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Entrepreneurial Model for Asnaf Undergraduate Students Using Structural Equation Modelling

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Abstract: Education in entrepreneurship is essential and should be focused on reducing poverty in our country, especially among asnaf. Asnaf is a party eligible to receive zakat aid collected from Muslims. Most of the asnaf families have meager household incomes. Many asnaf families have sent their children to study in higher institutions, where these children have been exposed to entrepreneurship. Therefore, this study was conducted to identify factors that influence asnaf undergraduate students in university towards entrepreneurship through an online questionnaire survey. This study involved a total of 369 students who are categorized as asnaf undergraduate students. The results show that three main factors of asnaf undergraduate students influence entrepreneurial intentions: the entrepreneurial environment, behavior control, and personal attitude of the asnaf students.

Keywords: *Entrepreneurial intentions, asnaf Undergraduate Students*

1. Introduction

Entrepreneurship has played an important role in countries' economic growth and social stability in many developed countries [1]–[4]. Entrepreneurship is the driver of a country's economy, whereby it drives innovation and productivity growth [5]. Entrepreneurship is also the process of planning, launching, and running a new business, for example, a start-up company offering a product, process, or service [6]. Entrepreneurs perceive new business opportunities and often show positive tendencies in their perceptions, being creative, inventive, and supportive of development, as well as striving to find new opportunities and taking risks of any business opportunity [7], [8].

In Malaysia, there is a growing trend in entrepreneurial development in the population. The Malaysian government also serves a vital role in boosting participation in entrepreneurship [9], [10]. The government adopted the National Entrepreneurship Policy 2030 as a guide to provide a framework for entrepreneurship development in Malaysia, which has been growing rapidly. This policy opens up wider entrepreneurial opportunities to all levels of society, including the lower class, the disabled, women, and youth. Therefore, entrepreneurs play an important role in driving change in the economic structure of national society [11]. Entrepreneurship is essential for economic progress, employment opportunities, and solutions to unemployment among university graduates [12]. The problem of unemployment occurs when a university produces thousands of graduates every year. Many unemployed Malaysian university graduates may indicate that academic performance is no longer the only condition of employment. Therefore, the skills and knowledge possessed by graduates cannot be

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used to contribute to the country's development. Applying knowledge in entrepreneurship and inspiring students to pursue careers in entrepreneurship can also nurture graduates with entrepreneurial skills or the ability to act and think like an entrepreneur [5], [13].

The Malaysian government emphasizes the involvement of students at the university level so that students are more courageous to venture into the field of entrepreneurship. The government and universities have initiated concerted attempts to develop entrepreneurial behavior by including entrepreneurship in academic programs. Entrepreneurship today is widely offered in universities as part of the curriculum of undergraduate studies. Entrepreneurship does not only inspire students to pursue careers in entrepreneurship but also creates graduates with entrepreneurial skills or the ability to act and think like an entrepreneur. Students tend to increase their entrepreneurial motivation and characteristics [14]. Therefore, in line with efforts to eradicate poverty, entrepreneurial knowledge should be exercised among students at the university level. This entrepreneurial knowledge needs to be applied further because it can bring about changes in their lives to be more stable in their financial surrounding so that they can live a better and more comfortable life [10].

This entrepreneurship field should focus on reducing poverty in our country, especially among the asnaf; Muslim families with meager household income, which refers to the poor. The poverty of these asnaf groups refers to insufficient household income and the inability to meet their basic needs [15], [16]. Families in this asnaf category have an average monthly household income below RM1500 and are also categorized as B40 in the poverty group [17]. Severe economic conditions caused many families to face economic hardship [9]. The problem of poverty among asnaf can be overcome in stages. Among them includes the application of entrepreneurial values and traits in the souls of every student from the asnaf family. Education in entrepreneurship is crucial so that every entrepreneur from the asnaf family gets sufficient business knowledge and prevents him from failing when running a business. Entrepreneurship knowledge needs to be applied from the beginning of education to attract sufficient interest, confidence, and knowledge to venture into business. Educational factors greatly influence the success of asnaf entrepreneurs, apart from capital assistance, support, and assistance from asnaf family members and friends [18]. Effective entrepreneurship education positively impacts a person's ability to generate high wages while lowering the unemployment rate [13]. Apart from this, the empowerment of students during higher education also positively affects their entrepreneurial behavior [19]–[21].

