

ENTREPRENEURIAL INTENTION AMONG UNDERGRADUATES FROM B40 GROUP: A CASE STUDY IN UITM KELANTAN CAMPUS

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Abstract: Various higher learning institutions in Malaysia offers Entrepreneurship courses to nurture interest among students in becoming entrepreneurs. Furthermore, the revolution of Information and Communications Technology (ICT) resulted in an emerging digital economy in all countries including Malaysia. The promising phenomenon gradually emerges as a significant essence in developing entrepreneurship as a career choice among the young generation, particularly students with entrepreneurial background courses enrolment at university level. However, the entrepreneurial participation rate among graduates is still low. This conceptual paper aims to examine the intention and factors that determine digital entrepreneurial intention among undergraduates from the B40 group at Universiti Teknologi MARA Machang Campus, Kelantan (UiTMCK). The respondents are selected from the B40 group enrolled in courses like ENT300, ENT530 and ENT600 from multiple programs. This study employs the Theory of Planned Behaviour (TPB) as a theoretical framework. The independent variables of this study consist of personal attitudes, subjective norms and perceived behavioural control. This paper examines the intention and motivation of entrepreneurship students that may contribute to their decision to become entrepreneurs. The main limitation of this study is it only involves one public higher learning institution, therefore the results might be "institution-specific". The researcher increases number of samples, utilizes various samples from multiple entrepreneurial institutions and conducts a comparative study in order to create more comprehensive and insightful outcome.

Keywords: Entrepreneurship, entrepreneurial intention, motivation, B40 group, Theory of Planned Behaviour (TPB)

1. Introduction

Entrepreneurship is one of the most critical activities in economic development all over the world. The growth of entrepreneurial activities creates many opportunities in various sectors in the society. For the younger generation, it is important to see digital entrepreneurship as a career choice (Nur, Radin, & Norasmah, 2020). The growth of entrepreneurship in Malaysia and the number of enterprises created in the last decade are evidence of the sheer amount and variety of supporting mechanisms and policies

offered by the Malaysian Government (Hanim, Norasmah, Rosilah, Wan & Sarmila, 2016). These include funding, physical infrastructure, entrepreneurship education, and trade advisory and support.

The incentives are to assist entrepreneurs with knowledge and support to cope with the challenges in the global markets. Moreover, the Malaysian Government initiated the transformation of teaching and learning with significant focus on entrepreneurial skills in the National Higher Education Action Plan 2007-2010. As a result, formal entrepreneurial education has been successfully introduced at higher learning institutions in Malaysia. These institutions have also started providing entrepreneurship as the main course subject (Lu, Muhammad, Wan, Roslizawati & Muhammad, 2020). Undoubtedly, undergraduates are an important source of nascent entrepreneurship in the future. One of the government's efforts is to inculcate the essence of entrepreneurial knowledge by revising entrepreneurship subject as compulsory to all students regardless of their field of study (Sylvia & Dayang, 2016). It shows that entrepreneurship aspires to assist the fresh graduates to exploit their own undertaking and reduce the unemployment problems by broadening and widening the job market.

