

Attitude towards entrepreneurship: a study among Asnaf Millennials in Malaysia

Tengku Mohd Azizuddin Tuan Mahmood
Universiti Malaysia Kelantan, Pengkalan Chepa, Malaysia

Abdullah Al Mamun
UCSI University, Kuala Lumpur, Malaysia, and

Mohamed Dahlan Ibrahim
Universiti Malaysia Kelantan, Pengkalan Chepa, Malaysia

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Abstract

Purpose – This study intended to determine the effect of selected entrepreneurial traits on the attitude of Asnaf Millennials in Malaysia towards entrepreneurship.

Design/methodology/approach – This is a cross-sectional study that collected the quantitative data via structured interviews from 310 randomly selected Asnaf Millennials from Kelantan, Malaysia.

Findings – The findings confirmed the positive and statistically significant effect of innovativeness, internal locus of control, need for achievement and proactive personality on the attitude of Asnaf Millennials on entrepreneurship.

Originality/value – This study focussed on the development of non-cognitive skills for individual characteristics regarding entrepreneurship for the benefit of development practitioners and policymakers. The government and development organisations should focus on developing entrepreneurial traits that are expected to improve the attitude towards entrepreneurship and increase the entrepreneurial activities in Malaysia. This initiative can improve the socio-economic condition of Asnaf Millennials with low income.

Keywords Attitude towards entrepreneurship, Entrepreneurial traits, Asnaf millennials

Paper type Research paper

Introduction

Youth Malaysia Index stated that the youth made up 54.2 per cent of the Malaysian population in 2015. Youths act as a backbone and catalyst for the development of a country. In a competitive environment, Malaysian youths were less involved in entrepreneurial activities at 62.95 per cent (low) which posed a challenge to providing more productive youths that can contribute to the society and nation by 2020 (Rahman and Ahmad, 2011).



Early research on entrepreneurship focussed on the factors that contributed to the success of an individual in entrepreneurship. There were various studies on entrepreneurial process such as the series of transition perceiving as personal option. The personality characteristics under traits approach described the inherent unique characters of a person which include behaviours, feelings, thoughts and emotions of responding in particular means and situations (McCrae *et al.*, 2000). Entrepreneurship studies were interested in personality traits including risk-taking, *locus* of control and the need for achievement (NCH), as these traits can affect the pre-start-up phase of the entrepreneurial process (Rauch and Frese, 2007; Gartner, 1985). However, there was lack of studies on the entrepreneurship of millennials from low-income households that focussed on demographic factors and traits that can influence the attitude towards entrepreneurship.

Millennials from low-income households in this study referred to as Asnaf Millennials, who are the children of the needy and poor households who were born between 1998 and 2000. The families are more deprived during the childbearing stage and unemployment of the parents. The children are more vulnerable to poverty during their adolescence, as they need more aid during social placement period (adolescent stage). The poor economic condition has caused some families to encounter economic hardship. Thus, the economic status of a family is affected by the labour forces of life cycle changes which can improve the economic status of the family. The government agency in Malaysia, namely, Islamic Religious Council States has initiated several programmes for educational support and on-going assistance that can improve the national economy.

Earlier studies highlighted the significance of understanding how entrepreneurial traits effect attitude towards entrepreneurship, entrepreneurial intention and behaviour. Traits can dictate the attitudes towards situations or people by describing the intensity of their work, the level of organising, the degree of interaction with others and the level of creativity (Gurol and Atsan, 2006). Entrepreneurship research focussed on personality traits (Rauch and Frese, 2007) to differentiate an individual from the others (Sivarajah and Achchuthan, 2013) and determine the traits that correlated with specific entrepreneurial skill sets (Gurol and Atsan, 2006). The person who has personality traits is more attracted to entrepreneurial activities (Sivarajah and Achchuthan, 2013). Personality traits can influence the decision of an individual on entrepreneurial activities (Chen and Lai, 2010). Thus, extending the scope of individuals' personality traits can help the study to identify the potential characteristics of Asnaf Millennials.

