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# INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



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## Predicting Entrepreneurial Intentions and Improve of Life Cycle among Asnaf Gen Z

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### Abstract

**Purpose:** This study examine the impact of specific entrepreneurial characteristics on the entrepreneurial attitudes of Malaysia's Asnaf generation Z. Extended theory of planned behaviour was used to examine how factors such as innovation, life style, behavioural control, life cycle, need for achievement and resources, attitude toward entrepreneurship and subjective norms and behavioural control had influenced the entrepreneurship intention and Gen Z's expectation towards changing the life cycle.

**Design/methodology/approach:** 106 university students from Sabah and Selangor took part in the study's quantitative data gathering using an online survey. For the purposes of data analysis, PLS-SEM, or partial least squares structural equation modelling, was employed.

**Findings:** The results revealed that attitudes toward entrepreneurship, subjective norms, and perceived behavioural control had an indirect impact (entrepreneurial intention) on respondents' behaviour in order to improve their life cycle. In terms of entrepreneurial intent, several of the antecedents appeared to have a substantial and insignificant relationship. When it came to entrepreneurial ambition, the antecedents of need for accomplishment and lifestyle were both found to have a P value greater than 0.005.

**Research limitations/implications:** This study focuses on the idea of an entrepreneurial on Asnaf student and attempts to integrate the elements indicated in the past literature on entrepreneurship with the opinions of subject-matter experts.

**Practical implications:** It is recommended that kids should be taught about entrepreneurship from an early age, and that universities should place a particular priority on teaching entrepreneurial skills to low-income students. Learning entrepreneurial skills can equip the younger generation with practical and valuable skills that can help them find employment, be more adaptable to job markets and able to create their own opportunities for success.

**Originality/value:** This study looked into the elements that influence Asnaf generation Z's interest in entrepreneurship, as well as how their entrepreneurial intentions influence young people's behaviour in terms of enhancing their life cycle. The researchers are hoping that these younger generations will be able to establish a better life for themselves than their parents currently have.

**Keywords:** Attitude towards Entrepreneurship, Asnaf Generation Z, Improve Life Cycle

## **Introduction**

It is under the accountability of local Islamic Religious Council to ensure that the eight Asnaf groups receive support based on the kifayah restrictions. The Asnaf group will be receiving assistance and support in the form of social development programmes, human development programmes, educational development programmes, and economic development programmes (Embong et al., 2013). With the rising expense of living, particularly for those living in the cities, additional financial support is needed to go about their everyday lives. Islam prescribes a certain deed, which is to make alms or Zakat obligatory for Muslims. Muslim who pays zakat is an approach to purify his or her wealth. Furthermore, zakat is also important for the purpose of developing the nation's economy because it can be a source of microfinance to a group of people who lack the ability to earn enough income to support their family and basic needs. In addition to have insufficient resource to manage daily expenses, unemployment among graduate is also regarded as a serious problem in Malaysia. Unemployment among graduates is regarded as an issue in Malaysia in which it has risen to 4.7 percent in 2020 (Malaysia Department of Statistics, 2020). Hence, one of the ways to help people to improve the economic condition of their life is through entrepreneurship activities that should be taken from a younger age. With the cooperation between the higher learning institution and zakat, it is an action to identify the tendency of being an entrepreneur among the students. From the collaboration effective training can be offered at early age of the Asnaf children in order to lower the probability of failure (Muhammad Anas Ibrahim, 2018). Furthermore, with the use of cutting-edge technology, many online training courses can be organized. However, before pursuing any sort of training, these young Generation Z should recognize their own traits and characteristics as well as any shortcomings in order to guarantee that the field they wish to follow is in line with their interest.

## **Background Research**

Many people are interested in the development of entrepreneurship since it can assist the growth and development of a nation. In the past 2 years, the Covid-19 pandemic has had a significant influence on health, social education, and, most importantly, the national economy. This effect is felt by all parties, particularly those who have lost their jobs. Individuals in the lower and middle level of income are feeling the pinch hardly as financial resources become scarce and survival issues become more important for those with a large number of dependents (Abdul Aziz, 2020). As a result, zakat serves as the primary pulse in developing societies in order to address basic human requirements. When there is a disparity between the rich and the poor, this is a mechanism in Islamic economic stability. The management level of zakat institutions is also considered as progressively demonstrating the quality of professional services and is valued by many parties (Ahmad, 2009). By providing zakat to the asnaf Muslims in Malaysia gain trust in the zakat institution. As a result, zakat collection in every zakat institution increases year after year, and Muslims' concern about satisfying the responsibility to pay zakat is growing (Ibrahim, 2018).

