

Financial Literacy as a Basic Knowledge for Entrepreneurial Intention: A Study on Diploma Students, Universiti Tun Hussein Onn Malaysia

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Abstract

Individuals' tendency to become entrepreneurs and their capacity to establish and manage successful enterprises are greatly influenced by their awareness of financial literacy. The study's shortcomings include its narrow focus on financial literacy components and emphasis on a certain student group, which could limit how comprehensive the results are. Furthermore, many aspects of financial literacy have not yet been thoroughly investigated. This study employed a quantitative methodology, utilizing data collected through Google Forms from 173 UTHM diploma students, to see the relationship between financial literacy and entrepreneurial intention. Financial behavior, knowledge, and self-efficacy were examined using SPSS 29.0. Contrary to predictions, the results showed that students' intention to start a business was not significantly influenced by any of these components of financial literacy. This finding aligns with previous research, referring to consistent ability despite differences in various educational environments. However, these findings suggest that to effectively encourage entrepreneurial intention among students participating in comparable academic programs, specific educational interventions may be necessary.

1. Introduction

Entrepreneurial intention refers to someone's desire and readiness to engage in entrepreneurial activity or the aspiration to establish their own business. When someone possesses a strong entrepreneurial intention, it often leads them to take action and make an effort to launch a new business venture. Thus, it is clear entrepreneurial intention is strongly related to future entrepreneurship. [1]. According to the previous research, entrepreneurial intentions can be developed by delving into a few aspects of entrepreneurship, such as self-efficacy, institutional support, family support, and peer support [2]. Financial literacy is a fundamental skill in equipping individuals with the necessary knowledge. It also enables individuals to address their basic needs while minimizing financial difficulties, finding solutions, and making good decisions.

Financial literacy plays a critical role in entrepreneurial success and maintaining long-term viability meanwhile, it has been claimed by several authors.[1] Financial literacy becomes one of the specific elements to build the desire for entrepreneurship and provide personal advantages [3]. Additionally, another research

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indicated that having a good understanding of financial literacy is one of the crucial elements for any type of business, whether it is a startup business or an established business [4]. Financial literacy is a fundamental skill in equipping individuals with the necessary knowledge. It also enables individuals to address their basic needs while minimizing financial difficulties, finding solutions, and making good decisions [5]. The basic conception of financial literacy includes financial behavior, self-efficacy, and knowledge [6]. Understanding how these components work together, and impact students' entrepreneurial mindset is crucial for developing specific strategies and educational programs. Therefore, individuals need to possess strong financial knowledge and attitudes to make good financial decisions [7]. Many young adults and teenagers, particularly university students, lack the necessary skills to manage their finances effectively [8]. Hence, developing financial literacy is crucial in the current global financial landscape [9]. This study aims to explore how financial literacy the entrepreneurial intention among diploma students in Universiti Tun Hussein Onn Malaysia (UTHM) by emphasizing financial knowledge, financial behavior, and financial self-efficacy. By examining how financial knowledge impacts their desire to start a business, researchers can provide useful insights for both academic and practical applications by identifying components of financial literacy that influence entrepreneurial intention.

1.1 Entrepreneurial Intention

Intentions strongly predict behaviours such as entrepreneurship [10], while entrepreneurial intention is described as internal psychological activities that propel entrepreneurs to success [11]. Self-efficacy, family support, peer support, and institutional support are important elements in developing entrepreneurial intentions among young people. Self-efficacy affects an individual's faith in their ability to succeed independently, which influences their entrepreneurial intentions [12]. High self-efficacy boosts confidence and desire for entrepreneurial endeavours [13]. Family support offers encouragement and resources, with entrepreneurial parents acting as role models and mentors [14]. This support has a major influence on their children's entrepreneurial intentions [15]. Peers help students transition into entrepreneurial activities by providing support and influencing their behaviour [16]. When pressured to embrace entrepreneurial behaviour, it will expand with the diverse range of university colleagues and peers who have already transitioned into entrepreneurs [2]. Institutional support plays a crucial role in fostering entrepreneurial intentions. It encourages individuals to pursue entrepreneurship and promotes the recognition of entrepreneurial endeavours [17]. Government initiatives and university programs help students improve their entrepreneurial skills and intentions [18].

