AT6	0.843		
Entrepreneurial intention	IN1	0.904	0.805	0.961
	IN2	0.917		
	IN3	0.914		
	IN4	0.902		
	IN5	0.861		
	IN6	0.884		

**Table 3.**  
Loading, AVE and  
CR



on the respective constructs instead of other constructs. This indicates that each of the constructs is highly distinctive from the other constructs within the framework. The cross-loading findings are as shown in Table 5.

The heterotrait–monotrait ratio of correlations (HTMT) is also used to cross-check the discriminant validity. The HTMT values indicate that there are no values of 1. Accordingly, it is confirmed that all the constructs met the discriminant validity. The HTMT findings are as shown in Table 6.

Construct	Entrepreneurial attitude	Entrepreneurship education	Financial support	Entrepreneurial intention	Market availability
Entrepreneurial attitude	<i>0.824</i>				
Entrepreneurship education	0.692	<i>0.890</i>			
Financial support	0.705	0.703	<i>0.829</i>		
Entrepreneurial intention	0.804	0.781	0.712	<i>0.897</i>	
Market availability	0.672	0.758	0.786	0.693	<i>0.893</i>

**Table 4.**  
Fornell–Larker  
criterion

Item	Entrepreneurial attitude	Entrepreneurship education	Financial support	Entrepreneurial intention	Market availability
AT1	<i>0.846</i>	0.654	0.570	0.790	0.582
AT2	<i>0.826</i>	0.506	0.534	0.662	0.478
AT3	<i>0.816</i>	0.467	0.615	0.525	0.570
AT4	<i>0.857</i>	0.543	0.629	0.606	0.574
AT5	<i>0.752</i>	0.495	0.537	0.544	0.458
AT6	<i>0.843</i>	0.704	0.605	0.786	0.636
EE1	0.622	<i>0.908</i>	0.630	0.696	0.695
EE2	0.628	<i>0.928</i>	0.621	0.718	0.686
EE3	0.640	<i>0.906</i>	0.637	0.734	0.687
EE4	0.574	<i>0.879</i>	0.618	0.672	0.640
EE5	0.597	<i>0.840</i>	0.587	0.645	0.634
EE6	0.629	<i>0.877</i>	0.657	0.703	0.700
FS1	0.581	0.537	<i>0.745</i>	0.554	0.588
FS2	0.566	0.579	<i>0.824</i>	0.607	0.644
FS3	0.600	0.575	<i>0.867</i>	0.562	0.707
FS4	0.504	0.481	<i>0.791</i>	0.446	0.570
FS5	0.619	0.644	<i>0.873</i>	0.676	0.682
FS6	0.621	0.658	<i>0.863</i>	0.669	0.703
IN1	0.711	0.689	0.593	<i>0.904</i>	0.583
IN2	0.733	0.711	0.669	<i>0.917</i>	0.656
IN3	0.735	0.727	0.665	<i>0.914</i>	0.682
IN4	0.744	0.702	0.693	<i>0.902</i>	0.647
IN5	0.672	0.678	0.602	<i>0.861</i>	0.562
IN6	0.730	0.697	0.606	<i>0.884</i>	0.595
MA1	0.591	0.686	0.703	0.645	<i>0.871</i>
MA2	0.601	0.667	0.724	0.624	<i>0.919</i>
MA3	0.628	0.711	0.730	0.678	<i>0.908</i>
MA4	0.623	0.713	0.725	0.671	<i>0.920</i>
MA5	0.592	0.636	0.685	0.536	<i>0.885</i>
MA6	0.560	0.644	0.643	0.549	<i>0.853</i>