The importance of Zakat to assist Asnaf cannot be overstated as it has stressed three key goals: eliminating poverty, releasing the poor from poverty, and teaching the poor to be self-sufficient. Through Zakat, the Muslim community were supported in the social, human, economic, and educational development activities. With current challenges in the context of economic and life being, resulted in an increased number of zakat recipients year after year, with the assistance to help their basic living necessities in the short term but not in the long

run. As a result, certain points must be underlined and recognized in greater depth in order to comprehend how the Asnaf group's family members might be assisted in breaking free from the same 'life cycle' and not repeating it. This Asnaf opinion can be strengthened if productivity and living standards are improved. Aside from aid to better their social and economic conditions, education assistance is also offered for Asnaf children to continue their studies at a higher level, either at a public university or a selected private university. Without a doubt, education support is a tool to help Asnaf better their social and economic standing through the children who may have developed an interest in altering their family's fate.

These younger generations are still in this stage of learning and exploring their future are the Generation Z or Gen z, which is a group of generations born between 1995 and 2010 (Gabrielova & Buchko, 2021) and range in age from 12 to 26 years. The majority of them are still in school or are pursuing their education in higher education institutions, while some are in the process of establishing their career and life. The study found that the group is self-sufficient and prefers to make their own judgments. Most of them want to start their own businesses, become entrepreneurs, develop their creativity through skills, discover their own answers to challenges, and manage their time and leadership wisely (Yusoff et al., 2018). Learning gained in school and at university is not only focused on course subjects, but most schools and higher education institutions have exposed Gen Z to entrepreneurial activities that can yield benefits in the form of job creation, self-employment, and new employment opportunities for many individuals (Noor et al., 2021), in fact, the government highly encourages young people to pursue careers as entrepreneur.

Every experience that Gens Z has will result in the generation of new information and knowledge. There is no doubt that support or finance for the growth of Asnaf is supplied; however, not many people are still at an unacceptable level, and even Asnaf entrepreneurs who have left the Asnaf category are re-belonging to the Asnaf category. In addition to finance, desire, interest, and entrepreneurial characteristics must be fostered from an early stage to provide momentum for this group of Asnaf to continue to succeed. Perhaps the failure of parents is a lesson to these young Gen Z to upgrade themselves. There are numerous variables that may be seen and researched in depth to discover how those factors or aspects can affect the desires and traits of entrepreneurship that can be based on the early warning of Gen (Gabrielova & Buchko, 2021). Previous research has demonstrated the beneficial importance of entrepreneurship over the motivation to pursue a career in the field of entrepreneurship. As a result, this study is looking at how elements including creativity, a desire to succeed, attitudes, subjective norms, and entrepreneurial aspirations can influence the development of positive behaviors in the field of entrepreneurship. It is hoped that through this study, researchers will be able to identify the factors that can drive the development and interest in becoming an entrepreneur, and that with proper training and education, entrepreneurs will be able to continue to survive, be competitive, anticipate risk, and thus reduce business failure.

### **Statement of Problem**

The number of zakat recipients expanded, so did the delivery of zakat support to zakat asnaf recipients. In the instance of Selangor Zakat Board (LZS), the LZS has spent quite a lot due to a variety of factors, including high living costs, increasing Asnaf expenditure year after year, which includes Asnaf development programmes such as health, education, zakat capital

assistance, social development, and human capital (www.zakatselangor.com.my, 2015). This circumstance should be used as a guide to local Zakat authorities in correctly managing the source of zakat money and strategies to assist the recipients to exist from poverty. Support to start a business is very beneficial in assisting these Asnaf to make a better side income in addition to earning a paycheck. However, not all Asnaf entrepreneurs are successful due to a variety of problems such as a lack of desire, a lack of training, and a lack of experience in managing the business.

As previously indicated, zakat aid does not only on daily living assistance but also education assistance for Asnaf children and initial funding to start a business (Marzuki & Wahid, 2017). Education is thought to help Asnaf recipients enhance their future lives through the generation of their children in an endeavor to lift themselves out of poverty. The education acquired by Asnaf children, whether at the secondary school, university, or college level, includes not only the study of certain courses, but also self-formation such as entrepreneurship and commerce. Emphasis on obtaining business-related knowledge can help shape entrepreneurial competencies in these Gen Z youth. Keeping in mind that in order to produce an outstanding entrepreneur, interest and desire should be nurtured from an early stage and better so that the character of this entrepreneurship may be detected in the younger among the Asnaf. In this sense, long-term planning must be adopted in order to increase the economic power of Muslims, particularly those who receive zakat aid. Any training provided should be beneficial. However, it should be done to the generation that is sincere about following it. The Asnaf entrepreneur programme has a high value and can have a significant impact on the economic condition of Asnaf, removing them from the Asnaf group and providing a stimulus to the national economy (Song et al., 2021).

