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PERSONAL ATTITUDE AND ENTREPRENEURIAL INTENTION: EXAMINING THE MEDIATING EFFECT OF SELF-EFFICACY AMONG NON-BUSINESS STUDENTS

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Abstract: *Entrepreneurship is increasingly recognized as a catalyst for sustainable economic growth, innovation, and social development. In Malaysia, universities play a vital role in cultivating entrepreneurial capabilities; however, many graduates lack the confidence to translate academic knowledge into venture creation. This study examines the influence of personal attitude on entrepreneurial intention and investigates the mediating role of self-efficacy among non-business students at Universiti Teknologi MARA, Kelantan Branch. Adopting a quantitative research design, data were collected from 184 students across various faculties—including Accountancy, Computer & Mathematical Sciences, Information Management, and Arts & Design. Participants were selected via purposive sampling based on a strict exclusionary criterion. The data were analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that personal attitude has a significant positive effect on entrepreneurial intention and significantly influences self-efficacy. Self-efficacy also mediates the relationship between personal attitude and entrepreneurial intention, indicating that students with positive attitudes are more likely to develop entrepreneurial intentions when they possess strong confidence in their entrepreneurial abilities. The model explains a substantial proportion of variance in entrepreneurial intention, highlighting the importance of personal attitude factors in shaping entrepreneurial mindset.*

Keywords: *Personal attitude, self-efficacy, entrepreneurial intention, university students, entrepreneurship education*

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Introduction

Entrepreneurship is increasingly recognized as a key driver for achieving the United Nations sustainable development goals (SDGs), particularly in promoting inclusive economic growth, innovation, sustainable consumption, and social well-being. Entrepreneurial activities contribute directly to SGDs targets such as poverty reduction (SDG 1), decent work and economic growth (SDG 8), industry innovation (SDG 9), and responsible production (SDG12) (United Nations, 2015). Sustainable entrepreneurship emphasizes creating economic value while simultaneously addressing environmental protection and social equity.

In the Malaysian context, entrepreneurship education has been positioned as a strategic mechanism to develop youth capabilities aligned with sustainable development. National initiatives such as the Ministry of Higher Education Malaysia entrepreneurship agenda encourage universities to embed entrepreneurial competencies, sustainability awareness, and innovation skills among students. These efforts aim to produce graduates who are not only job seekers but also job creators capable of addressing socio-economic and environmental challenges (Ismail et al., 2023). Previous studies highlight that university students play a critical role in advancing sustainable development through entrepreneurial activities. Students are increasingly exposed to sustainability-oriented curricula, green business models, and social enterprise concepts, which foster awareness of environmental stewardship and social responsibility (Rahim & Mohtar, 2024). Exposure to sustainability education has been shown to positively influence students' entrepreneurial intention toward green and social enterprises, particularly in sectors such as waste management, urban farming, renewable energy, and eco-friendly products (Yusof et al., 2024).

Furthermore, sustainable entrepreneurship among Malaysian students is linked to innovation and community impact. Social entrepreneurship initiatives led by university students have contributed to local community development, poverty alleviation, and environmental conservation, aligning closely with SDG objectives (Salleh et al., 2025). Universities are increasingly acting as entrepreneurial ecosystems by providing incubators, funding schemes, and mentorship programmes that support sustainability-focused start-ups. Empirical evidence indicates that students' engagement in sustainable entrepreneurship is influenced by environmental awareness, sustainability values, and institutional support. Students who are exposed to entrepreneurship education and possess strong sustainability awareness are more likely to pursue business ventures that address environmental and societal challenges (Othman & Hashim, 2024). This trend reflects a shift among Malaysian youth from profit-driven entrepreneurship toward purpose-driven and impact-oriented ventures.

However, a significant issue remains in the gap between entrepreneurial education and real-world entrepreneurial activity. Although universities provide entrepreneurship courses, training, and incubation programmes, students often lack the confidence, practical skills, and real-world exposure required to start and sustain a business. This suggests that entrepreneurship education alone may not be sufficient to translate knowledge into entrepreneurial action (Fayolle & Gailly, 2015; Nabi et al., 2017; Oosterbeek et al., 2010). Recent studies further indicate that while entrepreneurship education enhances knowledge and attitudes, it does not consistently lead to venture creation unless supported by experiential learning, mentoring, and a supportive entrepreneurial ecosystem (Ismail et al., 2023; Mahfud et al., 2024; Nowiński & Haddoud, 2024). Therefore, the purpose of this study is to examine the significant influence of personal attitude on entrepreneurial intention and behaviour, as well as to investigate the mediating role of self-efficacy in strengthening the relationship between attitude and entrepreneurial outcomes.