Government policies have propelled the entrepreneurial sector into a significant career field in community and economic development [10]. The implementation of economic development programs through the National Entrepreneurship Policy 2030, which benefits the asnaf groups, aims to provide a platform for those interested in venturing into business by providing support and assistance in the form of business capital, working capital, and skills courses. As a result, the goal of producing a competitive group of asnaf entrepreneurs can be realized [22]. Various government agencies, as well as the private sector, work together to provide support programs and activities by introducing entrepreneurship programs as an alternative to reducing poverty [16], [23], [24]. The Zakat Centre for each state in Malaysia also offers financial assistance to the asnaf to venture into entrepreneurship to improve their economic level and livelihood [17], [25. This coincides with the main goal of implementing this policy: eradicating poverty and restructuring society to create an economic balance between races.

Many asnaf families have successfully sent their children to university to improve their level of education. Some of them received financial aid in the form of zakat during their studies at the university [26]. Of course, asnaf students at the university have a better level of education, but not all venture into entrepreneurship. Various factors can influence their interest in entrepreneurship. Among them is the background of the students themselves, the level of education, the assistance obtained, and the attitude and interest in venturing into entrepreneurship. In this regard, this study also identifies the characteristics of undergraduate students from asnaf families in entrepreneurship. Thus, the Islamic Religious Council States can provide appropriate assistance and advisory services to help these undergraduate asnaf students venture into business [23].

This study also examines the family background of asnaf students at the university. In addition, this study identifies the factors that influence their desire to be involved with entrepreneurship. The results of this study can be used by institutions, such as zakat institutions, to understand factors that can influence the interest and attitude of undergraduate asnaf students to become entrepreneurs. The results of this study can help the university or institution run programs with a more entrepreneurial concept for asnaf students to get better exposure to entrepreneurial knowledge.

This paper is organized as follows: basic theories related to entrepreneurial behavior, such as the theory of planned behavior model (TPB), are described in the next section. The hypotheses formed based on models are further discussed in this section. Next, the data collection and analysis methods are elaborated in the data analysis section. Model construction and hypothesis testing are later highlighted in the findings section. Conclusions are presented in the last section.

2. Literature Review and Hypothesis Development

Individual entrepreneurial intention is an important variable for predicting entrepreneurial behavior [2]. Entrepreneurial intentions are generally related to attitudes towards entrepreneurship regarding desired career choice, which is felt worthy of initiative and a willingness to act [27]. Entrepreneurial intention is influenced by various internal factors, such as personality, and external factors, such as context or environment [8]. Entrepreneurial intention is a quality that motivates an individual to pursue a career in self-employment or the development of his own business [28]. Individuals with entrepreneurial intentions plan calculated risks, gather the necessary resources, and create their ventures [29]. Therefore, it is vital to know the factors influencing the intention of asnaf students to launch new start-ups or entrepreneurial ventures.

Most of the research related to entrepreneurial intentions are based on the theoretical framework of the Theory of Planned Behavior (TPB) [30], [31]. The TPB is a model that explains an individual's intention to perform a particular behavior [1]. According to TPB, entrepreneurial intentions are influenced by attitudes towards entrepreneurship, subjective norms, and perceived control of behavior [32], [33]. Based on this theory, planned behavior can be predicted through the intention to implement it [34]. Attitudes toward entrepreneurship are an individual's desire to be an entrepreneur precedes entrepreneurial intention, which forms one's intention to behave in a particular manner [9], [30]. A subjective norm refers to perceived social pressures to engage or not to engage in a particular behavior. The social stress may come from people around them, such as parents, family members, or close friends, who can easily influence or change their attitude towards their behavior [30], [33]. Perceived control of behavior indicates that a person's motivation is influenced by how easy or difficult it is to perform the behavior [30], [33].

Apart from attitudes, subjective norms, and perceived behavioral controls that influence entrepreneurial intentions, external or environmental factors can also be influential. Few researchers have explored the relationship between the perception of an entrepreneurial environment and individuals' entrepreneurial intentions. For instance, a study by Wu and Mao [35] related that college students' perceptions of the entrepreneurial environment greatly influence their entrepreneurial motivation. Meanwhile, a study by Luiz and Mariotti [36] explored attitudes and behaviors and their relation to demographics in an entrepreneurial environment. Yao et al. [37] found that the social and economic environment positively influences the students' entrepreneurial intentions. Jena [2] proved a significant association between the entrepreneurial environment and entrepreneurial intention. Hence, this study focuses on entrepreneurial environment factors, which are the factors influencing entrepreneurial intentions among students.