Hence, the current study wants to explore how factors like attitudes toward innovation, subjective norms in terms of social influence and social networks built through friends and social media, as well as behavioral control and the ability to identify opportunities and resources, can drive interest using planned behavioral decomposer theory. This entrepreneurship urge among Generation Z also aids them in identifying effective forms of training to cultivate the nature of successful entrepreneurs in the future.

## **Literature Review**

### **Generation Z**

Generation Z refers to people born between 1995 and 2010 (Gale, 2015) confirming that this group of z genes is at the adolescent level, with students in school, university, and college. According to Hendler (2016), these Z genes have specific traits that can promote individuals to be more successful entrepreneurs than their predecessors. This Z gene is associated with a group that has been exposed to mastery of the Internet and the latest technologies, and they enjoy challenges. They are change agents and problem solvers who prefer to work alone rather than in groups (Shaari, 2019). By researching the aspects that influence entrepreneurial ambition in this Z gene and individuals who have this personality, it is possible to draw people to entrepreneurial activity. Individual decisions on entrepreneurial activities might be influenced by these personal features as well, hence this study will analyze the evolution of motivational factors and individual attributes using the deconstructed theory of planned behavior.



### **The Influence of Attitudes on Entrepreneurial Intention**

According to Ajzen et al (1982), attitude is "the amount of a person's positive or negative evaluation in performing certain behavior" This attitude toward entrepreneurship is the individual's desire to be an entrepreneur, which comes before the entrepreneurial ambition, and it determines the individual's desire to behave in a certain way. This entrepreneurial mindset correlates positively with entrepreneurial drive, as a person with a positive attitude toward entrepreneurship is more inclined to be self-employed (Kuehn, 2008). Disposition traits that might shape a person's attitude include traits like inventiveness, risk taking, and proactive personality (Hincapié, 2020; Mahmood et al., 2019). Apart from that, the urge for achievement simply represents an attitude toward entrepreneurship because it motivates a person to establish goals and execute something well. Those who plan ahead of time are more likely to attain their objectives and complete challenging jobs (Armstrong & Hird, 2009).

### **Need for Achievement and Attitude**

The need for achievement is a person's motivation to reach his objective, and they will create plans in advance to achieve that goal (Simangunsong, 2018). Numerous studies have indicated that the desire for success can be utilized to predict entrepreneurial intention (Wathanakom et al., 2020; Abdul Halim et al., 2012).

### **Innovativeness and Attitude**

Innovativeness is defined as a person's capacity and proclivity to think creatively, create new and beneficial ideas, enter new markets, and launch new products and services. Individuals with fresh solutions and creative thinking for entrepreneurship must think creatively in order to improve their performance. Innovative leaders in business think creatively and provide fresh and beneficial ideas, create new markets, and launch new products and services (Wathanakom et al., 2020). Previous research indicates that innovativeness functions as a predictor of attitude, with numerous significant impacts; thus, the following hypothesis is proposed:

### **Proactive and Attitude towards Entrepreneurship Intention**

According to Michael (1991), a proactive individual will look for opportunities, carry out a plan, and persevere in carrying out an action. Furthermore, Chipeta & Surujlal (2017) noted that these people can adjust to and bear the situations and proactive means actively influencing and leading the future rather than waiting for it to impact you. Proactive personalities are not constrained by situational circumstances that can affect environmental change. It is a certain personality feature. A proactive person would seek out opportunities and initiatives, as well as persist in his or her efforts to effect change. The individual can adjust and tolerate the situation.

### **The Influence of Subjective Norms on Entrepreneurial Intention**

The second component addressed in the idea of planned behavior deconstruction is how young people, such as Generation Z, perceive subjective norms, which are social pressures such as reference groups that help impact a person's character. Previous research has identified reference groups, family members, friends, and acquaintances as factors that influence attitudes and interest in entrepreneurship. This covers social networks that have been owned since the university level, as well as contacts obtained through social media sites (Mahmood et al., 2020).

### **Lifestyle and Subjective Norms**

The term "lifestyle integration" relates to an individual's routine in a given scenario. Villarino et al (2021) stated that an individual way of life can affect the way people think of new ways to accommodate work and scheduling while still working for their other routines.