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Literature Review

Entrepreneurial Intention

Entrepreneurial intention is defined as an individual's conscious state of mind that directs attention, experience, and behaviour toward planned entrepreneurial activities (Bird, 1988). Krueger et al. (2000) argue that entrepreneurial intention is the most immediate and reliable predictor of entrepreneurial behaviour because new venture creation is typically intentional rather than spontaneous. This perspective aligns with the Theory of Planned Behavior (TPB), which posits that intention is the primary determinant of behaviour and is shaped by attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). Entrepreneurial intention is a critical precursor to entrepreneurial action. Entrepreneurial intention is viewed as a cognitive state reflecting desire, motivation, and commitment to engage in entrepreneurial activities and serves as a foundation for entrepreneurial goal setting and behaviour (Ahn et al., 2022). Previous studies continue to highlight personal attitude as a key predictor of entrepreneurial intention. Empirical research confirms that individuals with favourable attitudes toward entrepreneurship are more likely to develop intentions to start a business (Mahfud et al., 2024; Neneh, 2024). According to Krueger et all (2000), Entrepreneurial intentions is immediate and reliable predictor of entrepreneurial behavior, especially since new venture creation is typically intentional rather than spontaneous.

Personal Attitude and Entrepreneurial Intention

Personal attitude defined as a mental and natural state of readiness, and it is a central construct in psychology and social sciences (Allport, 1935). It shaped by our experience and exerting directive influence on our behavior. Attitude is psychological tendency expressed by evaluating a particular entity with some degree of favor or disfavor, highlighting attitude as judgments that influence perception and action (Eagly and Chaiken, 1993). Attitude also operates through psychological mechanisms such as self-efficacy, motivation, and perceived desirability, strengthening entrepreneurial decision-making (Nowiński & Haddoud, 2024). Evidence from previous research further supports the dominant role of attitude across different contexts. For example, a study among university students in Southeast Asia found that positive entrepreneurial attitudes significantly increase entrepreneurial intention, emphasizing the importance of mindset development in higher education (Rahman et al., 2024). Similarly, research on youth agro entrepreneurship shows that attitude toward entrepreneurship remains the strongest predictor of entrepreneurial intention, surpassing other TPB components (Aini et al., 2025). Based on this, the following hypothesis is developed:

H1: Personal attitude significantly influences entrepreneurial intention among UiTM students

Self-Efficacy as a Mediator

Self-efficacy refers to an individual's belief in their own ability to perform tasks and achieve goals; a core concept derived from Bandura's Social Cognitive Theory (1977). In entrepreneurial research, entrepreneurial self-efficacy reflects a person's confidence in performing entrepreneurial tasks, such as identifying opportunities, mobilizing resources, and managing business challenges. Several studies highlight the role of self-efficacy as a mediator in shaping entrepreneurial intention. Fitri Apriliani et al. (2025) found that entrepreneurial knowledge, family environment, subjective norms, and entrepreneurial motivation each positively influenced self-efficacy, which in turn positively affected entrepreneurial intention. Their study further demonstrated that self-efficacy significantly mediated all these relationships, indicating that the effect of these antecedents on entrepreneurial intention operates through self-

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efficacy rather than directly. Similarly, Adeniyi (2025) emphasized that enhancing an individual's self-efficacy through education, experience, or supportive environments strengthens the translation of antecedent factors — such as knowledge, motivation, and social norms — into entrepreneurial intention. Lusyiana, Faslah, and Adha (2025) also reported that self-efficacy mediates the relationship between entrepreneurship education and entrepreneurial attitudes with entrepreneurial interest, reinforcing its role as a critical cognitive mechanism in the formation of entrepreneurial intentions. Although most studies have targeted general or mixed student cohorts, research specifically examining non-business students remains scarce. This gap suggests a need to explore how self-efficacy mediates the relationship between entrepreneurial antecedents and intention among non-business students, to better understand the contextual and discipline-specific factors influencing entrepreneurial intentions. Based on this, the following hypothesis is developed:

H2: Self-efficacy mediates the relationship between personal attitude and entrepreneurial intention among UiTM students.

Figure 1 illustrates the study's conceptual model, depicting the relationship between personal attitude and entrepreneurial intention as mediated by self-efficacy.