Thus, Figure 1 presents the conceptual framework used in this study. Therefore, the hypotheses constructed are as follows and will be tested using an appropriate approach:

Hypothesis 1: The entrepreneurial environment on campus and in Malaysia directly influences students' entrepreneurial intentions.

Hypothesis 2: Behavioural control of asnaf students positively influences their entrepreneurial intentions.

Hypothesis 3: The personal attitude of asnaf students has a positive influence on students' entrepreneurial intentions.

Hypothesis 4: asnaf students with subjective norms positively influence the level of entrepreneurial intention.

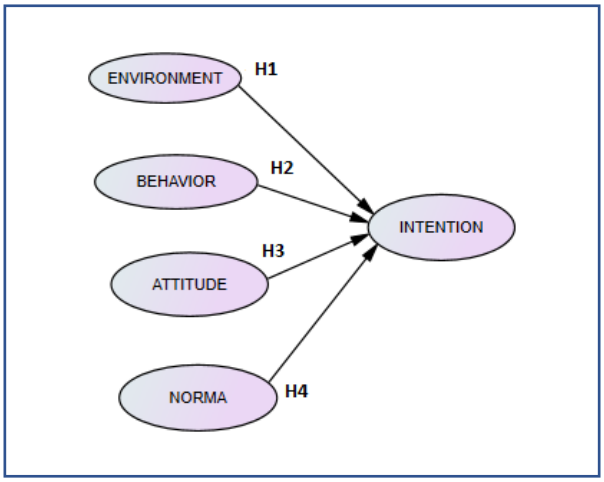

Figure 1. A conceptual model based on hypotheses

3. Methodology

3.1 Construction of Questionnaire Form

This study uses a questionnaire about the factors influencing asnaf students towards entrepreneurship. This questionnaire instrument consists of two parts, i.e., part A contains items about personal information or demographic background. Meanwhile, part B contains 33 items based on five entrepreneurial factors: personal attitude, subjective norms, behavior control, entrepreneurial intention, and entrepreneurial environment. The questionnaire used in this study is an adaptation of a study by Liñán and Chen [38]. Liñán and Chen [38] designed the questionnaire based on the model of TPB to entrepreneurship. 4 entrepreneurial factors, namely personal attitudes, subjective norms, behavior control, and entrepreneurial intention, were used by these

researchers. The entrepreneurial environment factors were also added to this questionnaire using a study by Luiz and Mariotti [36]. The survey of this questionnaire uses a semantic scale from 1 to 7. Scale 1 represents those who strongly disagree, while scale 7 indicates those who strongly agree. The higher the score of each item, the higher the entrepreneurial attitude of the respondents.

3.2 Data Collection

This study used a population of all students in the asnaf category at the Universiti Utara Malaysia (UUM), a local university in Malaysia. The respondent population consists of all students who are categorized as asnaf at UUM, which is a total of 8682 active students for the second session of 2020/2021. According to Adam [39], the minimum appropriate sample size is 367 students with a 95% confidence level. A total of 1711 students were chosen at random from a list of 8682 students using statistical random sampling to ensure that all students have the same possibility to choose from. Based on this selected sample, the questionnaire forms were distributed to all respondents using the Google Forms application. A total of 369 student responded and completed the questionnaire. This results in a response rate of 21.56%. As a result, 369 respondents will be used in this study for further analysis.

3.3 Data Analysis

3.3.1 Descriptive Analysis

Descriptive statistical analysis was used to analyze the respondents' demographic variables in terms of gender, age, education, and family background.

3.3.2 Factor Analysis

Factor analysis is a statistical method used to reveal the underlying structure of a relatively large group of variables. This method aims to identify the fundamental relationship between the measured variables. A dataset consisting of many variables can be reduced to several groups of variables named factors. A questionnaire containing many variables or items can be reduced to a smaller set of variables to obtain basic concepts and facilitate interpretation. It is easier to focus on a few key factors rather than consider too many variables that may not be important or relevant. This idea makes factor analysis useful for reducing variables into more meaningful categories.

Two tests were conducted to study the sample's adequacy and the data's suitability for factor analysis: the Kaiser-Meyer-Olkin (KMO) test and the Bartlett test. The Kaiser-Meyer-Olkin measure is a statistic showing the proportion of variance in a variable due to an underlying factor. High KMO values (almost 1.0) generally indicate that factor analysis is well-suited to analyze the data. If the KMO value is less than 0.50, factor analysis may not be suitable for this study. The Bartlett test is a hypothesis test to test if the correlation matrix is the identity matrix, indicating whether the variables are unrelated and, therefore, unsuitable for structure detection. A small Bartlett value (less than 0.05) indicates that factor analysis may not appropriately apply to the data.