Literature review

Attitude towards entrepreneurship

Ajzen and Madden (1986) defined attitude as the amount of a person's positive or negative evaluation in performing certain behaviour. The attitude towards entrepreneurship is the desire of an individual to become an entrepreneur that precedes entrepreneurial intention, and it forms the intention of a person to behave in certain manners. The attitude towards entrepreneurship had a positive relationship with entrepreneurial intention in which a person with a positive attitude towards entrepreneurship tends to prefer self-employment (Douglas and Shepherd, 2002; Agolla *et al.*, 2019).

Personality traits refer to non-cognitive skills which reflect the tendency to act in certain ways and circumstances (Fernald *et al.*, 2005). Personality is enduring traits and attitudes are transient in which the traits can dictate the attitudes towards situations or people by illustrating the intensity of their work, the level of organising, the degree of interaction with others, and the level of creativity (Gurol and Atsan, 2006). This study selected five key personality traits including: risk-taking propensity (RTP), innovativeness (INN), NCH, proactive personality (PRP), and internal *locus* of control (ILC). The five traits are important

in new venture creation (Gartner, 1985). The common background factor associated with entrepreneurship can influence the business survival in the entrepreneurship process, and it received attention in the entrepreneurial literature (Rauch and Frese, 2007; Dzogbentuku and Keelson, 2019; Hutahayan, 2019).

Innovativeness and attitude towards entrepreneurship

INN refers to the ability and tendency of a person in creative thinking as well as recognising the opportunities to provide new and useful ideas, creating new markets and introducing new products and services (Okudan and Rzasa, 2006). INN refers to the capability of a person in providing new solutions and using creative approach as an entrepreneur has to think innovatively in improving the performance (Chen, 2007). In business setting, innovative leaders think creatively and recognise the chances in introducing new products and services, providing novel and practical ideas and creating new markets (Chen, 2007). Previous studies documented INN trait on entrepreneurial attitude as the predictor that has multiple effects (Rexhepi *et al.*, 2013).

H1. Innovativeness can positively influence the attitude of Asnaf Millennials towards entrepreneurship.

Proactive personality and attitude towards entrepreneurship

PR refers to a specific type of personality trait (Bateman and Crant, 1993). A proactive person will search for chances, execute the plan and persevere in executing an action. They submissively adjust and withstand the circumstances (Bateman and Crant, 1993). On the contrary, the opposite one exhibits different patterns as failing to identify and seize the opportunities to make changes that show the initiative and relying on others for change. Proactiveness is being active in influencing and leading the future rather than waiting for the influence; exploiting opportunities and accepting the responsibility of failure; being able to anticipate future problems, needs for change and improvement (Okudan and Rzasa, 2006); responding to environmental opportunities (Surie and Ashley, 2008); and enabling to predict, a wide range of behaviours (Bateman and Crant, 1993).

H2. Proactive personality can positively influence the attitude of Asnaf Millennials towards entrepreneurship.

Tolerance on ambiguity and attitude towards entrepreneurship

Tolerance of ambiguity is the acceptance of an individual which is doubtful or uncertain in situations which are beneficial, challenging and positive (Clampitt and Williams, 2005). People who have high tolerance of ambiguity tend to identify ambiguous conditions, such as appropriate, fascinating, appealing and challenging, and will confront the issues innovatively, more flexibly, and with more self-actualization (Clampitt and Williams, 2005). They can successfully cope with risky situations and positively handle ambiguity situations (Okhomina, 2010). On the other hand, people who have low tolerance on ambiguity tend to become stress, escape from ambiguity situations, look for conviction and respond hastily (Okhomina, 2010). Several studies investigated the connection between working attitudes and tolerance on ambiguity. Edirisinghe and Nimeshi (2016) found that students with high tolerance of ambiguity were not interested in entrepreneurship. It is assumed that the high degree of tolerance of ambiguity can influence the Asnaf Millennials to accept a challenge in

a confident manner, which can make them have a positive attitude on entrepreneurship. The following is the hypothesis for this study:

- H3. The tolerance of ambiguity among Asnaf Millennials can positively influence the attitude towards entrepreneurship.

Need for achievement and attitude towards entrepreneurship

NCH is the motivation of a person in setting goals and excelling in the tasks. People who have more NCH will make plans in advance, work on their job performance regardless of tasks (Zhao and Seibert, 2006) in achieving personal achievement fulfilment without failure (Okhomina, 2010), maintain high standards and complete difficult tasks (Jackson, 1974). Numerous studies revealed the NCH could be used to predict entrepreneurial attitudes (Armstrong and Hird, 2009), and people with high NCH tend to be entrepreneurs (Volery et al., 2013; Rauch and Frese, 2007).