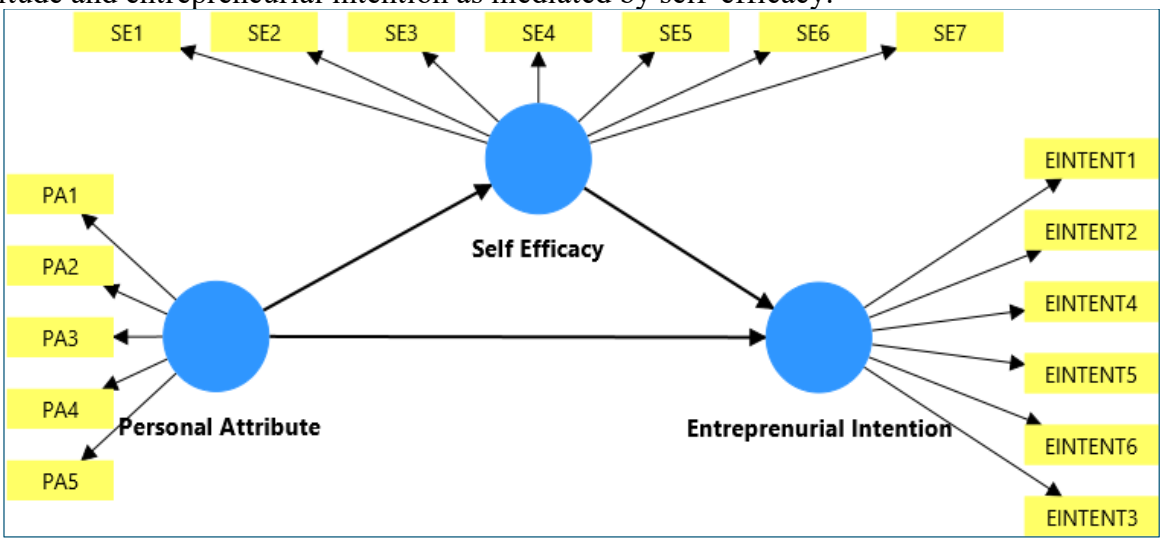

Figure 1: Based Model

Methodology

This research is an explanatory study that employed a questionnaire as the primary instrument for data collection. The target population comprised non-business students at Universiti Teknologi MARA, Kelantan Branch (UiTMCK). The questionnaires were distributed to the selected students across various faculties, including Faculty of Accountancy, Faculty of Computer & Mathematical Sciences, Faculty of Information Management, and Faculty of Arts & Design. Using purposive sampling, 184 students were selected from the faculties of Accountancy, Computer & Mathematical Sciences, Information Management, and Arts & Design. Adopting a strict exclusionary criterion, students from the Faculty of Business and Management were omitted to ensure the sample comprised only those whose curricula lack inherent entrepreneurial focus. This deliberate, criterion-based selection fulfills the requirement for information-rich data by targeting specific non-business disciplines to better isolate discipline-specific influences on entrepreneurial intention. The data collection was conducted over a four-week period during the ongoing academic semester. Implementing the 'Required' response setting in Google Forms ensured that all participants completed every survey item,

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resulting in a dataset with zero missing values. In order to uphold ethical standards, the participants were explicitly informed that their involvement was voluntary and strictly for academic research purposes. The questionnaire items were adopted and adapted from previously validated instruments and measured on a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree." The personal attitude section comprised five items adapted from Liñán and Chen (2009), while entrepreneurial self-efficacy was measured using seven items from Begley and Tan (2001) and entrepreneurial intention was measured based on the study by Kolvereid (1996). Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software.

Results And Discussion

The demographic characteristics of the 184 non-business faculty respondents are detailed in Table 1. In terms of gender, 65.8% (n = 121) were male and 34.2% (n = 63) were female. With regard to faculty the largest proportion of respondents came from the Faculty of Computer and Mathematical Sciences (50.0%, n = 92), followed by the Faculty of Accounting (29.9%, n = 55), Faculty of Information Management (12.0%, n = 22), and the Faculty of Arts and Design (8.2%, n = 15). Regarding academic qualification, 64.7% (n = 119) of the respondents were enrolled in degree programmes, while 35.3% (n = 65) were diploma students. In terms of parental business background, 19.6% (n = 36) reported that their parents owned a business, whereas 80.4% (n = 148) indicated otherwise. Finally, 25.5% (n = 47) of the respondents reported having prior experience in doing business, while the majority (74.5%, n = 137) had no such experience.