According to Rohaiza (2019), B40 group refers to the "bottom 40 percent" members of the population, with a monthly household income of RM3855 and below (USD9451 and below). The Eleventh Malaysia Plan (2016-2020) focuses on the capital economy, particularly the cost of living, household income, education and employment opportunities as well as entrepreneurship among the B40 households (Economic Planning Unit, 2015). In line with Malaysia's vision to achieve the status of a developed nation by 2020, the Government strives to enable all Malaysians, including 40 percent from the lowest-income group (B40), 40 percent from the middle-income group (M40), and 20 percent from the highest-income group (T20) to gain benefits from Malaysia's prosperity. However, the focus of economic development should be on the B40 group for the purpose of increasing their income to cope with uncertain economic conditions. Currently, there are 2.7 million B40 households in Malaysia, with a monthly income of about RM4360. From that figure, it is estimated that 65 percent of the B40 households are salaried workers in both public and private sectors (Eleventh Malaysia Plan 2016-2020). Various programs have been conducted to assist the B40 group to eradicate poverty. These include the Digital Malaysia program launched in 2012 to help improve their income and offered entrepreneurial opportunities for the B40 group. The impact indicated that Malaysia's digital economy had been certified as the primary key in driving the economic growth. It contributed to 17 percent or RM188.3 billion towards the nation's Gross Domestic Product (GDP) (Fatimah, Gan, Normala, Zuriadah, Nurhanani, Mohamad, Mohamed & Faizal, 2020). In line with the above literature, a previous study suggested that younger generations in the B40 community were well exposed to the Internet, where they could maximize their income through social media (Jumin, Ijab & Zaman, 2017). In addition, the Malaysian Government introduced programs focusing on the entrepreneurial activities among the B40 group to boost their income by adopting ICT (Rozmi, Nordin & Bakar, 2018).

2. Problem Statement

The Malaysian Government introduced the Ninth Malaysia Plan (2006-2010) in 2006. It orchestrated an important role in developing and encouraging entrepreneurs with the hope to reduce the unemployment rate in Malaysia. It supports the establishment of three organizations, namely Perbadanan Nasional Berhad (PNB), Ministry of Entrepreneur and Cooperative Development (MECD), and the SME (Small and Medium Enterprises) Bank. These agencies are to inspire unemployed graduates to venture into business activities. Even though various initiatives have been provided by the legislature and higher learning institutions, the number of graduates participating in entrepreneurial ventures is still low. The Eleventh Malaysia Plan (2016-2020) was then implemented, focusing on the capital economy, particularly the cost of living, household income, education and employment opportunities and entrepreneurship among the B40 households. In line with Malaysia's vision to achieve the status of a developed nation by 2020, the Government strives to enable all Malaysians, including 40% from the lowest-income group (B40), 40% from the middle-income group (M40), and 20% from the highest-income group (T20) to gain benefits from Malaysia's prosperity. A report from the Department of Statistics stated that 516,600 were unemployed in 2019. At the same time, the 238,286 unemployed included 174,327 graduates who had registered as job seekers for JobsMalaysia, a unit in Jabatan Tenaga Kerja (JTK) Peninsula Malaysia. A report from the Graduate Tracer Study conducted by the Ministry of Education (2014) reported that only 2% of the graduates participated in

entrepreneurial ventures following a half year of graduation. Although Malaysia's GDP rose 6% continuously in three years, the unemployment rate recorded at 3.4% in 2017, especially the unemployment rate among youth at 13.2% (Dass, 2018). Meanwhile, the findings from the Ministry of Education Malaysia's Graduate Tracer Study (SKPG) revealed that in 2018, 57,411 individuals or 19.8% of graduates of first-degree holders and above remained unemployed after one year of graduation. Moreover, the report of Graduate Tracer Study in 2019 disclosed the number of unemployed Malaysian graduates according to the level of studies was 41,161 graduates; Ph.D. (327 graduates), master (1,761 graduates), postgraduate diploma (176 graduates), bachelor (20,365 graduates), advanced diploma (15 graduates), diploma (15,357 graduates), certificate (3,131 graduates) and professional (29 graduates). This indicates that the unemployment rate continues to rise although despite the increment of GDP in Malaysia. Therefore, it can be summarized that unemployment among graduated youths was escalating significantly.

Apart from that, there is a considerable amount of studies on entrepreneurship. However, these studies empirically focus on the effects of entrepreneurship. Thus, empirical research on entrepreneurial intention among students is limited. Lately, digital entrepreneurship is of high topicality as technological developments and advances in infrastructure create various opportunities for entrepreneurs. Despite society's great attention to new digital business models, there is very little research regarding opportunities, challenges and success factors of digital entrepreneurship (Kraus, Palmer, Kailer, Kalinger & Spitzer, 2018). Therefore, this paper examines the level of intention among undergraduates from the B40 group at the Faculty of Business and Management, UiTMCK to become digital entrepreneurs and the factors that determine digital entrepreneurial intention among them.