3.3.3 Confirmatory Factor Analysis

The Confirmatory Factor Analysis (CFA) was used to test the reliability of the measurement model. The AMOS software was used to perform CFA for all measurement elements obtained from factor analysis. Any items with a loading factor of less than 0.6 will be eliminated to achieve one-dimensionality. The extraction must be done once for each item by discarding the smallest loading item first. The model was then run again until no item had a loading factor of less than 0.6. Next, the validity test was performed using three measurements: convergent validity, construct validity, and discriminant validity. For construct validity, the Average Variance Extracted (AVE) values were measured for each factor, where AVE values greater than 0.5 meet the focus validation criteria.

Construct validity is measured using various tests called Fitness Indexes. Standard chi-square test (Chisq/df), fitness index goodness test (GFI), adjusted fitness test (AGFI), fitness comparison index test (CFI), and mean error squared approximation (RMSEA) will be used to evaluate the measurement model. The threshold values for all these index tests were compared when evaluating whether the measurement model meet the level of acceptance for each index, indicating that each measurement model was appropriate. Table 1 is the criteria used in the Fitness Index for the validation of factor analysis [40].

Table 1. Types of Indexes and Levels of Acceptance for each Index

Indexes	Levels of Acceptance	Comments
Chisq	p-value ≥ 0.05	Sensitive if sample size> 200
RMSEA	RMSEA ≤ 0.80	A range between 0.05 and 0.1 is acceptable
GFI	GFI ≥ 0.90	GFI = 0.95 is a good fit
AGFI	AGFI ≥ 0.90	GFI = 0.95 is a good fit
CFI	CFI ≥ 0.90	GFI = 0.95 is a good fit
Chisq/df	Chisq/df < 5	The value must be less than 5

Discriminant validity can be fulfilled if the measurement model is independent of redundant items. These redundant items can be measured using a modification index (MI). An

MI above 15 indicates that there is a correlation error between the items. Certain items were deleted to overcome the correlation error problem, or redundant items were set to 'free parameters estimate'.

Reliability measures were carried out using three criteria: internal reliability, composite reliability, and average variance extract (AVE). A model is said to meet the reliability measures if the Cronbach's Alpha value for each factor exceeds the value of 0.7, and the AVE value must be greater than 0.5 [40].

4. Results and Discussion

4.1 Background of the Respondent

A total of 369 valid respondents were used in this study. A total of 305 (82.7%) respondents were female students, whereas 64 (17.3%) were male students. In terms of the age of the respondents, it was found that the majority of students, 170 (46.1%) are between the age of 22-23 years. Most respondents have STPM (56.9%), followed by a diploma (20.3%), and those with only SPM are 22.8% out of the total respondents.

Table 2-4 shows the family background of the asnaf students based on the parent's level of education, type of employment, and household income. Based on the father's education level, it is found that the majority of father's education level is SPM, which is 193 people (52.38%), followed by primary school level, which is 79 people (21.4%), degree with 32 people (8.7%), diploma with 30 people (8.1%), STPM with 24 people (6.5%), and no formal education with 11 people (3%). As for the level of education of mothers, the majority only have SPM, which is a total of 231 people (62.6%), followed by a primary school with 58 people (15.7%), STPM with 26 people (7%), diploma with 24 people (6.5%), degree with 19 people (5.1%), and no formal education with 11 people (3%). This result demonstrates that most asnaf families did not attend higher learning institutions.

Table 3 presents the employment sector of the respondents' parents. The majority of respondents' fathers' occupations are self-employed, which is 128 people (34.7%) while the majority of respondents' mother's occupations are unemployed, which is 211 people (57.2%). In the context of unemployment, which refers to the category of respondents' mothers and fathers who are retired, passed away, and unemployed, a total of 151 respondents' fathers (40.9%) and 233 respondents' mothers (63.1%) are in this category. Although the category of self-employed asnaf families is the highest compared to other jobs, the income earned is not as much.