### **Networking and Subjective Norms**

Individual networking refers to the connection that one has with another individual or family, friends, or acquaintances in order to collect information about something that is new to them. To venture into anything new, a person must establish strong links that strengthen relationships with others, allowing them to obtain information that is necessary to embark on this new life (Hoda & Fallatah, 2022).

### **The Influence of Behavioral Control on the Nature of Entrepreneurship**

Perceived Behavioral Control is the third factor (PBC) is an attribute refers to how easy or difficult it is to complete an action. According to previous research, persons with high behavioral control qualities are more motivated towards entrepreneurial aspirations and have a strong desire to be self-employed (Mohd Noor et al., 2021). These behavioral control elements will emerge as a result of Gen Z's ability to identify available opportunities and resources.

### **Resources and Perceived Behavioral Control**

A supporting environment, such as entrepreneurial resources such as individual access to finance, skills, and information to foster company operations. Having the necessary resources allows an individual to carry out their intended entrepreneurial activities (Man et al., 2021; Nasip et al., 2017)

### **Entrepreneurial Intention and Improving Life Cycle**

Entrepreneurial intention is a person's motivation and plan for carrying out a conduct. It also refers to the willingness to engage in entrepreneurial conduct on a new initiative in order to become self-employed or to develop a new business. Previous research has found that intentions are the best determinants of behavior (Hincapié, 2020). Improving a person's life cycle is breaking free from the past life pattern that their parents instilled in them. In most cases, the likelihood existed in the rural area, thus having educated children will break free from the prior experience linked with living in poverty (Akinola et al., 2019).

The outcomes of this study should provide thorough information on the 'life-cycle' of the zakat beneficiary family, the primary causes of the problems encountered, and the ability for the Asnaf family to quit the group of zakat recipients. If necessary, the findings of this study can be utilized to support other studies. However, the findings of this study are significant because the Zakat institutions can create initiative programmes to boost the confidence and motivation of zakat assistance recipients' families. It is hoped that the latest generation, that is, the offspring of Asnaf, will assist the family in getting out of the category of zakat recipients. The report from the findings of this study will provide the findings of the analysis in terms of opportunities and challenges because the right suggestions in building short-term and long-term programmes, as well as appropriate course offerings, will be based on this analysis.

### **Hypothesis Development**

H1: Attitude can positively influence the entrepreneurial intention among Asnaf Gen Z

H1a: The Asnaf Gen Z need for achievement can positively influence their attitude on entrepreneurial intention.

H1c: Proactive individual can positively influence attitude among the Asnaf Gen Z

H2: Subjective norms among Asnaf Gen Z can positively influence their entrepreneurial intention.

H2a: Lifestyle of Gen Z can have a positive effect of the subjective norms.

H2b: Networking of Asnaf Gen Z can have a positive effect on the subjective norms.

H3: Perceived behavioral control has a positive effect on entrepreneurial intention among Asnaf gen Z.

H3a: Resources has a positive effect on perceived behavioral control among Asnaf gen Z.

H4: Entrepreneurial intention has a positive effect on improving life cycle for Asnaf Generation Z.

### **Method**

The study collected data quantitatively, through an online survey. Initially, library research and secondary information references from regarding Asnaf in Kota Kinabalu will be used. This study's target respondents are individuals in the Gen Z age range of 19 to 24 years old who are still enrolled as Undergraduate students at the local universities in Sabah. Students from the business faculty were chosen because they had taken basic subjects such as marketing, business mathematics, and entrepreneurship. Some of these students have also taken part in university-sponsored entrepreneurship initiatives and activities. They are also have been introduced to the fundamentals of entrepreneurship as well as information about starting a firm and raising capital. The list of students who are in the Asnaf category and received education support was cross-checked with the information collected from the local zakat institution. Following the confirmation of the student list, the email addresses of these students were obtained, and an online questionnaire was issued to each of them. According to the Decomposed Theory of Planned Behavior, the questionnaire instrument will be separated into different components such as demographics, measurement of innovation elements, nature, subjective norms, desire to succeed, and entrepreneurial ambition. Respondents were given identical question items and must answer based on what they believe best represents themselves. These students were contacted through email and requested to complete a questionnaire using the Google Forms approach.