- H4. The Asnaf Millennials' need for achievement can positively influence their attitude towards entrepreneurship.

Locus of internal control and attitude towards entrepreneurship

Locus of internal control is the personal control that can determine the outcome. Specifically, ILC is an individual's view on their capability, decisions and effort (internal) that can influence their actions without involving external influence or any circumstances (Okhomina, 2010). People with higher ILC are more interested in entrepreneurship than those with lower internal locus of control. It is believed that people with higher ILC have a stronger achievement direction, besides being more proficient in managing difficulties and doubts in business start-up (Frank et al., 2007). Generally, they have more confidence in their capabilities and put in more effort to achieve better outcomes. They can control their destiny as well as the changing events. When they fail or make mistakes, they acknowledge them and persist in overcoming the issues instead of finding external reasons as the excuses for the failure.

- H5. The Asnaf Millennials' locus of internal control has a positive influence on the attitude towards entrepreneurship.

Risk-taking propensity and attitude towards entrepreneurship

RTP is the inclination of risk-taking (Ozaralli and Rivenburgh, 2016), acceptance of ambiguity and being responsible for the problem (Chen, 2007). Okudan and Rzasa (2006) stated that entrepreneurs navigate through moderate risks in situations that they can manage. Rauch and Frese (2007) mentioned that entrepreneurs are more likely to be moderate and high-risk takers. There were several prior studies that focussed on RTP effect on attitude (Rexhepi et al., 2013).

- H6. Risk-taking propensity of Asnaf Millennials can positively influence attitude towards entrepreneurship.

Research methodology

This is a cross-sectional study that collected the quantitative data via structured interviews from the Asnaf Millennials in Kelantan. This population was selected because the poverty rate in

Kelantan is the highest in Peninsular Malaysia. Besides that, Kelantan is vulnerable and exposed to flood. This study selected 2,667 Asnaf respondents who were poor and eligible for monthly zakat of RM400 from Majlis Agama Islam Kelantan. The study applied several stages of cluster, as this approach is suitable to alter the district (Cohen and Manion, 1994). First, the researcher selected one territory or region to represent that the northeast (i.e. Tumpat, Bachok) and southeast (i.e. Jeli and Gua Musang) parts in Kelantan that are resided by Asnaf recipients in rural areas and underdeveloped area in representing the poor (Ali *et al.*, 2015; Abdullah *et al.*, 2016). Second, the researcher randomly selected the Asnaf in each area and identified as Asnaf Millennials that represent the population. This study considered the model of four people in the household (LPPKN – Lembaga Penduduk dan Pembangunan Keluarga Negara, 2014), and one of them is classified as Millennials between the age range 17-35 (LPPKN – Lembaga Penduduk dan Pembangunan Keluarga Negara, 2014).

Sample size

This study used G-Power version 3.1 to determine the sample size. According to the power of 0.95 (the amount exceeded 0.80 as required for social and behavioural science research) and the effect size of 0.15, the sample size of this study should be 74 to examine the model with six predictors. This study selected 310 Asnaf Millennials and collected the data using structured interviews to avoid any issues from small sample size.

Research instrument

The questions were adapted from previous studies using a five-point Likert scale for independent and dependent variables as follows: strongly disagree, disagree, less agree, agree and strongly agree. The questions were adapted and the following are the details of the questions. According to Ajzen and Madden (1986), attitude towards entrepreneurship is a person's positive or negative assessment of executing certain behaviour. This study adapted four items from a study by Linan and Chen (2009). Jackson (1994) defined INN as the degree to which an individual has high preference for novel and original ideas. This study adapted four items from Jackson Personality Inventory scale. Bateman and Crant (1993) defined PRP as the effort that an individual strives for opportunities and influence their environments to achieve the outcomes of bringing changes. This study adapted four items from a study by Bateman and Crant (1993). Budner (1962) defined tolerance for ambiguity as the feeling that an individual felt such as threatened by ambiguous situations which are rapidly changing and unpredictable. This study adapted four items from a study by Budner (1962) and a revised version by Carleton *et al.* (2007). McClelland (1965) defined NCH as an individual who is motivated with challenging goals, tried excelling in tasks and motivated for significant accomplishment. This study adapted four items from a study by Heckert *et al.* (1999) and a revised version by Lang and Fries (2006). ILC is the perception of individuals on their capabilities, decisions and effort (internal) without involving external influence or any circumstances. This study adapted four items from a study by Rotter (1966) as well as Guroi and Atsan (2006). Chen (2007) referred RTP as the inclination of individuals in risk-taking, as well as handling ambiguity and responsibility for the future. This study adapted four items from a study by Jackson (1994).