Table 2. Education Level of Parents

	Father's Level of Education		**Mother's Level of Education**	
	Freq.	%	Freq.	%
No formal education	11	3.0	11	3.0
Primary school	79	21.4	58	15.7
SPM	193	52.3	231	62.6
STPM	24	6.5	26	7.0
Diploma	30	8.1	24	6.5
Degree	32	8.7	19	5.1
TOTAL	369	100.0	369	100.0

Table 4 denotes the monthly household income of the respondent's parents. Generally, the gross monthly household income is less than RM4000 per month for 342 families (92.7%). Meanwhile, 237 families (64.2%) have households earning less than RM2000. The result indicates that asnaf families have a meager income.

Table 3. Parental Occupation

	Father's Occupation		**Mother's Occupation**	
	Freq.	%	Freq.	%
Self-employed	128	34.7	53	14.4
Government Sector	36	9.8	31	8.4
Private Sector	54	14.6	46	12.5
Retired	52	14.1	16	4.3
Passed away	74	20.1	6	1.6
Unemployed	25	6.8	211	57.2
TOTAL	369	100.0	369	100.0

Table 4. Gross Monthly Household Income

	Freq.	%
Below RM1000	110	29.8
RM1000 - RM2000	127	34.4
RM2000 - RM3000	70	19.0
RM3000 - RM4000	35	9.5
RM4000 - RM5000	10	2.7
RM5000 and above	17	4.6
TOTAL	369	100.0

4.2 Factor Analysis of the asnaf Undergraduate Students towards Entrepreneurship

This study uses factor analysis to identify factors that influence undergraduate asnaf students to explore entrepreneurship. Respondent-related data were analyzed using the maximum likelihood method with The Promax rotation method to extract the factors underlying entrepreneurial and reduce the number of variables that have a high inter-factor loading. The Kaiser-Meyer-Olkin (KMO) test was used to measure the appropriateness of factor analysis. Overall, the adequacy value of KMO sampling is 0.947, indicating that the correlation is suitable for factorization. In addition, the value of the Bartlett test result (p-value <0.001) indicates that the correlation matrix is not orthogonal, and therefore is suitable for factorization.

The analysis of the value of commonalities found that there were some communality values less than 0.40. A low value means that the variable may be difficult to fit significantly on any factor. Variables with low communality values will be removed and factor analysis is performed again. After the final stage of factor analysis, only 29 items remained for analysis. 4 items were discarded, where 3 are business assistance factors that are 'difficult to raise money', 'know the channels of assistance to start a business', and 'be aware of government programs before starting a business'. Another item is from the subjective norm factor, which is 'friends will provide support to open a business'.

Table 5 shows that there are differences in percentage covering the 4 major factors that influence entrepreneurship among undergraduate asnaf students. The 4 factors were extracted based on eigenvalues greater than one rule. When these 4 factors were taken, this meant that the first 4 factors extracted could cover 74.38% of the total variance in the data.

Table 5. Eigenvalues

Factor	Total	% of Variance	Cumulative %
1	14.622	50.422	50.422
2	4.127	14.231	64.652
3	1.697	5.850	70.503
4	1.124	3.875	74.377

The first factor consists of 10 items, which are factors of the entrepreneurial environment. The second factor consists of 6 items of behavioral control factors. The third factor is the personal attitude factor which consists of 5 items. The fourth factor is the entrepreneurial intention with 6 items. The questionnaire used in this study is a modification of what is modified by Liñán and Chen [38] and Luiz and Mariotti [36]. However, the findings of the study revealed that only factors of entrepreneurial environment, personal attitude, behavior control, and entrepreneurial intention are formed in the analysis of these factors. Meanwhile, the subjective norm factor is not in the model. All items in the subjective norm factor were removed from the model because they had a loading value of less than 0.4. This suggests that subjective norm factors are not significant in influencing the entrepreneurial intentions of asnaf students. Conflicting results on the certainty of social norms on entrepreneurial intent are in line with the study conducted by Ahmed et al.[4], do Paço et al., [41] and Koe et al. [32].

Table 6 gives the mean values and standard deviations for all 4 factors extracted using factor analysis. Overall, asnaf students have a positive value towards entrepreneurship with an average of 5.14 and a standard deviation of 0.97. This indicates that these asnaf students have a strong positive tendency towards entrepreneurship. All 4 factors also show a strong positive value that exceeds the critical value of 3.50 on a scale of 1 to 7. The entrepreneurial environment factor is the most important factor that denotes the highest average value of 5.75 with a standard deviation of 0.94. This shows that the environment at the university campus encourages them to venture into entrepreneurship. The second important factor is the personal attitude factor of students showing a positive value towards entrepreneurship. The mean value for the personal attitude factor was 5.19 with a standard deviation of 1.25. The third important factor is the entrepreneurial intention factor with an average value of 4.67 with a standard deviation of 1.46. Meanwhile, the last factor is the control factor of entrepreneurial behavior among students with an average value of 4.57 with a standard deviation of 1.19.

