

# Relationship between Entrepreneurial Literacy, Motivation, Willingness to Take Risks and Entrepreneurial Skills among University Students

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## Abstract

Identifying significant domains related to entrepreneurial skills is important to support the goals contained in the Higher Education Institutions Entrepreneurship Action Plan (PTK IPT) 2021–2025. Therefore, this study was conducted to analyze the relationship between entrepreneurial literacy, motivation and willingness to take risks with entrepreneurial skills among students who are pursuing their studies in higher education institutions. The study was conducted using a quantitative cross-sectional survey design. A total of 418 students who are pursuing their studies at the Faculty of Social Sciences and Humanities (FSSK), UKM were selected as study respondents. The study data was analyzed inferentially using IBM SPSS statistics version 25. The results of the correlation analysis conducted found that entrepreneurial literacy ( $r = .495^{**}$ ,  $k < 0.01$ ), entrepreneurial motivation ( $r = .490^{**}$ ,  $k < 0.01$ ) and willingness to take risks ( $r = .635^{**}$ ,  $k < 0.01$ ) showed a positive and significant relationship with entrepreneurial skills among university students. The results of the study provide significant contributions to faculty management towards the need to prepare a strategic plan to improve the entrepreneurship curriculum and make the entrepreneurship culture agenda a success through the provision of skills training programs that focus on the development of the studied domain to enrich the student experience and boost the marketability of graduates.

**Keywords:** Entrepreneurial Skills, Literacy, Motivation, Willingness To Take Risks, Students

## Introduction

Universities play an important role in promoting entrepreneurial interest among students through education, provision of resources and development of a supportive ecosystem. By providing courses, training programs, practical facilities and platforms for sharing experiences, universities not only help students gain knowledge about the world of business and entrepreneurship but also provide them with motivation, leadership skills and opportunities to innovate. Higher education institutions are also seen to play a major role in developing initiatives that promote entrepreneurial interest through entrepreneurial programs that can help increase students' intention and motivation to become entrepreneurs (Garcia & Ramirez, 2021; Portuguese, et al., 2019). Therefore, understanding and identifying significant domains that are related to aspects of entrepreneurial skills among students helps to identify interactions in shaping the practical skills needed by students in the world of business and entrepreneurship. It is also in line with the efforts of the Ministry of Higher Education which has launched the Higher Education Institutions Entrepreneurship Action Plan (PTK IPT) 2021–2025 for the purpose of cultivating an entrepreneurial institution among more students and higher education graduates.

Entrepreneurship is a dynamic process that involves vision, change and the implementation of new ideas and creative solutions (Kuratko, 2009). According to Martins et al., (2023) entrepreneurship has an insightful impact on the economy, generating business opportunities and wealth creation. The field of entrepreneurship opens up space for individuals who want to work for themselves and opens up job opportunities for other communities (Sorayah et al., 2017). According to Mohd Yusof, et al (2013), students need to increase their marketability by strengthening their skills and abilities to face challenges and subsequently the competition for jobs. Entrepreneurial activities can certainly help increase income and contribute to the country's economic development (Lilanka & Ravindran, 2021). A study by Oguntimehin & Olaniran (2017) found that entrepreneurial skills can influence the tendency of students in Nigerian universities to venture into entrepreneurial careers. Therefore, in an effort to improve entrepreneurial skills, several important aspects need to be implemented among students who are still studying at the university, especially emphasizing aspects related to entrepreneurial literacy, entrepreneurial motivation and willingness to take risks. These three aspects are important and interrelated in improving entrepreneurial skills among students. Students who are equipped with strong entrepreneurial literacy, driven by high motivation and have the willingness to take risks are seen to be more advanced in developing entrepreneurial skills and succeeding in the competitive business world.

### *Entrepreneurial Literacy*

Entrepreneurial literacy refers to the knowledge and understanding that students have about the fundamentals of business and entrepreneurship. This includes knowledge on how to start a business, plan strategies, manage finances, understand the market and other important aspects such as risk management and business law. Hendro (2011) defines entrepreneurial literacy as an awareness of the importance and existence of entrepreneurship, the ability to identify, observe, analyze, process and utilize knowledge related to entrepreneurship to start a business. According to Khawar et al., (2022), entrepreneurial awareness is recognized as crucial knowledge for understanding the significance of entrepreneurship, which is the energetic path for cultivating entrepreneurial intention among university students. Meanwhile, Nadirah (2021) refers to entrepreneurial literacy as an understanding of the field

of entrepreneurship, including aspects such as product marketing, finance, management and other related matters. Entrepreneurial literacy is important because it helps students understand basic business concepts such as business models, market analysis and business finance before starting a business or engaging in entrepreneurial activities. This knowledge provides students with a solid foundation to make wiser decisions in running a business, avoid mistakes and plan more effective business strategies.

