



THE IMPACT OF ISLAMIC STUDIES BACKGROUND ON ENTREPRENEURIAL INTENTION: A THEORY OF PLANNED BEHAVIOUR APPROACH

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ABSTRACT

This study investigates the influence of an Islamic studies background on entrepreneurial intention through the Theory of Planned Behaviour. Previous research has established the significance of motivational factors in entrepreneurial intention: personal attitude, subjective norm, and perceived behavior control. The questionnaire was distributed to 75 first-year faculty of Islamic Study students who took the basic entrepreneurship and innovation course. The result was analyzed using SPSS 28 and Smart PLS4. The result showed that only personal attitude and perceived behavior control among Islamic major students significantly correlate with entrepreneurial intention. Surprisingly, perceived behavior control demonstrated a stronger impact compared to other factors. Notably, subjective norm exhibited no significant relationship. This study recommends customizing educational approaches for students of Islamic studies backgrounds, emphasizing motivational aspects and skill development to foster their entrepreneurial intentions.

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1. INTRODUCTION

Entrepreneurship has been a major focus point in all countries in the world. It has been proven that entrepreneurship helps the economy and society to prosper. In 2020, the world was impacted in terms of health and economy due to the Pandemic Covid 19. The labor market was also affected because many companies were forced to shut down activities temporarily and work from home. Some workers were laid off, while some only worked a few days per week. Some of the companies eventually closed forever because they could not sustain the impact of the closedown. In terms of job offerings, the number is low compared to the potential labor in the market. This increases the number of unemployment among people all over the world.

In Malaysia, during the first month of COVID-19, the unemployment level increased drastically to 3.9 % in March 2020. The number of unemployed graduates rose by 22.5%

to 202400 graduates compared to 2019 (Malaysia's unemployed, 2021). This is equal to a 4.4 % unemployment rate. In terms of gender, females contribute to 54% of unemployed graduates. A tracer study by MoHE showed that as of December 2022, more than 70% of graduate students from public universities are still looking for jobs. The problem has become more critical in recent years because while the previous graduates are still looking for jobs, the number of new graduates from tertiary education is increasing yearly. That is why entrepreneurship as a future career is essential to job creation and to help the country's economy recover from the impact of the Pandemic Covid 19. Besides that, through the National Entrepreneurship Policy (NEP2030), the Malaysian government targets Malaysia as an entrepreneurial nation by 2030. Among the objectives of that policy is transforming the mindset of Higher education students from seeking jobs to creating them.

Malaysia is a country where the majority of the population is of Malay ethnicity. Malay ethnic by birth are Muslims. Entrepreneurship is also an essential part of Islamic teachings and history. The Quran and Hadith (the sayings and actions of the Prophet Muhammad PBUH) emphasize the importance of business and commerce, and there are many examples of successful Muslim entrepreneurs throughout history, including the Prophet Muhammad (PBUH) himself. Being Muslim, this fact is known to all Muslims. Those who attended Islamic religious schools will learn more about that than those who attended normal secular schools. In such cases, the Islamic major students will likely be more familiar with the Islamic values relevant to entrepreneurship. For example, the Quran teaches Muslims to be self-sufficient and not rely on others for their livelihood. This teaching can indirectly motivate Islamic major students to start their businesses and be more self-reliant. The intersection of Islamic studies and entrepreneurship presents a unique and potentially influential perspective, given Islamic principles' ethical and values-based foundations. Previous research in this field mainly focused on business students, engineering students, or social science (Linan and Fayolle, 2015). More demographic groups, such as Islamic study major students, are excluded from such studies.

For several reasons, it is essential to understand the entrepreneurial intentions of students pursuing Islamic majors in Malaysia. According to a study by Mohamed et al. (2020), there are a lack of work opportunities for those majoring in Quran and Sunnah. Recent data showed that, despite students graduating from top universities in Malaysia, the employability rate for Islamic Study and Science graduates is only 67.1 % (MD Raieh, 2023). This course has been pointed out as one of the 16 courses in Malaysia that have a low employability rate, even though the University Malaya offered the course. So, going from job seeker to job creator can help to increase the unemployment rate among this group of students. For these reasons, studying the entrepreneurial intention of Islamic major students is important because they are also part of potential labor and job creation. This study examines the factors influencing entrepreneurial intention among students with Islamic study backgrounds. This research can help us understand the factors influencing entrepreneurial intentions among Islamic major students and develop programs to help them become successful entrepreneurs.