**Table 5.**  
Cross-loadings

*Goodness of fit.* The standardized root means square residual (SRMR), exact model fit tests and normed fit index (NFI) were tested for the fitness analysis. SRMR is the difference between the observed and the expected correlation matrix. The SRMR indicates a good fit as the values for the saturated model and estimated model are 0.046 and 0.067, respectively, and are below 0.08 (Hu and Bentler, 1998). The exact model fit tests the difference between an empirical covariance matrix and the implied covariance matrix by the composite factor model. The squared Euclidean distance (d\_LS) and geodesic distance (d\_G) are two ways to test the exact model fit. In this analysis, the d\_LS value for the saturated model is 1.002 whereas the value for the estimated model is 2.086, which is more than 0.05. Parallel to this, the d\_G value for the saturated model is 0.809, whereas the estimated model is 0.857, which is also more than 0.05. This indicates that the model met the exact model fit tests. In NFI, values that are closer to 1 are considered as having a better fit (Bentler and Bonett, 1980). The NFI values for the saturated model and estimated model for this analysis are 0.871 and 0.865, respectively, which is almost 0.90. Overall, this model met the statistical fitness requirement, as shown in Table 7.

**Structural model assessment**

*Collinearity*

Collinearity is a high correlation value between two indicators (Hair et al., 2014). The collinearity can be tested by looking at the variance inflator factor (VIF). The analysis for this research shows that there is no issue with collinearity because the VIF values for all the constructs are less than 5 (Hair et al., 2017). This finding is as shown in Table 8.

**Table 6.**  
Heterotrait–  
Monotrait ratio of  
correlations

Construct	Entrepreneurial attitude	Entrepreneurship education	Financial support	Entrepreneurial intention	Market availability
Entrepreneurial attitude					
Entrepreneurship education	0.735				
Financial support	0.776	0.754			
Entrepreneurial intention	0.852	0.823	0.761		
Market availability	0.719	0.798	0.845	0.727	

**Table 7.**  
Fit summary

Fitness	Saturated model	Estimated model
SRMR	0.046	0.067
d_LS	1.002	2.086
d_G	0.809	0.857
NFI	0.871	0.865

**Table 8.**  
Variance inflator  
factor

Construct	Entrepreneurial attitude	Entrepreneurial intention
Entrepreneurial attitude		1
Entrepreneurship education	2.525	
Financial support	2.819	
Entrepreneurial intention		
Market availability	3.352	

*Hypotheses findings*

This research examines the relationships in four hypotheses. Based on the structural model assessment, the *t*-values for three out of the four hypotheses indicate more than 1.645, which is considered as significant. Parallel to this, the *p*-value for three out of the four hypotheses also indicates significant with less than 0.05. The three significant hypotheses are *H1*, *H2* and *H4*, whereas *H3* did not show any significant relationship between market availability and the entrepreneurial attitude to become an entrepreneur. The entrepreneurship education ( $\beta = 0.337, \rho 0.05$ ) and financial support ( $\beta = 0.369, \rho 0.05$ ) are significant with the entrepreneurial attitude towards being an entrepreneur, which is explained by 57.8% of the variance in entrepreneurial attitude. Entrepreneurial attitude ( $\beta = 0.804, \rho 0.05$ ) is significant with the entrepreneurial intention to become an entrepreneur, which is explained by 64.7% of the variance in entrepreneurial intention. Accordingly, *H1*, *H2* and *H4* are supported.

Financial support seems to have a high impact on the entrepreneurial attitude towards being an entrepreneur. This is because the financial support indicates the highest value with 0.369 compared to entrepreneurship education (0.337) and market availability (0.127). The entrepreneurial attitude has a very strong effect on entrepreneurial intention with a value of 0.804. The *R*<sup>2</sup> values for both entrepreneurial attitude (0.578) and entrepreneurial intention (0.647) are more than 0.26, as recommended by Cohen (1988). This indicates that the model is substantial. The effect size (*F*<sup>2</sup>) can be represented by small (0.02), medium (0.15) and large (0.35). Based on the analysis, entrepreneurial attitude has a very large effect on entrepreneurial intention (1.831), whereas both entrepreneurship education and financial support have a medium effect on entrepreneurial attitude with an effect size of 0.106 and 0.114, respectively. The overall findings for the hypotheses are as shown in Table 9.