3. Research Objectives

This paper examines the intention and motivation of entrepreneurship among undergraduates from the B40 group at UiTMCK that may contribute to their decision on becoming entrepreneurs. This issue is currently very important since it is a part of on-going national efforts towards a high-income nation in relation to the Eleventh Malaysian Plan (2016-2020). In this plan, greater opportunities are given to the B40 group to participate in economic activities as public or private sector employees. Therefore, the research objectives of this study are to identify:

- a) The level of intention among undergraduates from the B40 group at UiTMCK to become entrepreneurs in Malaysia.
- b) The factors that determine entrepreneurial intention among undergraduates from the B40 group at UiTMCK.
- c) The type of business preferred by undergraduates from the B40 group at UiTMCK.

4. Literature Review

Entrepreneurship has successfully contributed to the increase of Gross National Product (GNP) which includes the production of innovative products and job opportunities. The Fourth Industrial Revolution (IR 4.0) and the digital revolution affect the digital platform creation as the best medium for entrepreneurs to increase the product's value. It supports strategic and comprehensive marketing plan (Nur et al., 2020). The Government collaborated with a few agencies, such as the Ministry of Education and the Ministry of Entrepreneur Development and Cooperatives (MEDAC) in producing digital entrepreneurs by applying technology elements in every course, training and entrepreneurial education for students and future entrepreneurs. Besides, entrepreneurship courses have become compulsory in higher learning institutions. Course effectiveness is evaluated from the student's ability to follow the modules that are developed from an entrepreneur's concept and characteristics (Azian, Che & Kassim, 2017). The Government generated numerous efforts to support young entrepreneurs (Te, Abdullah & Rashid, 2019). These are in line with the National Entrepreneurship Policy 2030 that is to transform business eco-system industry and entrepreneurship. It also synchronizes with the IR 4.0 through digital economic and intellectual property as well as to remain relevant in meeting the demand of the future economy. In line with Malaysia's vision to achieve the status of a developed nation by 2020, the Government strives to enable all Malaysians, including 40% from the lowest-income group (B40), 40% from the middle-income group (M40), and 20% from the highest-income group (T20) to gain benefits

from Malaysia's prosperity. However, the focus of economic development should be given to the B40 group for the purpose of increasing their income to cope with uncertain economic conditions. There are currently 2.7 million B40 households in Malaysia, with a monthly income of about RM4360. From that number, it is estimated that 65% of the households in the group are salaried workers in the public and private sectors (Eleventh Malaysia Plan 2016-2020). The Eleventh Malaysia Plan (2016-2020) also marks the final phase towards achieving a developed and inclusive nation, which is in line with Vision 2020. The Eleventh Plan, with the theme 'Anchoring Growth on People', focuses on the prosperity and wellbeing of the people. The first thrust is enhancing inclusiveness towards an equitable society. It aims to ensure all groups participate in the economy and benefited from economic prosperity, regardless of gender, ethnicity, socioeconomic status and geographical location. Specifically, the thrust focuses on uplifting households in the bottom 40% household income group (B40), empowering communities, transforming rural areas, accelerating regional growth and enhancing the Bumiputera Economic Community (BEC).