Table 1: Demographic Profile

Characteristic	Frequency	Percentage (%)
Gender		
Male	121	65.8
Female	63	34.2
TOTAL	184	100
Faculty		
Faculty Accounting	55	29.9
Faculty Information Management	22	12.0
Faculty Computer and Mathematics Science	92	50.0
Faculty of Arts and Design	15	8.2
TOTAL	184	100
Level Academic Qualification		
Degree	119	64.7
Diploma	65	35.3
TOTAL	184	100
Parent Have Business		
Yes	36	19.6
No	148	80.4
TOTAL	184	100
Experience in Doing Business		
Yes	47	25.5
No	137	74.5
TOTAL	184	100

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Table 2: Factor Loading and Convergent Validity

Constructs	Items	Loadings	AVE	CA	CR
Personal Attitude	PA1	0.893	0.749	0.832	0.899
	PA2	0.845			
	PA3	0.857			
Self-efficacy	SE1	0.690	0.563	0.869	0.899
	SE2	0.801			
	SE3	0.815			
	SE4	0.609			
	SE5	0.736			
	SE6	0.800			
	SE 7	0.778			
Entrepreneurial Intention	EINTENT1	0.792	0.690	0.910	0.930
	EINTENT2	0.884			
	EINTENT3	0.868			
	EINTENT4	0.814			
	EINTENT5	0.818			
	EINTENT6	0.801			

The measurement model was assessed by examining indicator loadings, internal consistency reliability, and convergent validity, as recommended by Hair et al. (2019). The results are shown in Table 2. All indicator loadings for Personal Attitude, Self-Efficacy, and Entrepreneurial Intention exceeded the recommended minimum threshold of 0.60, indicating satisfactory indicator reliability. 2 items (PA4= 0.085, PA5= 0.027) were deleted due to lower loadings. Two indicators under Self-Efficacy (SE1 = 0.690; SE4 = 0.609) were relatively lower, they were retained as their loadings remained acceptable and contributed to content validity. Convergent validity was evaluated using the average variance extracted (AVE). The AVE values for Personal Attitude (AVE = 0.749), Self-Efficacy (AVE = 0.563), and Entrepreneurial Intention (AVE = 0.690) all exceeded the recommended threshold of 0.50, demonstrating adequate convergent validity. Internal consistency reliability was assessed using Cronbach's alpha (CA) and composite reliability (CR). The CA values ranged from 0.832 to 0.910, while CR values ranged from 0.899 to 0.930, all exceeding the recommended minimum of 0.70. This indicates strong internal consistency reliability for all constructs. Overall, the results confirm that the measurement model demonstrates adequate reliability and convergent validity, supporting the suitability of the constructs for subsequent structural model analysis.

Table 3: Heterotrait-Monotrait Ratio

	Entrepreneurial Intention	Personal Attitude	Self-Efficacy
Entrepreneurial Intention			
Personal Attitude	0.815		
Self-Efficacy	0.655	0.646	

Henseler et al. (2015), suggested the multitrait-multimethod matrix, to assess discriminant validity, the heterotrait-monotrait (HTMT) ratio of correlations as a more rigorous method of achieving discriminant validity. HTMT as a criterion involves comparing it to a predefined threshold. Clark and Watson, (1995), Kline (2011), suggest a threshold of 0.85, whereas Gold, Malhotra and Segars, (2011) propose a value of 0.90 can claimed that there is a lack of

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discriminant validity. The results presented in Table 3 indicate that discriminant validity was achieved, as all criteria met the thresholds suggested in the literature.