Common method variance

This study applied Harman's one-factor test, which is the most preferred technique, to determine the common method bias (CMB) in statistical control (Podsakoff *et al.*, 2003). This study conducted confirmatory factor analysis to decide whether the variance could be accounted by one general factor. The factor analysis of all items in this study revealed a

seven-factor solution that is parallel with the number of constructs with the cumulative total variance of 40.3 per cent that can describe under 50 per cent of the variance. Therefore, this study confirmed that there was no CMB.

Data analysis

Respondent's profile

Demographic details of the respondents are presented in [Table I](#) below.

Validity and reliability

In the measurement model, the Cronbach's α value estimated the reliability according to the intercorrelations of the indicators. [Table II](#) shows the Cronbach's α values exceeded 0.7 for all indicators, which confirmed the internal consistency reliability ([Hair et al., 2006](#)). The results were further confirmed using composite reliability (CRs) which exceeded 0.8 for all items. For indicator loadings, the scores exceeded 0.7 for all items, which confirmed the consistent reliability ([Chin, 1998](#)).

[Table III](#) shows the factor loadings for all indicators exceeded 0.708, which explained at least 50 per cent of the variance of the indicator. Besides that, the average variance extracted (AVE) for all constructs were between 0.574 and 0.699, which were above the 0.5 thresholds

Category	Frequency	(%)
<i>Gender</i>		
Male	131	42.3
Female	179	57.7
<i>Age groups</i>		
17 to 22 Years	83	26.8
23 to 27 Years	91	29.4
28 to 32 Years	49	15.8
33 to 37 Years	87	28.1
Total	310	100.0
<i>Marital status</i>		
Single	169	54.5
Married	134	43.2
Divorced	7	2.3
Total	310	100.0
<i>Location</i>		
Bachok	128	41.3
Tumpat	146	47.1
Jeli	22	7.1
Gua Musang	14	4.5
Total	310	100.0
<i>Education</i>		
No formal education	1	0.3
Primary school	19	6.1
Secondary school	200	64.5
Upper secondary school	35	11.3
Tertiary education	54	17.4
Others	1	0.3
Total	310	100.0

Table I.
Respondent's profile

and the finding confirmed that the measurement scales had adequate measurement validity (Hair *et al.*, 2006). The AVE for all of the perspectives exceeded 0.5, which confirmed the satisfactory convergent validity.

Structural model

Table III shows the results for the structural path analysis. The r^2 value of 0.374 reveals that 37.4 per cent has moderate explanatory power of the variation for the attitude of Asnaf Millennials towards entrepreneurship that can be explained through INN, PRP, tolerance of ambiguity, need of achievement, ILC and risk-taking inclination. The r^2 values in the total variance explained exceeded 10 per cent which is considered adequate.

This study used blindfolding procedure to calculate the predictive relevance of the model. Table III shows the Q^2 value for attitude towards entrepreneurship (0.472) which exceeded 0 and confirmed the sufficient predictive relevance of the model. It is confirmed that the exogenous construct (i.e. INN, PRP, tolerance of ambiguity, need of achievement, internal locus of control and risk-taking inclination) obtained medium predictive relevance for the endogenous construct (i.e. attitude towards entrepreneurship) among the Asnaf Millennials.