### **Sample Size Estimation**

The determination of sample size was discovered to differ between experts. According to Hair et al (2014), having a suitable and sufficient sample size is crucial since it has a direct effect on the appropriateness and provides statistical reliability for subsequent analysis. The number of variables in a study and the statistical analysis methods utilized define the optimal sample size. When calculating sample size, the rule of thumb suggested that two conditions be met. To begin, double the number of indicators on the scale with the most formative indications by ten; or, to put it another way, evaluate the number of structural paths directed at a construct in the inner path model (Hair et al., 2014). In this procedure, three methods of determining the minimum sample size will be used: I statistical inference for determining sample size from pilot study information (Wu Suen et al., 2014), (ii) G-Power analysis (Hair et al., 2011), and (iii) use the minimum requirement from the PLS-SEM analysis properties (Hair



et al., 2017). In addition, the minimal sample size was chosen by taking into account the potential of lost data and uncompleted surveys. Purposive sampling will be used to choose samples for quantitative data because it is an acceptable type of sampling for certain situations. It selects cases based on an expert's opinion or with a specific aim in mind. Purposive sampling's major purpose is to focus on specific features of a population that are of interest in order to best enable respondents to answer the research questions. The grounds for using a purposive sampling method are founded on the concept that, given the study's aims and objectives, different types of respondents may hold distinct and important viewpoints on the ideas and issues under consideration.

## Findings

### *Respondents' Profile*

These statistics gave insight into the demographic profiles of respondents who participated in online surveys. From 106 respondents, majority of them were females (75, 70.8%) whereas 31 (29.2%) were males. All of them are active students who have received financial aid from zakat for continuing education in the local universities.

Table 1

### *Demographic Information*

<b>Demography</b>	<b>Frequency (n=106)</b>	<b>Percentage (%)</b>
<b>Gender</b>		
Male	31	29.2
Female	75	70.8
<b>Occupation</b>		
Self-employed	32	30.2
Government staff	36	26.4
Private staff	10	9.4
Unemployed	28	34
<b>Income</b>		
Below RM2000	66	62
RM2001-RM4000	22	21
RM4001 and above	18	17
<b>Number of siblings</b>		
Having siblings of 5 and below	68	64.1
Having siblings more than 6	38	35.9

In addition, based on the data, it was found that data from Nielsen (2017), Malaysian consumers comprised of those between the age of 20 and 49 years old.

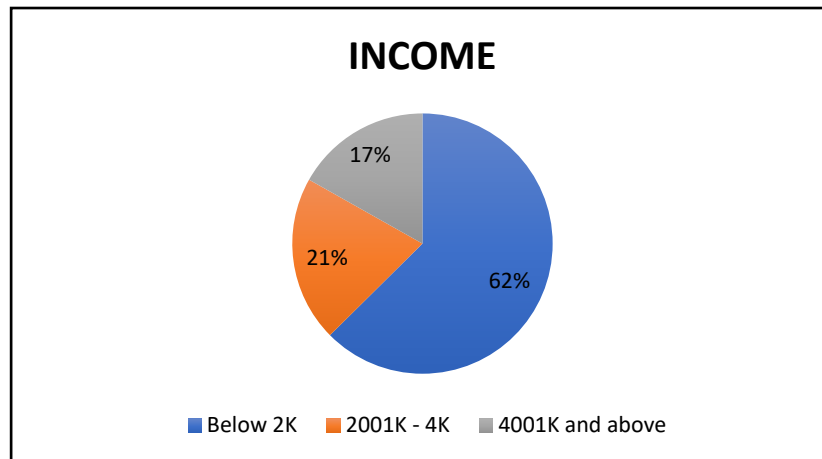


Figure 1: Income Category

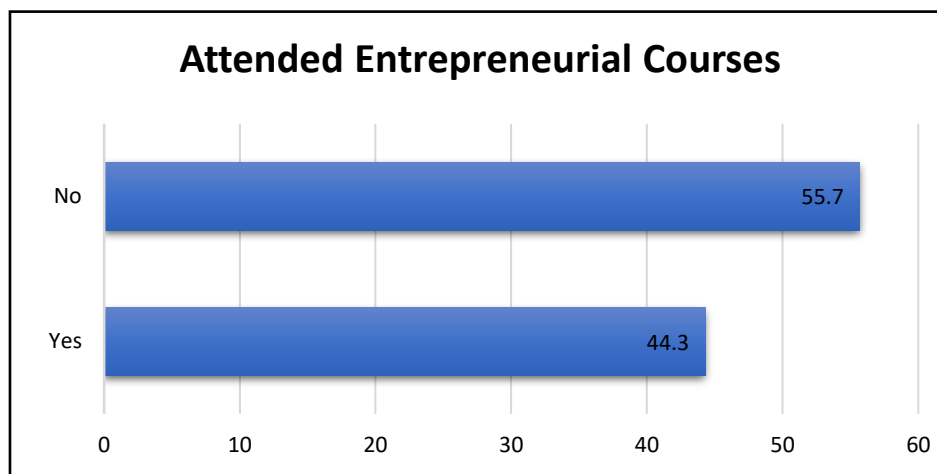


Figure 2: Students participation in Entrepreneurial Courses



Figure 3: Received financial aid from Zakat to start business.