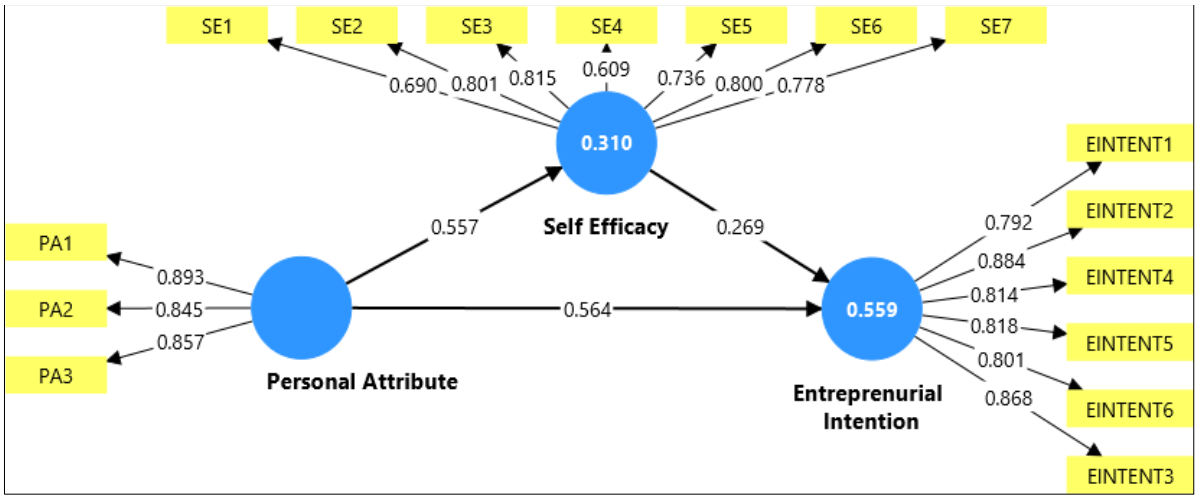

Figure 2: Structural Model

Path analysis was performed to evaluate the structural model as shown in Figure 5. Based on Hair et al; (2011), the primary evaluation criteria for structural model are R^2 values and the level of significance of the path coefficients. Based on Cohen (1988), a model is considered adequate when the R^2 value of an endogenous latent variable exceeds 0.26. The results indicate that Entrepreneurial Intention achieved an R^2 value of 0.559, suggesting that 55.9% of the variance in Entrepreneurial Intention is explained by its predictors, namely personal attitude and self-efficacy, while the remaining 44.1% is attributable to other factors not included in the model. Similarly, self-efficacy recorded an R^2 value of 0.310, indicating that 31.0% of its variance is explained by personal attitude, whereas the remaining 69.0% is influenced by other unexamined variables.

Table 4: Hypotheses Result

Hypothesis	beta	t-value	p-value	Result
H1: Personal Attribute – Entrepreneurial Intention	0.564	9.465	0.000	Supported
H2: Personal Attribute – Self efficacy – Entrepreneurial Intention	0.150	3.482	0.001	Supported

PA: Personal Attitude

Table 4 presents the results of the hypothesis testing based on the bootstrapping procedure in PLS-SEM. The findings indicate that Personal Attribute has a significant and positive effect on Entrepreneurial Intention ($\beta = 0.564$, $t = 9.465$, $p < 0.001$), thus supporting H1. This result suggests that individuals with more favourable personal attributes are more likely to exhibit stronger entrepreneurial intentions. Furthermore, the indirect effect of personal attribute on entrepreneurial intention through self-efficacy was also significant ($\beta = 0.150$, $t = 3.482$, $p = 0.001$), thereby supporting H2. This finding confirms that self-efficacy mediates the relationship between personal attribute and entrepreneurial intention, suggesting that personal attributes influence entrepreneurial intention not only directly but also indirectly by strengthening self-efficacy.

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Conclusion

This study examined the influence of personal attitude on entrepreneurial intention and investigated the mediating role of self-efficacy among non-business students at Universiti Teknologi MARA Kelantan Branch. The findings confirm that personal attitude is a strong predictor of entrepreneurial intention, indicating that students who hold positive perceptions toward entrepreneurship are more likely to consider pursuing entrepreneurial careers. Additionally, personal attitude significantly enhances self-efficacy, suggesting that favourable attitudes strengthen students' confidence in their ability to perform entrepreneurial tasks. Most importantly, the results demonstrate that self-efficacy plays a significant mediating role in the relationship between personal attitude and entrepreneurial intention. This indicates that positive attitudes alone are insufficient to stimulate entrepreneurial intention unless they are accompanied by strong self-belief in entrepreneurial capabilities. Students who believe they possess the necessary skills, knowledge, and ability to manage business challenges are more likely to translate favourable attitudes into actual entrepreneurial intentions. The study contributes to the entrepreneurship literature by highlighting the psychological mechanism that connects attitude and intention, particularly among non-business students. The findings support the Theory of Planned Behavior and Social Cognitive Theory, emphasizing that cognitive confidence is a crucial factor in transforming entrepreneurial mindset into entrepreneurial intention.

This study has several limitations that should be considered when interpreting the findings. First, the sample was limited to non-business students from Universiti Teknologi MARA Kelantan Branch, which restricts the generalizability of the results to students from other universities, academic disciplines, or geographical regions. Second, the cross-sectional design captured data at a single point in time, making it difficult to observe changes in entrepreneurial intention and self-efficacy as students gain experience and exposure.

Future research should broaden the scope by including students from multiple universities, diverse academic backgrounds, and different regions to improve the generalizability of findings. Longitudinal studies are recommended to examine how entrepreneurial attitudes, self-efficacy, and intentions evolve over time and whether they lead to actual business start-ups. Researchers should also incorporate additional variables such as subjective norms, sustainability orientation, entrepreneurial education effectiveness, personality traits, digital entrepreneurship skills, and access to capital to provide a more comprehensive understanding of entrepreneurial intention formation. Comparative studies between business and non-business students could reveal meaningful differences in entrepreneurial readiness and mindset. Furthermore, future studies may explore the influence of experiential learning, mentorship, and incubation programmes on strengthening self-efficacy and entrepreneurial outcomes.

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