Table 6. Overall Statistics of Entrepreneurial Factors among Asnaf Undergraduate Students

		Mean	Standard Deviation
1.	Entrepreneurial Environment	5.75	0.92
2.	Entrepreneurial Behaviour	4.57	1.19
3.	Personal Attitude	5.19	1.25
4.	Entrepreneurial Intention	4.67	1.46
	Total	**5.14**	**0.97**

4.3 Confirmation Factor Analysis (CFA)

Factor analysis was done to identify the factors that influence undergraduate asnaf students in the field of entrepreneurship. 4 factors were identified, namely entrepreneurial

environment, entrepreneurial behavior, personal attitude, and entrepreneurial intention. Next, a CFA was performed to confirm the results obtained in factor analysis. Each construct measurement model obtained in factor analysis needs to be validated using requirements in CFA. CFA was conducted to test the reliability of the measurement model. The AMOS software was also used to perform CFA for all measurement elements stored in factor analysis. Figure 2 provides an initial model using the 4 main factors obtained in factor analysis.

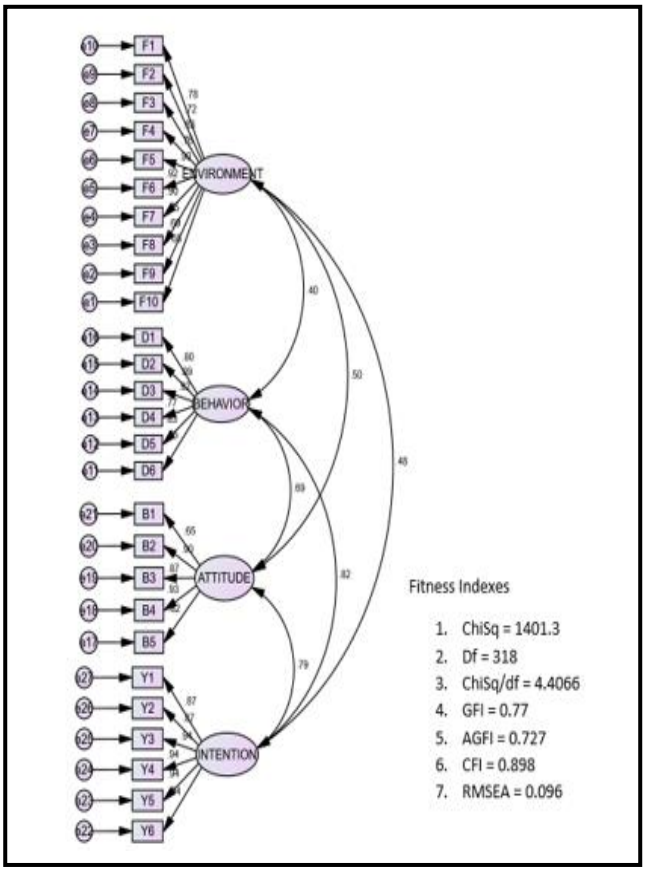

Figure 2. Preliminary Model of Confirmation Factor Analysis

In this initial measurement model, all 4 factors are used as latent exogenous constructs. The entrepreneurial environment contains 10 items, the entrepreneurial behavior consists of 6 items, the personal attitude has 5 items, and entrepreneurial intention contains 6 items. Figure 2 also gives the values of the fitness index used to measure the suitability of the model. Based on the value of the fitness index and comparison with the criteria in Table 1, it shows that most of the indexes did not meet the set criteria even though all the loading factors are more than 0.60. This suggests that this early model is likely to have redundant items. These redundant items will be tested using Index Modification (MI). These redundant items will also be removed in the construction of the new measurement model. Figure 3 illustrates a new measurement model and fitness index after removing the redundant items.

Next, this measurement model is tested in terms of validity and reliability. For the validation test, 3 criteria were used, namely convergence validity using AVE, construct validity based on fitness index, and discriminant validity using MI. The reliability test uses 3 criteria, namely internal reliability using Cronbach's Alpha value, composite reliability using CR value, and AVE value. Table 7 lists the values of the results of the measurement model for CFA.