2. LITERATURE REVIEW

2.1 Entrepreneurship from an Islamic perspective

According to Islam, "Every Muslim is charged with making a living according to the tenets of the Qur'an and Shari'ah laws, the set of Islamic teachings. One such way of earning a productive living is through engaging in economic activities that provide for

the real economic needs of society. Thus, by engaging in entrepreneurial activities, Muslims can fulfil their religious obligation to please Allah” (Hassan and Hippler, 2014).

According to Prophet Muhammad (PBUH), nine of the ten income sources came from business. This shows how vital entrepreneurship is according to the Islamic religion. Prophet Muhammad(PBUH) himself was a successful entrepreneur. Even the followers and close friends of the Prophet Muhammad(PBUH), such as Abu Bakar, Abdul Rahman ibn Auf, Saad ibn Abi Waqqash, Az-Zubayr ibn al-Awwam, Thalhah ibn Ubaydillah and Uthman ibn Affan were entrepreneur. In Islam, there is guidance on how to conduct business, emphasizing the necessity of avoiding gharar (uncertainty), usury (interest), and maysir (gambling). Islam teaches that ventures that are not prohibited under Shariah law are allowed. Even in Quran surah Al Baqarah 2: 275 mentioned “Allah has permitted trade and has forbidden interest.” This demonstrates that the entrepreneurial aspect is also encompassed within Islam, as Islam is described as 'Syumul' (complete), encompassing all aspects of life. Entrepreneur is a special job that receives high recognition in Islam. This can be seen through Hadith Hasan; Al-Tirmidhi(1987) as mentioned in Hamid and Saari (2011) “An honest and sincere businessman will be placed with the prophets, siddiqin, and al-syuhada.”

In Islam, paying zakat is required for 2.5 % of income. By becoming an entrepreneur, the amount of zakat will be higher than working with others, and more charity can be done, which is highly demanded. By having more extra income more sadaqah or charity can be given, which is good for society and the person himself. This is because, in Islam, there is guidance on conducting business in this world, and an increase in income can lead to an increase in charity, which is considered a trade with Allah for a better life in the Hereafter. In the Quran, Al Baqarah verse 261, verse 272, Al Anfal 60, At Taubah verse 20 and At Taubah verse 99 highlight the reward by Allah in this world and the day hereafter for those who do charity. Doing this can strengthen the relationship with Allah, as the sahabah of the Prophet had done before. Abu Bakar and Abdurrahman ibn Auf serve as good examples. That is why there is an encouragement to be involved in entrepreneurship by Islamic scholars such as Yusuf al-Qardhawi(1972), Shahadah al-Naturet al. (1996), Rida Sahib Abu Hamad (2006), as mentioned in Hamid and Ahmad (2016).

In Malaysia, Muslims acquire knowledge in Islamic studies from both official sources, such as the education system they follow, and unofficial sources, including their families or close associates. For secondary school education, students can attend a public school, public technical and vocational school, or an Islamic religious school (Sistem Pendidikan, nd). All public secondary schools in Malaysia offer one compulsory Islamic subject each year for Muslim students. Those attending Islamic religious schools delve into more in-depth Islamic studies. Graduates of religious secondary schools typically pursue higher education in fields related to advanced Islamic studies at the tertiary level. Nevertheless, they also have the option to study another field if they are interested. Attending an Islamic religious school will deepen their knowledge of Islamic history, the Quran, and Hadith, potentially increasing their interest in entrepreneurship.

2.2 Entrepreneurship education in Malaysia

In Malaysia, entrepreneurship education started in the 90s (Cheng et al., 2009). Since then, it has been taught to all the higher education institutions. The Ministry of Higher Education (MoHE) made the entrepreneurship course compulsory for all public university undergraduate students in 2007 through the National Higher Education Strategic

Plan. Besides that, through the Entrepreneurship Development Policy, MoHE also requested the university to have its own dedicated Centre to monitor the entrepreneurship program in the university. To boost the number of graduate entrepreneurs, the government also provides university students with free registration fees for starting their own businesses. However, despite all the efforts, interest in venturing into this field is still low. Recent statistics by the Ministry of Higher Education (MoHE) from 2020 until 2022 showed reduced graduate entrepreneurs from 15.2 % to 8.2%. This highlights the issue of the effectiveness of the entrepreneurship course among students in Malaysia, as mentioned in Cheng et al. (2009).

2.3 Theory of planned behavior (TPB)

According to Ajzen (1991), intention is the best predictor of behavior. The intention is defined as a “mental state that guides and organizes behavior. It is essentially a determination to act in a certain way” (Shultz,1980,p. 131). This concept is rooted in Bird's renowned definition (1988) of intention. Understanding people's intentions is the most effective way to anticipate their actual behavior, particularly when direct observation proves challenging. Entrepreneurship serves as a prime illustration of such planned behavior. Even in Islam, there are Hadith by Bukhari and Muslims that say “Innamal a' malu binniyat,” which stresses the importance of intention when doing something such as worship or work.