Prime Minister Tan Sri Muhyiddin Yassin stated in a live press conference on Tuesday, 13 October 2020 that Malaysia's Budget 2021 encompassed four core thrusts. As cited by Bernama report and shared on the Prime Minister's Office website, the first core is targeted to support the economically vulnerable groups during the COVID-19 pandemic. It indicated that many groups were still affected by the outbreak even with the help of the government's various stimulus packages. Thus, Tan Sri Muhyiddin reiterates Budget 2021 would provide "another form of assistance and support" for the groups. Meanwhile, the second core thrust would focus on supporting industries through a specific set of incentives. Additionally, the third and fourth core thrusts would focus on empowering service delivery and developing sustainable living. According to the Prime Minister, these thrusts aim to prevent the B40 Group from hitting poverty, by providing them with a "strong safety net". On 9 November 2020, Malaysia's Budget 2021 was announced in parliament by Finance Minister, Tengku Zafrul Aziz, covering three integral goals: People's wellbeing, business continuity and economic resilience. Tengku Zafrul asserts the three goals are the continuity of the Prihatin, Prihatin SME Plus, PENJANA, and Kita Prihatin stimulus packages. B40 group is one of the focus groups to receive multiple benefits from the Government's budget.

4.1 Entrepreneurship intention

Entrepreneurship intention refers to the action of an individual's attitudes toward the outcomes of that action and an individual's self-efficacy (Adekiya & Ibrahim, 2016). It is related to the perceptions of desirability, feasibility and the propensity to act upon opportunities (Herdjiono, Puspa, Maulany, & Aldy, 2017). Entrepreneurship intention often involves inner guts, ambition and the feeling to stand on one's feet. Since perception is behavioural in nature, a large body of the entrepreneurship intention literature examined the factors that influenced entrepreneurial intention, such as desirability to become entrepreneurs, personality traits, entrepreneurs' skills, finance capabilities and self-efficacy. The willingness in becoming an entrepreneur is determined by several elements such as family, motivation, risk-taking propensity or the courage to take a risk, and self-concept as an individual factor (Ambad & Damit, 2016). A previous study conducted by Ambad and Damit (2016) revealed that entrepreneurs considered expertise, responsibility and perseverance to be the most important personal characteristics and skills. Propensity to risk and decisiveness followed suit.

4.2 Personal attitude

There are several studies which provide evidence on the relationship between personal attitude and entrepreneurial intention. Malebana (2017) found that entrepreneurial support could influence entrepreneurial intention through attitude. Nowiński, Haddoud, Wach and Schaefer (2020) validated Malebana's finding by their empirical evidence in which individual entrepreneurship training intention was supported through attitude and behavioural control. Therefore, these predictors influence venturing intention into IT-related entrepreneurship.

Jena (2020) suggested in the findings that the main components of individual and personal attitude towards entrepreneurial intention and motivation were cognitive, affective and behavioural. The cognitive component includes beliefs, knowledge and thought processes. Individuals have different

beliefs about entrepreneurship due to their thoughts about its impact on performance (Jones, Ratten, Klapper, & Fayolle, 2019). This means beliefs in the form of perceptions can alter the way an individual learns in becoming an entrepreneur. Detailed thoughts could be true or untrue depending on the context and attitude towards entrepreneurial education (Sommarstrom, Oikkonen & Pihkala, 2020).

Xingjian, Liu and Jian (2019) concluded in their research finding that entrepreneurship education often improves the students' attitude towards entrepreneurial intention behaviour and drives these students towards self-employment. Therefore, it provides the strongest explanation for entrepreneurial intention and enhances the understanding of the entrepreneurial intention. It also supports the effective cultivation of business foundation among students. Hence, this study proposes the first hypothesis in which there is a relationship between personal attitudes and entrepreneurial intention among undergraduates from the B40 group at UiTMCK. Therefore, this study proposes that:

H1= Personal attitude has a positive and significant impact on intention to engage in entrepreneurial activities.