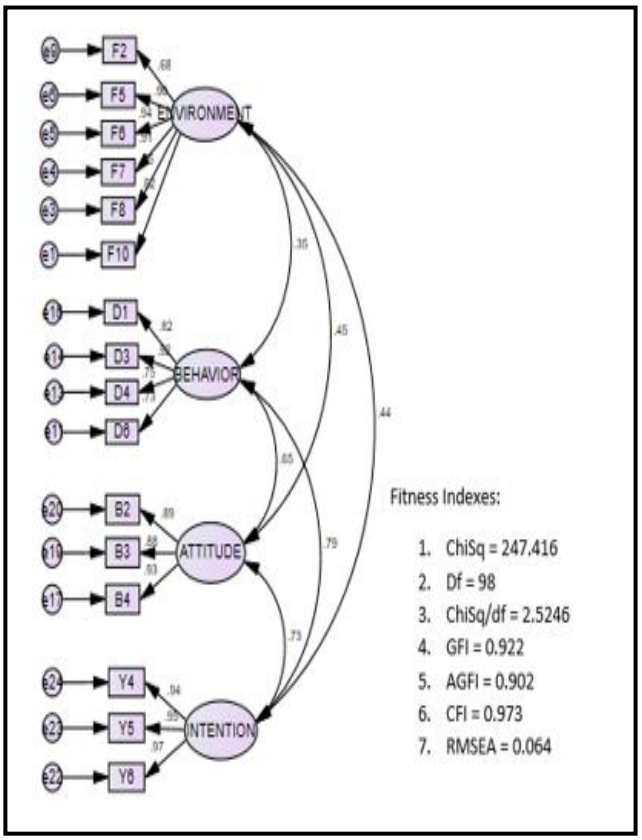

Figure 3. Measurement Model after Modification

All loading values exceeded the value of 0.60. The Cronbach's Alpha value for each factor was also very close to approaching 1, indicating that the internal reliability criteria were met. The composite reliability criteria are met if the CR value exceeds 0.60. The findings show that all factors have a CR value above 0.60. The criteria for the value of AVE are said to be good if it exceeds 0.50. The findings also found that all factors have an AVE value above 0.50. This indicates that all the criteria in the reliability test are met. For the validation criteria, convergence validity using AVE values was also met. The construct validity was given by the fitness index as in Figure 3 and all criteria were met. For discriminant validity, the findings are given in Table 13 using the square root values of AVE. The square root value of AVE for each factor exceeds its correlation value. Based on Table

7 and Table 8, the validity and reliability tests of the measurement model in Figure 4 are met.

Table 7. The value of Measurement Model Results for CFA

Factor	Item	Loading	Cronbach's Alpha	CR	AVE
Environment	F2	0.68	0.913	0.927	0.809
	F5	0.90			
	F6	0.94			
	F7	0.91			
	F8	0.75			
	G2	0.62			
Behavior	D1	0.82	0.881	0.918	0.657
	D3	0.92			
	D4	0.75			
	D6	0.73			
Attitude	B2	0.89	0.926	0.883	0.656
	B3	0.88			
	B4	0.93			
Intention	Y4	0.94	0.967	0.967	0.908
	Y5	0.95			
	Y6	0.97			

Table 8. Summary of Discriminant Validity Index

	Attitude	Environment	Behavior	Intention
Attitude	**0.900**			
Environment	0.454	**0.810**		
Behavior	0.654	0.352	**0.810**	
Intention	0.732	0.438	0.790	**0.953**

4.4 Structural Equation Model for Entrepreneurial Model of asnaf Undergraduate Students

The construction of an entrepreneurial model for asnaf students in the field of entrepreneurship will be formed using a structural equation model. This structural equation model, which is a combination of regression methods and path analysis, is appropriate for forming a model of asnaf undergraduate students' influence on entrepreneurial intentions. This study uses entrepreneurial intention factors as endogenous variables, while environmental factors, behavioral control, and personal attitudes are used as exogenous variables. The model formation for this path analysis is illustrated in Figure 5.