Table III reveals the positive effect of INN on the attitude of Asnaf Millennials towards entrepreneurship. The result confirmed that the millennials in rural area were able to think creatively and innovatively which have positive effects on the attitude towards entrepreneurship. Moreover, the path coefficient of the structural model reveals that the coefficient value for INN on attitude towards entrepreneurship is 0.229 and the p -value is 0.000. The result confirmed that the effect of INN on the attitude towards entrepreneurship was statistically significant at 5 per cent level of significance. There was small effect of INN

Table II.
Validity and reliability

Perspective	No. of items	Cronbach's α	CR	AVE	Variance inflation factor
Innovativeness	4	0.843	0.895	0.680	1.604
Internal locus of control	4	0.752	0.844	0.574	1.407
Need of achievement	4	0.799	0.869	0.625	2.127
Proactive personality	4	0.775	0.855	0.597	1.454
Risk-taking propensity	4	0.822	0.881	0.650	1.900
Tolerance of ambiguity	4	0.809	0.875	0.636	1.981
Attitude towards entrepreneurship	4	0.856	0.903	0.699	

Table III.
Path coefficients

Hypo.	Causal path	β	t	Sig.	Decision	r^2	f^2	Q^2	q^2
H1	INN \rightarrow ATT	0.229	3.423	0.000	Supported		0.052		0.048
H2	ILC \rightarrow ATT	0.127	2.436	0.008	Supported		0.018		0.324
H3	NCH \rightarrow ATT	0.238	2.964	0.002	Supported	0.374	0.042	0.472	0.192
H4	PRP \rightarrow ATT	0.096	1.651	0.050	Supported		0.010		0.265
H5	RTP \rightarrow ATT	0.084	1.150	0.125	Not supported		0.006		0.128
H6	TOL \rightarrow ATT	0.026	0.407	0.342	Not supported		0.001		0.168

Notes: ATT: attitude towards entrepreneurship; INN: innovativeness; PRP: proactive personality; TOL: tolerance of ambiguity; NCH: need for achievement; ILC: internal locus of control; RTP: risk-taking propensity

on the attitude towards entrepreneurship among Asnaf Millennials with the value of 0.052. Finally, this study used blindfolding procedure to determine the predictive relevance. The q^2 value of 0.048 that exceeded 0 confirmed there was adequate predictive relevance of INN on the attitude towards entrepreneurship among Asnaf Millennials.

There was a positive effect between ILC and the attitude towards entrepreneurship among Asnaf Millennials. This finding indicated that higher levels of tendency personal control could determine outcome, belief in the ability and effort and stronger achievement that can lead to positive entrepreneurial attitude. Moreover, the path coefficient of the structural model revealed the coefficient value for ILC on the attitude towards entrepreneurship was 0.127 and the p -value was 0.008. The finding revealed the effect of ILC on the attitude towards entrepreneurship was statistically significant at 5 per cent level of significance. The f^2 value of 0.018 revealed ILC had small effect on the attitude towards entrepreneurship among Asnaf Millennials. Finally, this study used blindfolding procedure to determine the predictive relevance. The q^2 value of 0.324 exceeded 0, which indicated low predictive relevance of ILC on the attitude towards entrepreneurship among Asnaf Millennials.

The NCH had positive effects on the attitude towards entrepreneurship, which indicated that Asnaf Millennials were motivated to set challenging goals using their ability, personal achievement and task accomplishment. Moreover, the path coefficient of the structural model revealed the coefficient value for the NCH on the attitude towards entrepreneurship was 0.238 and the p -value was 0.002. The finding indicated that the effect of the NCH on the attitude towards entrepreneurship was statistically significant at 5 per cent level of significance. There was small effect for the need of achievement on the attitude towards entrepreneurship among Asnaf Millennials with the f^2 value of 0.042. Finally, this study used blindfolding procedure to determine the predictive relevance. The q^2 value of 0.192 exceeded 0, which indicated low predictive relevance for the need of achievement on the attitude towards entrepreneurship among Asnaf Millennials.

PRP had a positive effect on the attitude towards entrepreneurship among Asnaf Millennials. It is assumed that when there is more PRP, the attitude towards entrepreneurship becomes more positive. The path coefficient of the structural model revealed that the coefficient value for PRP on the attitude towards entrepreneurship was 0.096 and the p -value was 0.050. The finding confirmed that the effects of PRP on the attitude towards entrepreneurship among Asnaf Millennials were statistically insignificant at 5 per cent level of significance. There was small effect for PRP on the attitude towards entrepreneurship among Asnaf millennials with the f^2 value of 0.010. Finally, this study used blindfolding procedure to calculate the predictive relevance. There was a low predictive relevance with the q^2 value of 0.265 for the innovation on the performance of Malaysian manufacturing small and medium enterprises (SMEs).