### Validity and Reliability

Table 2 shows that all Cronbach's Alpha for the indicators were more than 0.7, which confirmed the internal reliability. The results were further validated using composite reliabilities (CR) that were more than 0.8 for all the items.

Table 2  
*Validity and Reliability*

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
Attitude	0.875	0.91	0.669
Entrepreneurial Intention	0.86	0.914	0.781
Innovativeness	0.812	0.86	0.511
Life Cycle	0.735	0.832	0.555
Lifestyle	0.858	0.898	0.64
NFA	0.919	0.939	0.756
PBC	0.915	0.932	0.664
Resources	0.891	0.915	0.644
Subjective Norms	0.847	0.889	0.617

The convergent validity of this study was determined using factor loadings and average variance extracted (AVE). The factor loadings for all indicators were greater than 0.7, explaining at least 50% of the variance. These indicator loadings are acceptable because they are near to 0.7 due to AVEs greater than 0.5. All constructs showed an AVE between 0.587 and 0.839, which is greater than the 0.5 criterion, indicating that the measuring scales had good measurement validity (Henseler et al., 2014). The discriminant validity of the cross-loadings test revealed that one item has higher loadings than the others. A latent variable splits more variance with its indicators than other latent variables, according to the Fornell-Larcker principle.

Table 3  
*Fornell-Larcker*

	Attitude	Entrepreneurial Intention	Innovativeness	Life Cycle	Lifestyle	NFA	PBC	Resources	Subjective Norms
Attitude	0.818								
Entrepreneurial Intention	0.827	0.884							
Innovativeness	0.44	0.353	0.715						
Life Cycle	0.542	0.619	0.255	0.745					
Lifestyle	0.715	0.72	0.445	0.658	0.8				
NFA	0.234	0.265	0.442	0.501	0.54	0.869			
PBC	0.787	0.757	0.525	0.479	0.641	0.264	0.815		
Resources	0.428	0.483	0.453	0.322	0.421	0.373	0.515	0.802	
Subjective Norms	0.405	0.425	0.465	0.399	0.386	0.344	0.449	0.493	0.785

Table 4

*HTMT*

	Attitude	Entrepreneurial Intention	Innovativeness	Life Cycle	Lifestyle	NFA	PBC	Resources	Subjective Norms
Attitude	-								
Entrepreneurial Intention	0.711	-							
Innovativeness	0.451	0.363	-						
Life Cycle	0.609	0.719	0.277	-					
Lifestyle	0.463	0.829	0.487	0.783	-				
NFA	0.259	0.278	0.533	0.6	0.601	-			
PBC	0.867	0.846	0.575	0.533	0.727	0.29	-		
Resources	0.445	0.522	0.497	0.354	0.455	0.395	0.518	-	
Subjective Norms	0.446	0.472	0.544	0.444	0.424	0.367	0.482	0.543	-

**Structural Model**

The data in this study was investigated using structural equation modelling (SmartPLS 3.2.7 programme) to find the theoretical interdependencies between the independent and dependent variables. In order to analyse the mediating variable, structural equation modelling is utilised, as the essential paths are explicitly validated and factors such as measurement error and feedback are included in the model. Table 5 displays the results of the structure path analysis, which has a modest explanatory power of the variation of Attitude (Atd) among Asnaf Gen Z in explaining Need for Analysis (NfA), Innovation (Innov), and Proactiveness (Proactive) (Pro). The Q2 score of 0.148 implies that Innov and Pro have a medium predictive impact on Atd among Asnaf gen Z. The r2 value of 0.446 or 44.6 percent suggests that the variation in Subjective Norms (SN) among Asnaf gen Z has a moderate explanatory power in explaining LS and NetWork, and SN has a moderate predictive significance among the Gen Z Asnaf with a Q2 value of 0.148. It shows a figure of 0.284 or 28.4 percent for PCB that explains resources in PCB. The Q2 value of 0.185 indicates that Rec has a medium predictive relevance towards PCB among Asnaf Gen Z. The r2 value of 0.764, or 66.4 percent, indicates that the variation in EI among Ansaf Gen Z has a high explanatory power. The Q2 value of 0.563 suggests that EI has a strong predictive importance among Asnaf Gen Z in explaining the effects of Atd, SN, and PCB on EI.