4.3 Subjective norms

Subjective norm is perceived expectations from others that influence an individual to perform a particular behaviour (Ajzen, 1991). According to Wedayanti and Giantari (2016), subjective norms are the views that are considered important by individuals. It advocates the individual to perform or not perform certain behaviours. Motivation accompanied by a willingness to do or not do something that is considered important. Umami Naiemah, Ain Zuraini, Suhana, Tunku Salha and Mohd Harith (2018) conducted a research on engineering students in Malaysia and found that by increasing the level of attitude towards behaviour and subjective norm the level of entrepreneurial intention among them could be enhanced. From the theoretical perspective, it could be seen that the influences of both factors of TPB, namely attitude towards behaviour and subjective norm were significantly related to entrepreneurial intention among the engineering students in Malaysia. Similarly, Christina (2017) found that subjective norm had a positive and significant influence on entrepreneurial intention. It is one of the factors that drives the growth of entrepreneurship intentions of an individual. Therefore, this study proposes that:

H2= Subjective norm has a positive and significant impact on intention to engage in entrepreneurial activities.

4.4 Perceived behavioural control

Perceived behavioural control is an individual's belief about his or her capabilities of exhibiting certain behaviours (Ajzen, 1991). He observed that the more positive the attitude consumers have towards purchase behaviour, the stronger the consumer's intentions to perform a behaviour under their control. In this context, perceived behavioural control may exert an impact on entrepreneurial intention to engage in entrepreneurial activities.

This is supported by a study conducted by Tan, Johanim and Annis, (2015), which found that if employees are not fit to resume working, they might continue to be on medical leave. Perceived behavioural control reflects a person's self-confidence in the ability to form behavioural intention. Therefore, this study proposes that:

H3= Perceived behaviour control has a positive and significant impact on intention to engage in entrepreneurial activities.

4.5 Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (TPB) is a major theory employed in this study to further understand the concept. It is known as the core theory which is able to explain the occurrence as a whole especially on the relationship between personal attitude, subjective norm, perceived behaviour control and behaviour among undergraduates from B40 group at Universiti Teknologi MARA Machang Campus, Kelantan (UiTMCK). This theory was developed by Icek Ajzen in 1985. The TPB is used to understand and predict behaviours. It suggests that behaviours are immediately determined by behavioural intentions and under certain circumstances, perceived behavioural control. Behavioural

intentions are determined by a combination of three factors: attitudes toward the behaviour, subjective norms, and perceived behavioural control (Figure 1). The researchers explore the significant impact of three behavioural intention determinants (the students of B40 group's attitude toward becoming an entrepreneur, identify the subjective norms surrounding the students that might motivate and inspire them to become an entrepreneur). TPB is also used to identify perceived behavioural control in the formation of entrepreneurial intention (behaviour intention) in order to identify how the students believe that they can drive their confidence in becoming a successful entrepreneur. With close reference to TPB, a previous study executed by Al-Jubari, Hassan and Liñán (2019) suggested that the entrepreneurial intention is influenced through attitudinal factors that comprise beliefs about an outcome of the students. Based on the empirical works, the role of intention to engage in entrepreneurial activities may have an impact on the relationship between personal attitude, subjective norm, perceived behaviour control and behaviour among respondents of this study based on TPB.

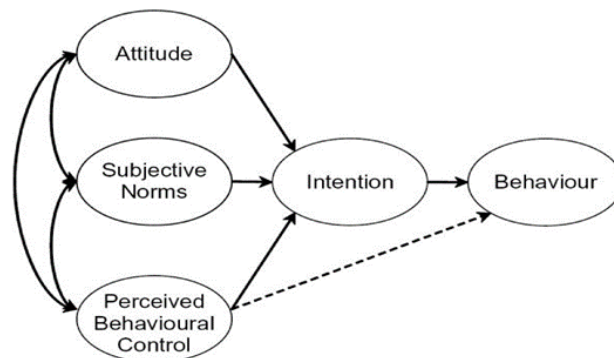


Figure 1: Theoretical framework

5. Methodology

Research methodology is a crucial part of the study as it highlights the actual process that influences the outcomes of this study. The method used for this conceptual paper is based from literature reviews from journal articles, proceedings and conferences, books and other online publications which are related to the keywords and research area. Besides, this study employs quantitative research method. survey questionnaire is used as the instrument in data collection. The quantitative method allows the researchers to test theories and examine the influence of personal attitudes, subjective norms and perceived behavioural control on entrepreneurial intentions. This study applies a simple random sampling where 378 UiTM students are selected as the respondents. The sample consists of UiTM students registered in Principles of Entrepreneurship (ENT530), Technology Entrepreneurship (ENT600) and Fundamental of Entrepreneurship (ENT300) courses in both campus UiTMCK Machang and Kota Bharu. It uses a questionnaire with Structural Equation Modelling-Partial Least Squares algorithm (SEM-PLS) analysis method using the SmartPLS 3.2.