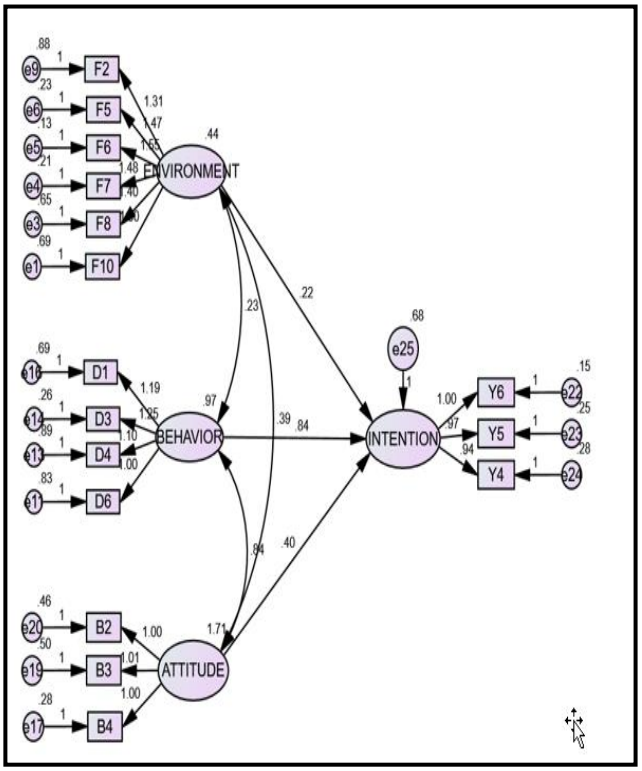

Figure 5. The Final Model for Entrepreneurial Model of Asnaf Undergraduate Students

Table 9. Hypothesis Tests on Factors

			Estimate	S.E.	P
H1: Intention	<--	Environment	.223	.086	.009
H2: Intention	<--	Behavior	.837	.083	***
H3: Intention	<--	Attitude	.398	.057	***

Table 9 is a hypothesis test of each of the independent variable factors. The 3 independent variables, namely environment, behavior control, and personal attitude have a direct relationship to entrepreneurial intention, where all p-values are less than the 0.05 significance level. This demonstrates that all 3 environmental factors, behavior control, and personal attitudes will influence entrepreneurial intentions among asnaf undergraduate students at the university. Therefore, to increase the level of the intention of a student toward entrepreneurship, these 3 factors need to be emphasized to create more motivation for them. The behavior control factor is the most important because it has a

direct impact on the intentions of an asnaf student towards entrepreneurship. Among the things that can be given attention in this behavior control factor is that asnaf students need to be stressed to know the process to start a business, be able to control the process of creating a new business, and know the practical details needed to start a business and be confident to succeed if starting a business. The second important factor is the personal attitude of the asnaf student. To increase one's intention in entrepreneurship, the aspect that needs to be emphasized is to ensure that asnaf students have an interest in making entrepreneurship their career, give them the opportunity and resources to open their own business and be able to obtain satisfaction as an entrepreneur. As for the entrepreneurial environment factor, campus counselors need to encourage entrepreneurship as a career choice, and asnaf students need to be exposed to examples related to entrepreneurship or business in class, mentorship practice, be motivated to push towards entrepreneurship, get more interaction between business sectors, obtain private sector support, promote programs to defer student loan payments for student entrepreneurs to encourage more students to continue business after graduation, and get support from the local community in the field of entrepreneurship they are involved in.

5. Conclusion

Based on this study, the entrepreneurship education plays an important role in nurturing and promoting entrepreneurial intentions among asnaf undergraduate students, with regard to the main issues. The 3 factors of the students' attitudes, behavior control, and entrepreneurial environment are tested which results shows that was important to spurs up these factors. In fact, all *p*-values are less than the 0.05 significance level that indicates environmental factors, behavior control, and personal attitudes will influence entrepreneurial intentions among asnaf undergraduate students at the university.

This study looks the special programs, such as training, talks, and workshops that possiable to build personal mentality and attitude to make entrepreneurship a career of choice for asnaf students. In addition, the zakat institution also plays important roles in design a suitable program to allow asnaf students to build business success among asnaf entrepreneurs. Therefore, the strategy to eradicate poverty among asnaf families can be strengthened by manipulating the aspects of environmental factors, behavior control, and personal attitudes as mentioned in the study and previous literature review.

The results of this study can also be beneficial, especially to zakat institutions on understand the factors of the profail of the asnaf family as well as the attitude of asnaf undergraduate students towards entrepreneurship as a way of future hope. With that, the zakat institution can provide appropriate assistance and advisory services to help undergraduate students to venture into business. In addition, the results of this study can later help the university or institution to run programs that roses the Islamic entrepreneurial practices and spirits to asnaf entrepreneurship and young generation that possiable to improve their attitude towards entrepreneurship.

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