According to Ajzen (1991), TPB model intention is a dependent variable that depends on three motivational antecedents: personal attitude, subjective norm, and perceived behavioral control. Personal Attitude (PA) refers to the attitude toward the behavior that encompasses the appeal of the proposed action and the extent to which an individual harbors a favorable or unfavorable personal assessment of engaging in activities (Ajzen,1991, 2002; Kolvereid, 1996). Subjective norms (SN) refer to the perceived pressure from people who are close, such as family and friends, to either act or refrain from acting (Ajzen,1991). Perceived Behavioural Control (PBC) refers to perceiving the ease or difficulty of performing a behavior (Ajzen,1991).

The TBP model predicts that the more favorable the attitude toward a given behavior, the more support received by a close socially crucial social group, and the more ease to performing the behavior, the stronger the intention to perform the given behavior (Ajzen,1991). This theory has been evaluated in many fields, including entrepreneurship. This theory has been proven robust to measure entrepreneurial intention (Krueger et al., 2000; Kautonen et al.,2013). A study by Linan and Fayolle (2015) and Maheshwary et al.(2023) showed that TPB is the most used theory to measure entrepreneurial intention. The second highest was the Shapero model (Linan and Fayolle (2015). The TPB model has also been tested in many countries, such as Germany, India, Iran, Poland, Spain, and the Netherlands (Moriano et al.,2011), including Malaysia(Al Jubari et al.,2019). A study performed by Tkachev and Kolvereid (1999) in Russia was among the highest, showing that 67% of entrepreneurial intention can be explained using the TPB model. The primary aim of this study is to study and analyze the motivational factors influencing entrepreneurial intention among university students with an Islamic background in an educational setting. Studying entrepreneurial intention could predict their business start-up behavior.

Thus, the following hypotheses were proposed.

H1) There is a positive relationship between PA of Islamic background students and entrepreneurial intention.

H2) There is a positive relationship between the SN of Islamic background students and entrepreneurial intention.

H3) There is a positive relationship between PBC of Islamic background students and entrepreneurial intention.

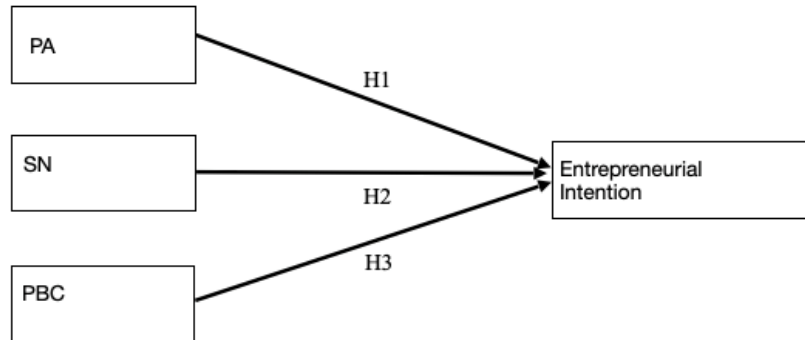


Figure 1: Research framework.

3. METHODOLOGY

In the most recent study on measuring entrepreneurial intention, many researchers use quantitative methods as a survey (Linan and Fayolle., 2015; Maheshwary et al.,2023). Therefore, this study also will use a quantitative method. One advantage of this method is that the result can be compared with many previous studies. To address the research problem, this research collects data using a validated questionnaire by Linan and Chen (2009). A major advantage of using the validated question is that it has been used in many previous studies (Lee-Ross,2017; Eysel and Durmaz, 2019).

The questionnaire adopts and adapts the questionnaire regarding the demographic, personal attitude toward entrepreneurship, subjective norms and perceived behavioral control. The items were using a 7-point Likert scale. This study focuses on students from the Faculty of Islamic Studies who have taken the basic course in entrepreneurship and innovation. This course aims to impart fundamental knowledge of entrepreneurship and innovation to the students and inspire them to consider business a viable career path. The course length was 14 weeks. The questionnaire sent to the students consisted of 2 main parts: demographic background related questions and Ajzen TPB model-related questions (personal attitude, subjective norm, perceived behavioral control, and entrepreneurial intention). During data collection, the objectives of the survey were informed to respondents, and they were given the option to ask if they had any questions that needed clarification while answering. A total of 75 respondents participated in this survey. The data were analyzed using SPSS 28 and Smart PLS4. The benefit of using Smart PLS is that it can be used for a small sample population (Fayollle and Gailly, 2005). The demographic statistics were analyzed using SPSS. The measurement model was analyzed using Smart PLS4.