1.2 Financial Literacy

Financial literacy is defined as not only a basic understanding of financial concepts and risks, but also the ability, drive, and confidence to apply this knowledge to make sound decisions in a variety of financial situations, thereby improving the financial well-being of both individuals and the community and facilitating economic involvement [19]. The financial crisis has raised worries regarding the youth's financial well-being. Despite Malaysia's economic growth, financial literacy remains low [20]. Financial performance is dependent on financial management abilities, and even high-income SME owners struggle with poor financial management. Financial difficulties can emerge for those with low or moderate earnings, as well as those who lack basic financial management skills [21]. Organisations such as The Organization for Economic Cooperation and Development (OECD) recommend that individuals and society increase their financial literacy about commodities, money, concepts, and financial risks. This study investigates the issues surrounding financial literacy and its importance as a factor in UTHM Diploma students' intention to pursue entrepreneurship.

1.3 Relationship between Financial Literacy and Entrepreneurial Intention

Understanding the relationship between financial literacy and entrepreneurial intentions is vital for college students starting their careers [1]. According to [4], financial literacy, including investing and budgeting, supports effective decision-making, whereas entrepreneurial intention demonstrates proactive planning for the future. Financial literacy and entrepreneurial success are positively correlated, emphasising the necessity of financial management. Despite the advantages of entrepreneurial education and role models, problems such as cultural barriers, perceived risks, and insufficient financial literacy education remain [9]. Addressing these challenges is critical for building a financially literate and entrepreneurial workforce [22]. Recent study emphasises the importance of financial literacy in predicting business success, and developing entrepreneurial abilities, particularly among young people [6]. Governments around the world recognise the need of financial education in ensuring economic stability and strength [13]. As economies grow, promoting financial literacy is critical for encouraging entrepreneurship and supporting future business owners [22].

1.4 Hypothesis of The Research

Financial literacy includes key elements, including financial behaviour, financial self-efficacy, and financial knowledge [6]. It is essential to comprehend how these elements interact and influence students' entrepreneurial mindsets in order to create targeted interventions and educational plans [20]. Thus, this study proposes:

H1: Financial knowledge influences entrepreneurial intention among UTHM diploma students.

H2: Financial behaviour influences entrepreneurial intention among UTHM diploma students.

H3: Financial self-efficacy influences entrepreneurial intention among UTHM diploma students.

Fig. 1 shows the conceptual framework of this study.



Fig. 1 Research conceptual framework

2. Research Methodology

2.1 Study Design

This study intended to carry out a survey-based study as a component of its research proposal to examine entrepreneurial intention based on financial literacy among UTHM diploma students. In this study, the online questionnaire approach (Google Form) was utilized to collect data utilizing the quantitative research method. The sample size targeted for the study was 334 diploma students as proposed by (Krejcie and Morgan, 1970) to ensure the selection of a representative sample. This sample size will provide reasonable accuracy when applying the results to the total population. This study use the significance level at $\alpha = 0.05$ for our data analysis, based on previous research by [19].

The target sample as mentioned was 334 students, although researchers attempted to reach the desired sample size, 173 respondents in total took part in the study. This amounts to almost 52% of the 334 respondents that were intended for the sample size. Many factors contribute on unsuccess data collected from targeted respondents, such as students' availability and willingness to participate. However, this number of respondents was in the average to a good response rate because the estimated mean response rate was 44.1%, with a 95% confidence interval [23].