**Discussion and recommendations**

The initiative to expose entrepreneurship through formal education seems very worthwhile as it has been proven from this research that entrepreneurship education does influence the entrepreneurial attitude to venture into entrepreneurship. As per the analysis findings, *H1* is supported in this research. This finding is similar to that found by Fayolle and Gailly (2015). A well-developed education system is very important (Ewiss *et al.*, 2019). The exposure of basic entrepreneurship knowledge as early as the primary school level makes a huge difference to the society. This is further strengthened at the high school and tertiary level of education. In fact, nowadays, most universities in Malaysia are diverting most of their programmes towards entrepreneurship to encourage the graduates to create a job based on what they have learned instead of seeking a job from employers. A strong wave from the new generation is definitely shaping an entrepreneurial culture throughout the nation. This entrepreneurial culture will make the society more independent, which, indirectly, is preparing the nation to face the challenges in becoming a competitive nation, which might indirectly assist to build a nation branding (Hassan and Mahrous, 2019) that is based on entrepreneurship culture.

Hypothesis	Std. beta	Std. error	<i>t</i> -value	<i>p</i> -value	Decision	<i>R</i> <sup>2</sup>	<i>F</i> <sup>2</sup>
<i>H1</i>	0.337	0.053	6.38	0.001	Supported	0.578	0.106
<i>H2</i>	0.369	0.062	5.902	0.001	Supported	0.578	0.114
<i>H3</i>	0.127	0.08	1.589	0.056	Not supported		
<i>H4</i>	0.804	0.019	42.656	0.001	Supported	0.647	1.831

**Table 9.**  
Hypotheses findings

Parallel to entrepreneurial education, this research also found that financial support is important to shape the entrepreneurial attitude. Hence, *H2* is also supported in this research. This finding confirms the previous discovery that was made by [Bruton \*et al.\* \(2015\)](#). It is hard to venture into entrepreneurship without any initial investment. As per other investment, there is no outcome certainty to invest in entrepreneurship. Accordingly, only those who have a strong passion and determination to venture into entrepreneurship will be willing to take the risk. External financial support provides an alternative way to obtain the resources other than just depending on personal savings and family investment. Nevertheless, the responsibility for returning the investment might be one of the future challenges that the entrepreneur may have to face. Because of the importance, financial support is showing slightly more weight to shape an entrepreneurial attitude than entrepreneurship education.

As an initiative to create a huge entrepreneurial attitude momentum, the combination of both entrepreneurship education and financial support should be continuously emphasized. Based on the findings of the analysis for *H4*, entrepreneurial attitude encourages the entrepreneurial intention of youngsters to venture into entrepreneurship, which is similar to the findings of [Do and Dadvari \(2017\)](#). Because of this, the entrepreneurial intention to convert the entrepreneurship dream to a reality can only be fulfilled with entrepreneurial attitude through education exposure and sufficient budget to finance the initial investment. This indirectly creates a chain of entrepreneurial intention that is developed through entrepreneurial attitude. Furthermore, entrepreneurial attitude is initially shaped by entrepreneurship education and financial support.

Only three out of the four hypotheses are supported in this research. The analysis for *H3* from this research finding indicates that market availability does not influence the entrepreneurial attitude, which is contradictory to the previous findings by [Shelton and Minniti \(2018\)](#). The main cause is probably because, nowadays, the market is actually already available through cyberspace, and any new entrepreneurs can simply use the digital platform to reach the borderless market from anywhere and anytime as long as there is an internet connection. As the fourth industrial revolution technology innovations unfold, potential new market opportunities emerge for the technology savvy entrepreneurs to pursue. Therefore, in such situations, it is not about going for market availability, but more that of creating and driving new markets altogether. Hence, the main concern for new entrepreneurs is not to find a new market location but rather that of knowing how to make the brand well known and acceptable to the potential consumers. The availability of well-known branded merchandise on the market provides strong competition for new entrepreneurs to attract potential consumers.