4. DISCUSSION

4.1 Demographic

Based on the data analysis by SPSS, the total number of respondents were 75 students, as shown in Table 1. Female students make up 76 % of the total respondents. This is normal because the number of female students is higher in the university. In terms of age, they range from 19 years old to 25 years old. The majority are 21 years old, which consists of 41.3 %. The second is 20 years old, which consists of 22.7 %. The age difference is probably because some students proceed to do a diploma or work before continuing to further their education at the university. Regarding work experience, 89.3 % have full or part-time work experience. The data also showed that 73.3 % of the students have experience in business directly or indirectly.

Table 1: Frequency statistic (demographic background).

Item		Frequencies	Valid percent	Cumulative percent
Gender	Male	18	24	24
	Female	57	76	100
Age	19	3	4	4
	20	17	22.7	26.7
	21	31	41.3	68
	22	9	12	80
	23	12	16	96
	24	1	1.3	97
Work experience	Yes	67	89.3	89.3
	No	8	10.7	100
Experience involves in business	Yes	55	73.3	73.3
	No	20	26.7	100

4.2 Measurement and discriminant validity

Table 2: Loading, reliability, and convergent validity.

Variable	Item	Loadings	Cronbach's alpha	CR	AVE
PA	PA1	0.766	0.945	0.952	0.667
	PA2	0.831			
	PA3	0.770			
	PA4	0.810			
	PA5	0.858			
	PA6	0.833			
	PA7	0.888			

	PA8	0.766			
	PA9	0.777			
	PA10	0.857			
SN	SN1	0.801	0.891	0.916	0.646
	SN2	0.863			
	SN3	0.841			
	SN4	0.731			
	SN5	0.794			
	SN6	0.786			
PBC	PBC1	0.902	0.962	0.970	0.842
	PBC2	0.928			
	PBC3	0.878			
	PBC4	0.920			
	PBC5	0.920			
	PBC6	0.957			
EI	EI1	0.945	0.958	0.969	0.887
	EI2	0.944			
	EI3	0.949			
	EI4	0.929			

The measurement model data was analyzed using Smart PLS 4.0. Tables 2, 3, and 4 showed the analysis results for the measurement model and discriminant validity; the loading of 2 items was removed because the loading was under 0.7. The result in Table 2 showed all the Cronbach's alpha above 0.7 as recommended in Nunnally (1978). The analysis showed all construct AVE range from 0.646- 0.887, which is above 0.5 an acceptable according to Hair et al. (2017). This result of an AVE value above 0.5 is considered acceptable for indicating convergent validity. The result in Table 3 showed that all the numbers meet the Fornell and Larcker Criterion(1981).

The HTMT test in Table 4 showed that all the results are below 0.85, as recommended in Kline (2011). This demonstrates adequate discriminant validity. This implies that the measurement model succeeds in showing that different constructs capture different aspects or concepts rather than being too closely related or overlapping. It gives confidence that the constructs are unique and do not excessively overlap in their measurement, supporting the validity of the measurement model in distinguishing between different latent variables in this study.

The explanatory test in Table 5 showed that the R square for the model is 0.554, which means a 55% change in EI can be explained by PA, SN, and PBC. The result for F square showed PA = 0.148, PBC=0.165 and SN=0.025. Based on Cohen (1988), SN and PA, which are above 0.02 and below 0.15, represent small effect sizes. This means that the relationship between the variables is detectable but relatively weak. The PBC result above 0.15 represents a medium effect size. Therefore, the result showed that perceived behavioral control (PBC) seems to have a moderately stronger influence on entrepreneurial intention compared to subjective norms (SN) and personal attitudes (PA), which exhibit relatively weaker but detectable effects. For the Q² test, the value was 0.513, above 0, as Hair et al. (2013) mentioned. This indicates that the model has predictive relevance.

Table 3: Fornell and Larcker Criterion.

	EI	PA	PBC	SN
EI	0.942			
PA	0.666	0.817		
PBC	0.655	0.608	0.918	
SN	0.568	0.628	0.562	0.804

Table 4 :Heterotrait -Monotrait Ratio (HTMT).

	EI	PA	PBC
PA	0.672		
PBC	0.676	0.613	
SN	0.602	0.694	0.602

Table 5 Explanatory power.