In this study, an online questionnaire (Google Forms) was distributed to collect data on two primary variables among UTHM diploma students which consist of financial literacy (FL) and entrepreneurial ambition (EI). An online questionnaire is the best way to collect the data from the respondents because of the much easier to analyze the data, as well as its response accuracy, completeness, consistency, reliability, and timeliness [24]. For each section of the questionnaire, the variable is measured using 5-point Likert Scale which the first scale indicates "strongly disagree" while the fifth scale indicates "strongly agree".

2.2 Research Instruments

The questionnaire has 5 sections, a section for demographic information, three for each independent variable, and a section for the dependent variable. The questions are closed-ended because it is convenient for respondents to participate in the data collection easily. Each section was evaluated for internal consistency using Cronbach's alpha as summarized in Table 1.

Table 1 Research Instrument

Number of Items	Cronbach's Alpha
21	0.894

3. Results

3.1 Respondent profiles

The data collected from 173 respondents in this study is presented in Table 2. It is observed that the majority of the respondents are female (77.5%), aged 20 years old (75.1%), from Course Applied Science (DAU) (31.2%), the majority from Years 2 (53.2%), participated in entrepreneurship program (56.1%) and there are some of their family involved in entrepreneurship (62.4%).

Table 2 Demographic Profile of Respondent

Demographics Variable	Category	Frequency	Percentage %
Gender	Male	39	22.5
	Female	134	77.5
Age	18	10	5.8
	19	33	19.1
	20	130	75.1
Course	DAG	18	10.4
	DAU	54	31.2
	DAK	14	8.1
	DAA	24	13.9
	DAE	17	9.8
	DAT	31	17.9
	DAM	15	8.7
Year of Study	Year 1	52	30.1
	Year 2	92	53.2
	Year 3	29	16.8

3.2 Data Analysis

The statistical tool used to investigate the data is the SPSS 29.0 version. Based on [25], this statistical tool helps to analyze data because there is no need for programming, data analysis is quick and simple. It has many complex statistical tests available as a built-in feature. SPSS was used because of its abilities to provide efficient, accurate and time saving for quantitative analysis. Nevertheless, capabilities of SPSS Software in High Volume Data Processing Testing are badly needed. After receiving questionnaire responses, data analysis is performed using SPSS 29.0 to find relationships between independent and dependent variables. (Application of Talent Management: Assessment and Psychological Test Functions).

3.3 Correlation Coefficient

Pearson correlation coefficients were used to determine the relationship between financial literacy and entrepreneurial intention, as indicated in Table 3. The survey responses by UTHM diploma students reveals weak negative connections between entrepreneurial intention and financial literacy components, which include knowledge, behaviors, and self-efficacy. The results indicate that there is a correlation between financial knowledge ($p = 0.172$), financial behaviors ($p = 0.324$), and financial self-efficacy ($p = 0.531$). The correlation coefficient of financial knowledge is -0.104 or lower. The results we obtained indicate that although there is a little tendency, these interactions are not statistically significant, with more financial literacy correlated with lower entrepreneurial propensity.

Table 3 Correlation Coefficient between Financial Literacy and Entrepreneurial Intention

	Components	p	R
Entrepreneurial Intention	Financial Knowledge	0.172	-0.104
	Financial Behaviors	0.324	-0.075
	Financial Self-efficacy	0.531	-0.048

4. Discussion

The relationship between financial literacy and entrepreneurial intention showed only a negative relationship and was also found to be insignificant in the study, which indicates that H1 was not supported. Primarily, financial literacy strongly relates to financial knowledge, and many previous studies discussed the are consistent with previous similarity between financial literacy and financial knowledge [23]. Therefore, these findings studies that highlight that in Malaysia, the financial knowledge of students and youth in Malaysia is still very low [2]. Many factors lead to this low level of financial literacy, such as a lack of comprehensive financial education in the school curriculum, limited access to financial literacy programs, and a general lack of information about money management among younger people. Lacking knowledge about money can make it hard for young people to handle their finances, leading to less money being saved. In light of this, financial knowledge has to be increased through entrepreneurship education or other financial education that includes financial knowledge that can help students become more efficient at managing their finances [26]. Thus, financial knowledge neglected the desire for UTHM Diploma students to pursue entrepreneurial intention.