### **Managerial implications**

Entrepreneurship education is a platform to encourage more youngsters to venture into entrepreneurship. The students should be encouraged to think critically about how to venture into entrepreneurship based on the academic or vocational programmes that they are pursuing, which, indirectly, means that entrepreneurship education should be taught holistically instead of just depending on one particular entrepreneurship course throughout primary school, high school and tertiary education. The content of the entrepreneurship education should not only be about being an entrepreneur but also support other local entrepreneurs. As a momentum to shape-up the entrepreneurial attitude, further practical exposure should be encouraged by encouraging the students to produce not only a business proposal but also the prototype and implement the idea as one of the main objectives of the entrepreneurship course. It would also be even more helpful if there is a knowledge-sharing

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session between the students and some successful entrepreneurs as a motivation. Although these initiatives have been implemented by some schools and tertiary institutions, the initiatives have never been made compulsory to all, especially at the tertiary level. In line with the new industrial revolution, it is time to change the education system to become more practical in nature to fully prepare the students with a real handle on exposure.

The availability of financial support does influence the entrepreneurial attitude. There are many financial sources that can be accessed by potential entrepreneurs and those existing entrepreneurs who are planning to expand their business operations. The only issue is that some people might be reluctant to take the financial assistance and some might just wait for financial assistance to “drop into their lap” rather than make any effort to find it themselves. Nevertheless, those youngsters who have a strong entrepreneurial attitude will definitely look for potential ways to obtain the initial investment. The availability of the digital platform has opened up an opportunity for entrepreneurs to start any business with lower investment. Because of the digitalization of lifestyle, the market availability seems borderless through internet technology. The main market concern is to build-up a positive branding through customers’ trust. Nevertheless, as this research is focussing on university students, it is highly expected that the respondents are highly exposed to using the digital platform to become an entrepreneur. Further assistance should be given to those people who are slightly older and who are not familiar with the use of the digital platform to expand their market potential.

A positive entrepreneurial attitude will definitely encourage a positive entrepreneurial intention to start-up a business. It is expected that the number of entrepreneurs will continuously increase by shaping the entrepreneurial attitude through entrepreneurial education and financial support. The real momentum from the initiative can only be seen in the long term. Nevertheless, with strong and continuous support from the government, private sector, non-government organizations and experienced entrepreneurs, it is expected that the web of success could be achieved. In fact, currently, many types of assistances are available, such as training programmes, financial assistance and places to start business with an affordable price for new entrepreneurs. Accordingly, new potential entrepreneurs should be alert to the opportunities that are available. The intention to become an entrepreneur will only be successful with a strong attitude that could be influenced through entrepreneurial education and financial support.

### **Conclusion**

Entrepreneurial attitude can be shaped through entrepreneurship education throughout primary school, high school and tertiary education. This can be further encouraged through financial support. The financial support provides deeper encouragement than entrepreneurship education to shape the entrepreneurial attitude. Entrepreneurial attitude will further stimulate the entrepreneurial intention to venture into entrepreneurship. An individual’s attitude is very dynamic and could be developed by many hidden factors, such as the *locus* of control, personality, risk-taking, dependency, culture, previous experience, ambition, learning capability, lifestyle and perseverance. This research only examines the entrepreneurial attitude in general. Further, in-depth research on securing the entrepreneurial intention can be conducted based on the entrepreneurial attitude.

Although some findings mention that market availability may influence the entrepreneurial attitude, this was not the case in this research. The findings for this research may not be exactly the same as what other researchers have found, as this research is not conducted in the exact same environment as that of former research. In Malaysia, the youngsters are being encouraged to not only purchase via online but also generate business ideas that could be

linked to the latest technology through the entrepreneurial education. Hence, the youngsters might perceive that the market is always available via online instead of the need for a physical place to start up. In addition, it is impossible for a researcher to find an exact perfect finding in any human behavioural research, as human beings are very dynamic according to their culture, location and time. Therefore, most social science researchers can only discover the precision instead of accurate findings. The findings from this research have identified the potential to shape an entrepreneurial intention through entrepreneurial attitude development based on entrepreneurship education and financial support.

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