Table 5

*Path coefficient parameters of the structural model*

Hype.	Causal Path	B	t	Sig.	Decision	r <sup>2</sup>	f <sup>2</sup>	Q <sup>2</sup>
Factors effecting Attitude towards Entrepreneurial Intention								
H1a	NfA→Atd	0.012	0.105	0.916	Not Supported		0.000	
H1b	Innov→Atd	0.297	3.15	0.002	Supported	0.28	0.083	0.148
H1c	Pro→Atd	0.349	3.066	0.002	Supported		0.099	
Factors effecting Subjective Norms								
H2a	LS→SN	0.118	1.301	0.194	Not Supported	0.446	0.013	
H2b	NetWork→SN	0.615	7.888	0.000	Supported		0.480	0.276
Factors effecting Perceived Behavioural Control								
H3a	Rec→PBC	0.551	7.808	0.000	Supported	0.284	0.410	0.185
Factors effecting Entrepreneurial Intention								
H1	Atd→EI	0.541	6.135	0.000	Supported		0.379	
H2	SN→EI	0.16	2.032	0.002	Supported	0.764	0.043	0.573
H3	PBC→EI	0.248	3.507	0.000	Supported		0.009	
Factors effecting Improve Life Cycle								
H4	EI→ILC	0.678	14.314	0.000	Supported	0.441	0.807	0.163

Note: Atd: Attitude towards Entrepreneurial Intention; NfA: Need for Achievement; Pro: Proactive; LS: Lifestyle; NetWork: Net Working; Rec: Resources; EI: Entrepreneurial intention; ILC: Improve life Cycle

According to Table 5, two of the seven hypotheses were not supported. With  $t=0.105$  (H1a), NfA was not supported, followed by H2a, LS, with  $p=0.194$ . The remaining hypotheses, on the other hand, were substantial and supported.

There was also a positive association between Innv and Ansaf generation Z's view regarding. This discovery demonstrated that younger Gen Z respondents could think imaginatively and innovatively, which influenced their attitude toward entrepreneurial intent. Furthermore, the path coefficient of the structural model reveals that the coefficient value of Innv on attitude toward entrepreneurship is 0.297, with a  $p$ -value of 0.002. This research confirms that Innv has a major influence on entrepreneurial intention. Innv had a medium effect on Asnaf Gen Z's attitude toward entrepreneurship, with a value of 0.083. Furthermore, the Q2 value of 0.148, which was greater than zero, revealed that Innv was sufficiently predictive of Ansaf Gen Z's attitude toward entrepreneurship.

Pro (Proactive personality) had a positive impact on Asnaf Gen z's business mindset. Even where there is a larger inclination to be proactive, the attitude toward entrepreneurship is thought to improve. The path coefficient of the model indicated that the appropriate value of proactive in attitude toward entrepreneurship was 0.349, with a  $p$ -value of 0.002. The findings confirmed that Proactive had a significant impact on Asnaf gen Z's EI (Entrepreneurial Intention) and that there was some predictive connection with the Q2 value. Table 5 also demonstrates the results of SN (Subjective Norms) variance among Asnaf Gen Z in explaining LS (Lifestyle) and NetWork (Networking). The Q2 value of 0.276 indicates that Networking has a medium predictive importance. As a consequence, LS appears to have a non-significant



value of  $P=0.194$ , implying that LS cannot explain the predictive value of Subjective Norms among Asnaf Gen Z towards entrepreneurial inclination. The  $r^2$  value of 0.446 indicates that NetWork has modest explanatory power.

Rec (Resources) discovered that Rec had a positive and significant effect on PBC, with a coefficient value of 0.551, and a p-value of 0.000. Rec has a moderate impact on PBC, with a  $f^2$  of 0.410 and a  $Q^2$  of 0.185.

However, all of the predictors of Attd, SN, and PBC show significant coefficient values of 0.541, 0.16, and 0.248, respectively. The predictors all exhibit a moderate  $r^2$  of 0.764 and a moderate  $Q^2$  of 0.573. It was hypothesized that EI is positively influenced by Attd (H1) among Asnaf Gen Z, which is consistent with the assertion that EI is significantly and positively influenced by Attd (Coefficient of 0.541, p-value of 0.000) among Asnaf Gen Z. Furthermore, the study predicted that SN had a favorable effect on EI (H2). The findings revealed that SN had a significant and favorable impact on EI (coefficient of 0.16, p-value of 0.016). Finally, the study predicted that PBC had a beneficial effect on EI (H3). The data supported the claim that PBC has a large and favorable impact on EI (Coefficient of 0.248, p-value of 0.000). The data also demonstrated that EI has a beneficial influence on ILC in Asnaf Gen Z. On ILC, EI has a route coefficient value of 0.678, and the p-value is 0.000 (H4), indicating that EI has a significant influence. EI has a bigger effect on ILC, with a  $f^1$  value of 0.807 and a  $Q^2$  value of 0.163 that is more than zero, indicating that EI has a high predictive significance on ILC.