		Result
R2	EI	0.554
F2	PA	0.148
	PBC	0.165
	SN	0.025
	EI	0.513

4.3 Structural model assessment

The bootstrapping test was done to assess the structural model for the structural model assessment. The result is in Table 6. The H1 hypothesis measuring the impact of the Islamic students' personal attitude toward entrepreneurial intention showed $\beta = 0.360$, T value= 3.727, and P value < 0.05. The result showed the significant impact of PA on EI. Therefore, H1 was accepted.

The H2 hypothesis, which measures the impact of the subjective norm of the Islamic students' major toward entrepreneurial attention, showed $\beta = 0.142$, T value= 1.493, and P value = 0.135. The result showed an insignificant impact of SN on EI. Therefore, H2 was rejected.

H3 hypothesis, which measures the impact of perceived behavior control of the Islamic students major toward attention, showed $\beta = 0.357$, T value = 3.482, and P value < 0.01. The result showed the significant impact of PBC on EI. Therefore, H3 was accepted.

Table 6: Structural model path coefficient.

Hypothesis	Relationship	β	SD	T value	P values	Decision
H1	PA -> EI	0.360	0.096	3.727	0.000	Supported
H2	SN -> EI	0.142	0.095	1.493	0.135	Rejected
H3	PBC -> EI	0.357	0.102	3.482	0.001	Supported

5. DISCUSSION

In previous studies like Linan and Chen (2009), Eangle et al. (2010), Ozaralli and Riv- enburgh (2016), Al Jubari et al. (2019), and Baharuddin and Rahman (2021) showed that all three motivational factors related to entrepreneurial intention were significant. How- ever, this study showed that only the Islamic major students' personal attitudes and per- ceived behavior control are significantly related to entrepreneurial intention. The study also found that PBC has stronger influence on entrepreneurial intention than other tested variables. This finding is similar to a previous study by Ezech et al., 2019. The subjective norm did not have a significant relationship with entrepreneurial behavior. This result is similar to the study by Tsordia and Papadimitriou (2015) in Greece and Lee-Ross (2017) in Australia.

Although similar studies, such as the one conducted by by Al Jubari et al. (2019), were carried out among university students in Malaysia, the results differed. This might show that the student's background major might influence their entrepreneurial intention. This finding was unexpected because, according to Islam, the child will have a close re- lationship with family, especially the mother, so there is a possibility that they should listen to what their mother or parent said. This suggests that for the Islamic major stu- dents, the opinion of the subjective norm or socially close members did not influence them. This is probably because they decide based on what Islam teaches through the Quran and Hadith. This study found that background perceived behavior control and per- sonal attitude influence Islamic students' entrepreneurial intentions. Therefore, improving inner beliefs and practical skills is crucial to encourage entrepreneurial goals. Based on the current result, the educator or the course creator should focus on motivational and skill development throughout the course. The students also should introduce many suc- cess stories related to their condition and mentoring. Doing that can give the students a more positive attitude toward entrepreneurship, and the skills they develop will make it easier to start a business.

5.1 Limitation and future research

This current study is limited because it only does a cross-sectional survey. For future direction, a longitudinal study will be conducted to track students' entrepreneurial in- tentions over time, especially before and after their entrepreneurship course. Doing that

would provide a clearer understanding of the entrepreneurship course's impact on the students' entrepreneurial intentions. In terms of the sample respondents, the future study could actively seek a more balanced representation of male students, offering a more comprehensive view of gender-based differences in entrepreneurial aspirations within Islamic studies. This study only looks at students' perspectives from an Islamic background study. Future studies can extend the research to compare students from Islamic educational backgrounds with those from secular educational backgrounds, which could uncover how educational upbringing influences entrepreneurial intentions. This study limits the respondents only to the first-year students who took the entrepreneurship course. Future studies could investigate the perspectives of final-year students closer to entering the job market or entrepreneurship. A longitudinal study until the study is needed could provide insights into how their aspirations and intentions have evolved through their academic journey and after. On top of that, future studies could combine quantitative data with qualitative methodologies like interviews or focus groups, which could unearth nuanced factors influencing entrepreneurial intentions and further understanding of students' motivations and barriers, which is still lacking in this study.

6. CONCLUSION

This study focuses on factors that influence the interest of students of Islamic study to start a business. The findings of this study have important implications for future practice. The result for the Islamic study background students showed that personal attitude and perceived behavior control are significantly related to entrepreneurial intention. In order to increase the interest in entrepreneurial behavior for this category of people, the course curricula have to change to include motivational and skill development as part of the course content. Doing so can increase the probability of graduating into business, which could contribute to solving unemployment issues and the nation's GDP.

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