6. Discussion and Conclusion

The economy performed well at the macro level during the past few years. Nevertheless, the disparity across the states and the low-income level of the B40 households as well as long-standing structural economic issues continue to prevail. Although inflation is relatively low, the cost of living rises causing further hardship to the B40 households. The unemployment rate among the youths is also relatively high, despite full employment. Even though industries are provided with various incentives, most of them remain in the lower end of the production value chain. Finally, they limit the creation of skilled jobs. The situation is much worsened due to easy access to low-skilled foreign workers that has deterred industries from upgrading towards capital intensive, further reducing wage growth. Therefore, since entrepreneurial activities are essential for economic growth and development, young entrepreneurs can play an important role in improving the entrepreneurial activities in a country. The incentives and encouragement offered to the undergraduates from the B40 group must be used well as entrepreneurship is essential for the new SMEs startups. It creates more stable job pursuit for better

innovation, developing existing businesses, and sustaining economic growth. The encouragement and provision of supporting environment and institutions are important for young entrepreneurs to start and take a step towards establishing their own set-up. This would help reduce queues for employment and generate more economic activities in the society.

7. Implications of the Study

This study helps to identify the entrepreneurial intention among undergraduates from the B40 group of higher learning institutions in Malaysia. Moreover, it addresses and overcomes the current unemployment problems faced by Malaysian graduates. Therefore, it provides important information about this group's plan for the future. In terms of theoretical contribution, the study provides more understanding of TPB in entrepreneurial student's context and encourages more empirical study to be conducted in this area. Furthermore, this study adds one variable which is entrepreneurship education with three variables from TPB. It goes without saying that this study provides practical contributions to the current and future research scholars, government, as well as entrepreneurship educators. It provides realistic and necessary factors to become an entrepreneur based on the B40 group undergraduates' perspective. Therefore, with the aim of increasing students' entrepreneurial interest, the results collected from this study are insightful for entrepreneurial universities to enhance and design entrepreneurship course offering to be more proactive. Additionally, this study also provides some understanding for the government to provide more funds and useful infrastructures to focus and concern as well as to support and facilitate the young generation from the B40 group in the creation of new business for their survival. Overall, the findings in this study will provide useful insights into the factors influencing entrepreneurial intention. Such understanding can assist individuals to become successful entrepreneurs and in turn, contributing to the growth of the country's economy and global competitiveness.

8. Limitations and Recommendations for Future Research

An empirical study should be further conducted to expand the result of this study. This is due to the sample of this study which is only from one public university and focuses on undergraduates from the B40 group in Malaysia. Therefore, the results obtained may not be able to represent the whole undergraduates' population in Malaysia. Perhaps the future study could include other Malaysian public universities, thus a larger sample can be obtained to support the findings of the present study. This study adopts Ajzen's Theory of Planned Action (Ajzen, 1991), whereby two other models by Shapero (1982) and Davidsson and Honig (2003) are not explored. The future study can be conducted by combining or exploring these remaining models. Respondents of the study can also be enlarged to a broader scope such as university administrators, policy makers, or any agencies involved in the teaching and learning process. It can become a reference for preparing or establishing a more relevant and competitive policy for the university students in the future. The future study should also cover the other dimensions or range of issues that examine factors influencing entrepreneurial intentions such as contextual factors (perceived support, perceived barriers and close support) or economic and personality traits (such as extraversion and conscientiousness).

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