### *Entrepreneurial Motivation*

Entrepreneurial motivation refers to the drive and desire of an individual to venture into the world of business and entrepreneurial activities. This includes internal factors such as the desire to achieve success, financial freedom or the desire to make a positive impact on society. This motivation can also come from external factors such as family support or an encouraging environment. Latham and Pinder (2005) define motivation as a psychological process that results from an individual's relationship with their environment. Motivation in entrepreneurship is seen as the reason for an individual's action and the intention of an entrepreneur to start a business (Nasip et al., 2019; Kirkwood, 2009; Williams, 2007). Ummu Kolsome and Kavita (2018) also stated that entrepreneurial motivation determines whether entrepreneurs create new businesses due to the desire to seize opportunities or more than just a need. Motivation is a key that is important as an encouragement or enthusiasm in every behavior of an entrepreneur in the business world (Tlaiss, 2014). Reynolds et al. (2005) stated that pull factor motivation describes entrepreneurial opportunities which refer to those who start a business to pursue those opportunities. However, pull factors such as the desire to become an employer, increase wealth, change lifestyle or use one's experience, knowledge and the desire to be free to work autonomously can attract an individual to venture into entrepreneurship (Kautonen, 2008; Burke et al., 2002).

### *Willingness to take Risks*

Willingness to take risks refers to the courage and ability of students to face uncertainty and the possibility of failure when starting or expanding a business. Entrepreneurship often involves high-risk decisions, whether in terms of finance, time or effort. Therefore, willingness to take risks is an essential quality required by every entrepreneur who ventures into the entrepreneurial field. Allah Mehdi & Nakhaie (2011) argue that willingness refers to the tendency to engage in behaviors that have the potential to harm or endanger but at the same time provide space or opportunities to produce something deemed positive. Willingness to take risks can also be defined as an individual's orientation toward risk-taking (Antocic et al., 2018). Ruhizan and Salma (2020) argue that the tendency or willingness to take risks is considered an important trait in entrepreneurship. Students who have a willingness to take risks are seen as more likely to make bold decisions such as investing in new ideas or entering unfamiliar markets. This gives them opportunities to experiment and grow, enriching their skills in managing and running a business. Spicka (2020) states that willingness to take risks is the readiness of an individual involved in entrepreneurship to be bold and aggressive in seizing opportunities and choosing high-risk projects that promise high returns compared to low-risk projects with low returns that can be easily predicted.

Given that aspects of entrepreneurial literacy, entrepreneurial motivation and willingness to take risks are crucial in developing entrepreneurial skills among students, this study aims to analyze the relationship between these three aspects and the entrepreneurial skills of

students. The findings of this study are expected to contribute to the body of entrepreneurial knowledge and provide valuable information to faculty management for the development of strategic directions and planning related to entrepreneurship skill training programs needed to nurture the talents, potential, and entrepreneurial skills of students. It will also indirectly support the efforts driven by the Ministry of Higher Education (KPT) and the T.E.R.A.S Strategic Plan of UKM, focusing on the culture of entrepreneurship and strengthening the entrepreneurial ecosystem for students during their studies. The results of this study also make a positive contribution to the achievement of SDG goal 8, namely jobs and sustainable economic growth and fulfill the achievement of SDG goal 4, namely quality education to develop students' entrepreneurial skills in carrying out entrepreneurial activities.

## **Methodology**

### *Research Design*

This study is survey-based research using a cross-sectional design in a quantitative approach with data collection carried out through the distribution of questionnaires. According to Malhotra, Sham, & Crsip (1996), the cross-sectional design is a method that involves collecting data from a sample of the population at a single point in time based on the existing attributes of the respondents. The study was conducted at the Faculty of Social Sciences and Humanities (FSSK), Universiti Kebangsaan Malaysia (UKM), Bangi, which houses the students of FSSK involved in the study.

### *Study Population*

In this study, the population refers to students currently enrolled in the Faculty of Social Sciences and Humanities (FSSK), which consists of six (6) research centers as follows:

1. Centre for Research in Psychology & Human Well Being
2. Centre for Research in Language and Linguistics
3. Centre for Research in Media & Communication
4. Centre for Research in Development, Social & Environment
5. Centre for Research in History, Politics & International Affairs
6. Centre for Research in Maay Language, Literature and Cultural Studies

According to the Undergraduate Division of FSSK, the current student population in the six research centers as of 2024 is 1,934 students.