The relationship between the main components of financial literacy for entrepreneurial intention shows a negative relationship and was not found to be significant in the study, which indicates that H2 was not supported. Based on published research, behavior is a practical tool for literacy or in other words, financial behavior is a key component of financial literacy [27]. Financial behavior is an important component because it demonstrates how people implement their financial knowledge in real-world settings [28]. However, non-significant financial behavior is the main component of financial literacy for entrepreneurial intention and can be related to a few existing kinds of literature. Many young Malaysians have been impacted by a lack of financial awareness and poor financial management habits indicating low financial behavior [9]. The challenges comprise budgeting, living within an individual's means, frequent expenditure monitoring, a strategy of saving and planning for retirement, and unexpected costs that have become embedded in Malaysians leading to a more complexity in practicing good financial behavior. Typically, these issues may be embedded in UTHM diploma students [29]. A clear directive emerges for the government, and educational institutions to establish appropriate policies and curricula leading to the enhancement of financial behavior. These initiatives should be focused on enhancing individuals' financial knowledge and awareness. By doing so, their financial behavior will significantly improve, ultimately enhancing their financial capability[30].

Meanwhile, the relationship only showed a weak negative correlation between the level of financial literacy and entrepreneurial intention in the study, which indicates that H3 was not supported either. Financial self-efficacy, generally, indicates individuals' confidence and beliefs in their capability to proficiently utilize their financial knowledge and skills in real-life settings. Individuals with enhanced financial literacy typically will engage greater confidence in handling their finances as they understand the consequences of their financial choices [14]. Hence, the level of financial self- efficacy is critical in determining an individual's entrepreneurial intention. The level of financial literacy was evaluated by our respondent's self-efficacy in finance. Thus, it implies that the level of financial literacy has no significant impact on entrepreneurial intention in UTHM Diploma students. The result of this study is incompatible with the previous research that showed self-efficacy has a direct impact on entrepreneurial intentions [15]. Based on the previous study, the impact of self-efficacy on entrepreneurial career intentions causes educators to provide young people with insight into various opportunities such as business plans, running a business, working with others to improve their skills, and confidence in various tasks and roles as entrepreneurs. Thus, individuals who believe in their ability to create new businesses drive their intention to do so [30]. The difference may be caused by the specific issues faced by UTHM diploma students, which may present unique barriers and difficulties that are not fully captured by financial self-efficacy alone. For example, these students may not have access to resources like guidance, startup capital, and hands-on entrepreneurial education, which are critical for putting entrepreneurial intentions into practice. Furthermore, social and societal factors in Malaysia may influence entrepreneurs.

5. Conclusion

According to the findings of this study, there is no significant relationship between financial literacy components (financial knowledge, behavior, and self-efficacy) and entrepreneurial intention among UTHM diploma students. Despite their strong desire for entrepreneurship, challenges in understanding how finance works limit their capacity to secure sufficient financing. This highlights the importance of tailored financial education programs to improve entrepreneurial readiness. Future research should explore larger groups and other factors that influence entrepreneurial intention to enhance findings and improve financial literacy and entrepreneurship education initiatives.

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Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of the paper.

Author Contribution

The authors confirm contribution to the paper as follows: **study conception and design:** Nur Suhaila Binti Ahmad Sharif; **data collection:** Azalya Nabilla Binti Azhar, Kauthar Hameemah Binti Nor Hazrul, Nur Suhaila Binti Ahmad Sharif; **analysis and interpretation of results:** Azalya Nabilla Binti Azhar, Nur Suhaila Binti Ahmad Sharif, Norliza Binti Ghazali; **draft manuscript preparation:** Azalya Nabilla Binti Azhar, Kauthar Hameemah Binti Nor Hazrul, Nur Suhaila Binti Ahmad Sharif. All authors reviewed the results and approved the final version of the manuscript.

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