There was a positive effect between RTP and the attitude towards entrepreneurship among Asnaf Millennials. However, the path coefficient of the structural model revealed that the coefficient value for RTP on the attitude towards entrepreneurship was 0.084 and the p -value was 0.125. The finding revealed that the effects of PRP on the attitude towards entrepreneurship among Asnaf Millennials were statistically insignificant at 5 per cent level of significance. RTP had small effect on the attitude towards entrepreneurship among Asnaf millennials with the f^2 value of 0.006. Finally, this study used blindfolding procedure to calculate the predictive relevance. Innovation had a low predictive relevance on the performance of Malaysian manufacturing SMEs with the q^2 value of 0.128.

There was a positive effect between tolerance of ambiguity and the attitude towards entrepreneurship among Asnaf Millennials. The finding indicated that higher levels of

tendency personal control could determine the outcome, belief in the ability and effort, and stronger achievement that could lead to positive entrepreneurial attitude. Moreover, the path coefficient of the structural model revealed the coefficient value for tolerance of ambiguity on the attitude towards entrepreneurship was 0.026 and the p -value was 0.342. The finding revealed that the effect of tolerance of ambiguity on the attitude towards entrepreneurship was statistically insignificant at 5 per cent level of significance. There was nearly zero effect of tolerance with the f^2 value of 0.001 indicates for the ambiguity on the attitude of Asnaf Millennials towards entrepreneurship. Finally, this study used blindfolding procedure to measure the predictive relevance. The q^2 value of 0.168 exceeded 0, which indicated low predictive relevance of ILC on the attitude of Asnaf Millennials towards entrepreneurship.

Discussion

This study's main aim was to determine the inclination of Asnaf Millennials towards entrepreneurship and their pre-start-up behaviour. This study examined the effectiveness of the theory of psychology in clarifying the attitude towards entrepreneurship. Linan and Chen (2009) stated that psychological characteristics could describe 37.4 per cent of the variation in the attitude towards entrepreneurship, which is in between the range of 30-45 per cent of the typical studies for the attitude towards entrepreneurship. The first hypothesis tested the effect of INN on the attitude towards entrepreneurship. The findings revealed the significant and positive effect of INN (coefficient of 0.229, p -value of 0.000, f^2 value of 0.052 and q^2 value of 0.048) on the attitude of Asnaf Millennials towards entrepreneurship. The standardised coefficient and the f^2 values revealed that the INN of Asnaf Millennials has more effect on the attitude towards entrepreneurship than on internal locus of control, PRP, tolerance of ambiguity, NCH and risk-taking propensity. The findings confirmed that millennials' capability of creative thinking, mastering a skill and inventiveness had substantial roles in their attitude towards entrepreneurship. This finding is similar to the result from other studies that revealed INN had an effect on the attitude towards entrepreneurship (Rexhepi *et al.*, 2013).

$H2$ examined the effect of ILC on the attitude towards entrepreneurship. It was found that the significant and positive effect of ILC (coefficient of 0.127, p -value of 0.008, f^2 value of 0.018 and q^2 value of 0.324) can affect the attitude of Asnaf Millennials towards entrepreneurship. The findings confirmed the significant role of internal locus of control, which used personal control such as the person's ability, effort and stronger achievement orientation to influence the attitude towards entrepreneurship.

$H3$ tested the effects of NCH on the attitude towards entrepreneurship. The findings revealed the significant and positive effect of the NCH (coefficient of 0.238, p -value of 0.002, f^2 value of 0.042 and q^2 value of 0.192) on the attitude towards entrepreneurship. The findings confirmed that individuals who were highly motivated for achievements would try to excel in the tasks using their abilities in achieving the best job performance. This finding is similar to the previous studies that measured the effects of the NCH on the attitude towards entrepreneurship (Armstrong and Hird, 2009).