### Discussion and Conclusion

The primary goal of this study is to establish Asnaf Gen Z's intentions toward entrepreneurship and their behavior in changing their life cycle. The constructs and subdimensions of the extended theory of planned behavior were investigated in this work. The first hypothesis (H1a) evaluated the influence of NfA on attitude and found it to be insignificant. Because they expect additional problems in life, the Asnaf Gen Z are still attempting to cope with their daily lives as students. This could be because the younger generation has not set greater goals in life since they believe they have a longer road ahead of them. There was a positive effect of Innov (H1b) and Pro (H1c) on Attd, which is consistent with the notion that innovativeness influences entrepreneurship attitude. The fourth hypothesis on LS (H2a) investigated the notion that the younger generation's lifestyle does not strike a balance on something they like. As young people surrounded by peers their own age, they are quickly influenced by what others do. As a result, this hypothesis was investigated and shown to be inconsequential between LS and the individuals in their environment. The fifth hypothesis connecting SN and attd suggested that H2b is favorably related. The fifth hypothesis (H2b) states that SN has a strong favorable influence on Attd. The sixth Rec theory has a substantial effect on subjective norms. This resource refers to many sources of information on earning money online. It was hypothesized that EI is positively affected by Attd (H1) among the Asnaf Gen Z which is parallel with the statement that positively affected by Attd. In addition, the study also predicted that EI is affected by SN (H2). The result confirmed that EI is significantly and positively affected by SN (Coefficient 0.16,  $p=0.002$ ). The findings agree with earlier studies that measured the SN on EI (Mahmood et al., 2020). Lastly, this study predicted that EI is positively affected by PBC (H3). The findings support the claim that EI is significantly affected by PBC (Coefficient 0.248,  $p=0.000$ ).

This study looked into the elements that influence Asnaf generation Z's interest in entrepreneurship, as well as how their entrepreneurial intentions influence young people's behavior in terms of enhancing their life cycle. The researchers are hoping that these younger generations will be able to establish a better life for themselves than their parents currently have. All of the dimensions of attitude, subjective norms, and perceived behavioral control were relevant in terms of entrepreneurial intention and life cycle improvement. However, a thorough examination of each construct revealed that several of the routes, such as Need for accomplishment towards attitude and lifestyle towards subjective norms, were negligible. The study looked at how Generation Z has the desire and motivation to change their current situation and to start a new and better cycle of life by becoming entrepreneurs. On the practical side, the study provides meaningful insights to academicians, the government, and the community that the youngsters understand the needs to be successful and improve their lives so that they will no longer live as individuals who rely on the government or local authorities for assistance, as their parents do. Being able to develop a firm and become their own boss through university training and expertise can be the beginning of their journey to becoming a contributor or giver to the community rather than a recipient. Based on the findings, it is suggested that Asnaf Generation Z obtain and build skills and competences in any chance provided as a platform to be an entrepreneur. The University's programmes and cocurricular activities are one strategy to developing their entrepreneurial talents.

The nation's economy could be significantly impacted by this study's findings. Encouraging the Asnaf Generation Z cohort to pursue entrepreneurial endeavours may result in the creation of new jobs, an increase in entrepreneurial activity, and an increase in overall employment levels. In addition, increased competition has the potential to boost market efficiency and productivity if this group is encouraged to pursue entrepreneurial endeavours. The introduction of innovative product and service ideas may lead to the creation of new industries and ultimately will drive economic growth. As successful businesses emerge and expand, this generation will generate higher levels of tax revenue for the government, ultimately contributing to the funding of public services and infrastructure.

The study has one drawback which is the primarily targets students of generation Z from the states of Sabah and Selangor, and not everyone was willing to participate in the data collection process. Future studies should investigate whether various intentions have distinct drivers for students from different states with varying economic classifications and resource availability. In addition, it is also encouraged to look at other factors such as entrepreneurial motivation among asnaf generation Z (Mamat et al., 2021). When starting an entrepreneurial venture, entrepreneurial motivation stems from a belief in and expectation of one's own personal impact on outcomes. To put it another way, entrepreneurs' motivation can be thought of as goals and objectives they hope to achieve through business ownership.

However, starting and running a business can also be challenging, and these children may face additional barriers due to their socio-economic circumstances. It is therefore recommended that the future researchers need to consider entrepreneurial motivation as one of the dimensions to measure entrepreneurial intention among the asnaf children.

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