### *Determination of Sample Size*

The determination of the sample size in this study was based on the sampling table provided by Cohen, Manion & Morrison (2011), considering the significance level of  $p < .05$  (confidence level = 95%). According to the sample size determination table provided by Cohen, Manion and Morrison (2001), if the population for a study is 1,934 people and the required significance level is .05, the number of respondents needed is 322. To meet the requirements of this study, the researcher believes it is appropriate to increase the sample size from the 322 respondents as suggested in the table to 418 respondents. This increase is intended to account for possible attrition or errors in the completion of the questionnaire by respondents. Additionally, the larger the sample size the more robust the study is, and a larger sample size helps reduce errors in the study's results.

*Research Instrument*

This study used a questionnaire method to collect data. The questionnaire contains several sections as follows:

**Section A: Entrepreneurial Literacy Scale:** This section contains nine (9) items that measure entrepreneurial literacy among students. The reliability coefficient of this scale is high, at 0.856.

**Section B: Entrepreneurial Motivation Scale:** This section contains ten (10) items that measure entrepreneurial motivation among students. The reliability coefficient of this scale is high, at 0.856.

**Section C: Willingness to Take Risks Scale:** This section contains nine (9) items that measure the willingness to take risks among students. The reliability coefficient of this scale is high, at 0.856.

**Section D: Entrepreneurial Skills Scale:** This section contains thirty-seven (37) items that measure entrepreneurial skills among students including aspects related to communication skills, problem-solving skills, management skills, information technology skills and leadership skills. The reliability coefficient of this scale is very high, at 0.959.

All the scales or test instruments listed in Sections A to D were developed by Fauziah, et al. (2023) and use a 4-point Likert scale, which are (1) Strongly Disagree, (2) Disagree, (3) Agree and (4) Strongly Agree.

*Data Analysis*

The data in this study were analyzed using the *Statistical Package for the Social Sciences for Windows* (SPSS). Correlation analysis was used in this study including descriptive analysis which was employed to achieve the study's objectives of identifying the relationships between entrepreneurial literacy, motivation, willingness to take risks and entrepreneurial skills among students. The interpretation of the correlation relationship is based on Hair, et al. (2010) as shown in the following Table 1:

Table 1

*Interpretation of Correlation Relationships*

Pearson Correlation Coefficient (r)	Strength of Relationship
0.81-1.00	Very Strong
0.61-0.80	Strong
0.41-0.60	Moderate
0.21-0.40	Weak
0.00-0.20	Very Weak (almost no relationship)

Source: Hair, et al. (2010)

**Research Results and Discussion***Relationship between Entrepreneurial Literacy and Entrepreneurial Skills Among Students*

In this study, entrepreneurial literacy refers to the level of understanding, knowledge and ability of students to recognize business opportunities as well as having fundamental knowledge on how to start, manage and expand a business. The Pearson correlation analysis conducted on 418 students found that entrepreneurial literacy ( $r = .495^{**}$ ,  $p < 0.01$ ) showed a positive, moderate and significant relationship with entrepreneurial skills among students (Table 2). This positive relationship indicates that the higher the entrepreneurial literacy the higher the entrepreneurial skills demonstrated by the students.

**Table 2**

*Correlation Coefficient Between Entrepreneurial Literacy and Entrepreneurial Skills among Students*

Variable	Entrepreneurial Skills	
	Correlation Value (r)	Significance Level (p)
Entrepreneurial Literacy	.495**	.001

Note: Significant at the 0.01 confidence level

The findings of this study show that entrepreneurial literacy and entrepreneurial skills are two complementary and essential elements for successful entrepreneurial activities. Knowledge in entrepreneurship brings benefits and has a specific impact on business behavior (Kasmawati et al., 2022). Entrepreneurial literacy provides essential foundational knowledge to students, while entrepreneurial skills enable them to apply that knowledge in the real business world. Nadirah & Sheerad (2021) emphasize the importance of entrepreneurial literacy due to its role in providing critical understanding regarding finance, accounting and auditing, planning and management aspects related to entrepreneurial fundamentals. The significant relationship between these two domains shows that students not only have a good theoretical understanding of the business world but also possess the practical skills required to succeed in entrepreneurship. Without a good understanding of how businesses operate, students will face difficulties in developing the practical skills needed to run a business and become successful entrepreneurs. Therefore, an entrepreneurship curriculum that emphasizes entrepreneurial literacy is necessary to enhance entrepreneurial skills among students.