Furthermore, $H4$ tested the effect of PRP on the attitude towards entrepreneurship. The findings revealed that PRP had no significant effect (coefficient of 0.096, p -value of 0.050, f^2 value of 0.010 and q^2 value of 0.265) on the attitude of Asnaf Millennials towards entrepreneurship. The f^2 value indicated that PRP had no effect on Asnaf Millennials. The findings revealed that Asnaf Millennials were not affected about performing risky decisions which had no significant effect on the attitude towards entrepreneurship. This finding is similar with other studies on the opposite one exhibit

fail to identify, let alone seize, opportunities to change things which therefore shows a little initiative and rely on others to be forces for change (Bateman and Crant, 1993).

The prediction of the *H5* was to test the effect of risk-taking propensity on attitude towards entrepreneurship. The findings revealed that NCH had no significant effect (coefficient of 0.084, *p*-value of 0.125, f^2 value of 0.006 and q^2 value of 0.128) on the attitude towards entrepreneurship. The findings confirmed that Asnaf Millennials were not ready to take risks, problematic situations and personal risks. This finding contradicted the previous studies in addressing the effect of risk-taking propensity on attitude (Rexhepi *et al.*, 2013).

H6 tested the effect of tolerance of ambiguity on the attitude towards entrepreneurship. The findings revealed that tolerance of ambiguity had no significant effect (coefficient of 0.026, *p*-value of 0.342, f^2 value of 0.001 and q^2 value of 0.168) on the attitude towards entrepreneurship. The findings confirmed that Asnaf Millennials were not comfortable with ambiguity.

Conclusion

Traits can impact people's feeling and thought as well as appraisal of performing new venture establishment. This study was interested in the study by Gartner (1985) in constructing and testing the theory that connected the concepts of traits that can precede the attitude towards entrepreneurship. The conceptual model was designed according to the psychology of trait theory. The theory of psychology explained the characteristics of an individual are different because of personality traits. This theory explained the psychology of individuals in adapting to the entrepreneurial activity. However, the theory would not be suitable to explain the traits among Asnaf Millennials, as it is commonly used for entrepreneurs among millennials. This study adapted the characteristics from the personality to represent the new venture establishment.

It was found that traits of INN need for the achievement and ILC can influence the attitude towards entrepreneurship except for the following: risk-taking propensity, internal *locus* of control and tolerance of ambiguity. For antecedent belief, Gartner (1985) stated that the need of achievement, internal *locus* of control and risk-taking propensity could influence people's attitude towards entrepreneurship in new venture establishment. This result revealed that Asnaf Millennials were concerned about their own characteristics of being entrepreneurs in the future. Besides that, tolerance ambiguity and PRP may hinder Asnaf Millennials from evaluating the positive feelings towards entrepreneurship, as they are not familiar with entrepreneurship as the majority are less involved in business assistance.

Asnaf Millennials may possess the characteristics of entrepreneurs in a situation that they assumed entrepreneurship offered fortune and life satisfaction. The finding revealed that the inclination of Asnaf Millennials towards entrepreneurship could boost their attitude in performing a new venture establishment. The findings stated the significance of INN, internal *locus* of control, NCH and PRP on attitude towards entrepreneurship among rural Asnaf Millennials. The government, development policymakers, development organisations and relevant research organisations focussed on improving the socio-economic condition of low-income households in Malaysia should develop a platform to promote PRP and INN among rural low income households to improve their attitude towards entrepreneurship. More information should be spread to the local community, as there were not many respondents who attended training as well as few established business and financial facilities.

This study was unable to accommodate all traits, as there was no agreement number of trait. This study included the traits as they received a lot of attention in the literature. The study should include the role of time to provide better hypotheses. Future research is

recommended to include relevant traits for the attitude towards entrepreneurship. Furthermore, this study included Asnaf Millennials in the final sample and excluded those who make the first step and formed a start-up business. Thus, future studies should include a wide range of millennials (nascent entrepreneur, novice entrepreneur and serial entrepreneur) who are in the pre-startup and start-up stages for rural and urban areas. This approach can further improve the knowledge of the role of path dependencies in examining the effect of the variables. Finally, future research can expand the sample by focussing on more locations regardless of urban or rural areas in Malaysia. The current study was limited to rural areas in northern and southern regions in Kelantan.

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Corresponding author

Abdullah Al Mamun can be contacted at: mamun7793@gmail.com