

**UNIVERSITI TEKNOLOGI MARA**

**THE IMPACT OF  
TECHNOLOGICAL ADOPTION  
AND FINANCIAL LITERACY  
ON INTERNATIONAL  
ENTREPRENEUR INTENTION  
AMONG YOUTH:  
THE CASE OF AGRICULTURE  
SECTOR**

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## **ABSTRACT**

Due to its significance to the growth of many nations, entrepreneurship intention study has been and will continue to be a topic of interest to scholars. Many topics have been covered in the literature on entrepreneurial intention, with a lot of attention paid to the variables that affect entrepreneurial intention. Yet, the majority of these investigations were carried out elsewhere. The study chose the agriculture sector since it is a sector that this topic always focuses on when identifying entrepreneurial intention. This study looks at Malaysian youth's intentions to become international entrepreneurs. It specifically seeks to ascertain the impact of technological adoption on young people's intentions to become international entrepreneurs and the relationship between each aspect of financial literacy (financial attitude, financial behaviour, and financial knowledge) and technological adoption. Data analysis using partial least squares structural equation modelling was done. In this study, purposive data sampling was performed. The PLS-SEM analysis results demonstrated that financial literacy (financial attitude, financial behaviour and financial knowledge) and technological adoption have a favourable impact on young people's intention to become international entrepreneurs. The findings of this study showed that technological adoption moderated the relationship between youth international entrepreneur intention and financial literacy (financial attitude, financial behaviour, and financial knowledge). The results of this study add to the body of information and aid in the development of policies and programmes by the executive branch and other decision-makers. This research can also be used by any young person who wants to start their own business in Malaysia's agriculture sector.

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# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Introduction**

This chapter presented the contextual background and relevant references on entrepreneurs, financial literacy, technological adoption, and the agriculture sector in Malaysia. The first topic described the research background about entrepreneurs, financial literacy, technological adoption, and agriculture in Malaysia. The second topic discussed the problem statement regarding youth intentions to become international entrepreneurs in the agriculture sector. The third topic outlined the research questions, followed by the research objectives in fourth topic. The fifth topic explained the scope of this study, while the sixth topic discussed the importance of the study. The seventh topic elaborated on the limitations of the study. Last but not least, the final topic discussed is the summary for this chapter.

### **1.2 Background of Study**

Entrepreneurs are increasingly seen as a key factor in global economic growth and the development of new jobs. Entrepreneurship is vital because it improves economic efficiency, brings new products to market, produces new jobs, and keeps employment levels stable (Sobirjon, 2021). Entrepreneurs can be regarded as one of the most essential contributors to economic progress, with various societal advantages because they can promote innovation, employment creation, and the development of human potential. According to Stoica, Roman, and Rusu (2020), entrepreneurs are one of the major factors that can influence a country's economic development. Since most farm enterprises are taken over by family members and the transfer of the firm down to the next generation is more common in the agricultural sector than in other sectors, agriculture is one of the industries in which communities may become entrepreneurs (Dias, Rodrigues, and Ferreira, 2021). One of the justifications given for family farm successions is the emergence of young people with entrepreneurial backgrounds. Furthermore, it provides opportunities to raise funds and take advantage of fiscal facilities.