*The Relationship between Entrepreneurial Motivation and Entrepreneurial Skills among Students*

Entrepreneurial motivation plays a crucial role in enhancing entrepreneurial skills among students. The Pearson correlation analysis conducted on 418 students found that entrepreneurial motivation ( $r = .495^{**}$ ,  $p < 0.01$ ) showed a positive, moderate and significant relationship with entrepreneurial skills among students (Table 3). This positive relationship indicates that the higher the entrepreneurial motivation the higher the entrepreneurial skills demonstrated by students.

**Table 3**

*Correlation Coefficient between Entrepreneurial Motivation and Entrepreneurial Skills among Students*

Variable	Entrepreneurial Skills	
	Correlation Value (r)	Significance Level (p)
Entrepreneurial Motivation	.490**	.001

Note: Significant at the 0.01 confidence level

The results of this study suggest that to enhance students' entrepreneurial skills the aspect of entrepreneurial motivation among students should be given attention in the entrepreneurship curriculum during their time on campus. This is because students with high motivation to pursue entrepreneurship are more likely to seek opportunities to acquire entrepreneurial skills. This motivation drives them to be more active in learning the techniques and strategies necessary for success in the business world. According to Tlaiss



(2014), motivation is a key factor that serves as the driving force or spirit behind every action of an entrepreneur in the business world. Students with high motivation to become entrepreneurs are seen to be more inclined to seek opportunities and acquire entrepreneurial skills. This motivation encourages them to be more proactive in learning the techniques and strategies necessary to succeed in business. This view aligns with Nasip et al. (2019), who found that motivation in entrepreneurship is a crucial trigger and driving force for an individual to take action start a business and engage in entrepreneurial activities.

*The Relationship between Willingness to Take Risks and Entrepreneurial Skills among Students*  
Willingness to take risks is a crucial element in entrepreneurship referring to the ability and courage of students to face uncertainty and potential failure when making business decisions. The Pearson correlation analysis conducted found that the willingness to take risks domain ( $r = .636^{**}$ ,  $p < 0.01$ ) showed a positive, strong and significant relationship with entrepreneurial skills among students. This positive relationship indicates that the higher the willingness to take risks the higher the entrepreneurial skills demonstrated by students.

Table 4

*Correlation Coefficient between Willingness to Take Risks and Entrepreneurial Skills among Students*

Variable	Entrepreneurial Skills	
	Correlation Value (r)	Significance Level (p)
Willingness to Take Risks	.636**	.001

Note: Significant at the 0.01 confidence level

The results of this study indicate that both domains, willingness to take risks and entrepreneurial skills are complementary and crucial for the success of entrepreneurial activities. The courage to face risks, combined with the skill to manage those risks enables students to succeed in implementing their entrepreneurial endeavors. This is because the willingness to take risks is an essential component in entrepreneurship and is closely related to the entrepreneurial skills required to start and develop a business. Willingness to take risks is a key personality trait that entrepreneurs must possess as it plays a significant role in guiding their decisions to embark on a career in business and succeed in their entrepreneurial ventures (Antocic et al., 2012; Gantar et al., 2013). Students who are willing to take risks are not only prepared to try new opportunities but are also capable of managing risks wisely and strategically. These students are more inclined to make bold decisions such as investing in new ideas or venturing into unknown markets. This provides them with opportunities to experiment, grow and enrich their skills in managing and running a business or engaging in entrepreneurial activities.

## Conclusion

In conclusion, this empirical study found that entrepreneurial literacy, entrepreneurial motivation and willingness to take risks are domains that have a positive and significant relationship with entrepreneurial skills. The results suggest that to enhance entrepreneurial skills among students, these three aspects should be given significant attention and focus in the development of the entrepreneurial curriculum. Entrepreneurial literacy among students provides the necessary knowledge and foundation for business while entrepreneurial motivation offers the drive and determination for students to succeed in entrepreneurship.

Willingness to take risks enables students to face challenges and create opportunities in initiating entrepreneurial activities. The combination of these three aspects is significant and can help enhance students' entrepreneurial skills, enabling them to think creatively, make informed decisions and manage risks effectively, which are key characteristics of successful entrepreneurs. Thus, to develop a comprehensive and effective entrepreneurial curriculum, entrepreneurial literacy, motivation and willingness to take risks need to be strategically integrated. A well-designed curriculum will provide students with essential knowledge, strong entrepreneurial spirit and the courage to face challenges. By integrating these three elements into the entrepreneurial curriculum, students will not only possess practical entrepreneurial skills but also be better prepared to face a business world full of opportunities and challenges.

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