



INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



www.hrmars.com

ISSN: 2222-6990

Resilience of Malay Retail Entrepreneurs in Melaka

Noor Azman Hasan, Muhammad Hussin, Norainiaida Binti Mat Yaacob

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v11-i2/8898>

DOI:10.6007/IJARBSS/v11-i2/8898

Received: 31 December 2020, **Revised:** 26 January 2021, **Accepted:** 15 February 2021

Published Online: 28 February 2021

In-Text Citation: (Hasan et al., 2021)

To Cite this Article: Hasan, N. A., Hussin, M., & Yaacob, N. B. M. (2021). Resilience of Malay Retail Entrepreneurs in Melaka. *International Journal of Academic Research in Business and Social Science*, 11(2), 847–861.

Copyright: © 2021 The Author(s)

Published by Human Resource Management Academic Research Society (www.hrmars.com)

This article is published under the Creative Commons Attribution (CC BY 4.0) license. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this license may be seen at: <http://creativecommons.org/licenses/by/4.0/legalcode>

Vol. 11, No. 2, 2021, Pg. 847 - 861

<http://hrmars.com/index.php/pages/detail/IJARBSS>

JOURNAL HOMEPAGE

Full Terms & Conditions of access and use can be found at
<http://hrmars.com/index.php/pages/detail/publication-ethics>



INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



www.hrmar.com

ISSN: 2222-6990

Resilience of Malay Retail Entrepreneurs in Melaka

Noor Azman Hasan, Muhammad Hussin, Norainiaida
Binti Mat Yaacob

Faculty of Education, Universiti Kebangsaan Malaysia

Email: koperasiswazah@gmail.com, muhsin@ukm.edu.my, aspirasioptima@gmail.com

Abstract

This study aims to determine the resilience of Malay entrepreneurs Small and Medium Enterprises retail (SMEs) in Melaka and also to look at different levels of resilience SME Malay entrepreneur's business based on demographics factor. The questionnaire used is an adaptation of the Understanding Tecnopreneurial Self-Challenge (UTS) questionnaire developed by Multimedia Development Corporation (MDeC 2010). Sample study consist of 628 respondents who were randomly selected among the Malay entrepreneurs in Melaka covering three districts of Melaka Tengah, Jasin and Alor Gajah. The results showed that the degree of resilience of Malay entrepreneurs in Melaka retail SMEs is high. This is due to the encouragement of various factors that include self-efficacy, cognitive competence and social competence. Overall, the level of resilience based on demographics is at a high level at a mean score of 3.82. The results of inference analysis using t-test and ANOVA test for demographic factors also show that age and business location factors do not affect the level of resilience. Whereas, gender, educational qualifications and the length of the business also affects the durability of Malay entrepreneurs retail SMEs in Malacca.

Keywords: Resilience, Malay Entrepreneur, Small and Medium Enterprise, Cognitive Competence, Social Competence

Introduction

Development in Malaysia is becoming more prominent in various aspects such as in terms of economic, social and political structure. Improving educational achievement is an important criterion in providing a skilled and semi-skilled workforce. Excellent academic performance is a measure of one's success and is accompanied by the opening of higher-paying job opportunities. The education sector in Malaysia is indeed a sector that is given the main attention by the government in producing human capital that is competitive and meets the current needs of the economy. Malaysia has emphasized the importance of education from pre-school to university level. This is evidenced by the high development allocation given by the federal government to education, which is more than 20.0% compared to other sectors. In the current globalization, the demand for efficient and capable workforce in the education sector has increased dramatically to produce more competitive workforce in the labor market (Rahmah, Ishak, & Sieng, 2011).

Entrepreneurship is not a foreign field for Malaysian society, the number of individuals participating in it is increasing. This is based on a report released by the Ministry of Entrepreneur Development that during the period 1995 to 2000 there has been an increase in the number of entrepreneurs at a rate of 75.79%. Three or four decades ago, a career as an entrepreneur was not an option for most people. This is because business opportunities are not so prominent and many other jobs are easier to find. Most of them think that entrepreneurship is a difficult thing and it is an unsecured career compared to working for a living wage, especially working with the government. In fact, it is not wrong to say that the bumiputeras (son of the soil) venture into the field of entrepreneurship are because they have to due to their failure to get other jobs. Those who are 'forced entrepreneurs' are often less than skilled in terms of skills, especially to face the challenges and trials of the business world.

In line with the increase in Malaysia's population from 14.65 million people in 1982 to 27.73 million in 2008, the working population also increased from 5.25 million to 10.66 million during this period. Based on the Labor Force Survey (PTB) implemented through household approach, employment status information collected for the population in Malaysia consists of five main categories namely employers, private employees, government employees, self-employed and unpaid family workers. The majority of the working population in Malaysia consists of government and private employees. Nevertheless, various measures and schemes have been introduced by the government to increase the number of people working as employers and self-employed i.e. entrepreneurs. For example, the goal of establishing the National Business Group Economic Fund (TEKUN) is to provide financing facilities easily and quickly to bumiputeras to start and further develop their business.

In Malaysia SMEs represent 99.2 per cent or 548,267 companies in Malaysia and contribute between 40 to 50 per cent of GDP, 19 per cent of exports and 56.4 per cent of employment (RMK-10). SMEs are a source of livelihood to more than 300 million people worldwide, accounting for between 40 and 50 per cent of most countries' exports and reform agents driving technological advances. Therefore, it is not surprising that improving and enhancing the competitiveness of SMEs is now the main agenda of most countries. At one time, economic growth largely relied on conglomerate companies. Nowadays, giant companies rely on SMEs in their day-to-day operations.

Objectives of the Study

The objectives of the study are stated as follow:

- to identify the level of resilience of Malay entrepreneurs retail SMEs in Melaka,
- to explore at different levels of resilience Malay entrepreneurs SME business based on demographics.

Statement of the Problem

The issue of Bumiputera participation in the field of entrepreneurship at the national level, especially SMEs is increasingly emphasized. In line with the economic and social development agenda to create a united and strong Malaysian nation in the future, emphasis should be given to the aspects of balanced income distribution and social justice among multiracial communities. This community is often considered isolated and lags behind in all aspects than others. Therefore, the Malays must now take the initiative to make changes and transformations that is drastic in all aspects, especially in terms of thinking and mentality for entrepreneurship to improve the strength and stability of the economy to strengthen healthy

competition with other nations and not be left behind in our journey towards high-income countries (Muhamad & Zaimah, 2012).

Nowadays, the transformation to entrepreneurial culture is increasingly applied among the people. The government has distributed a total of RM1 billion to establish many Malay entrepreneurs with the goal of 100,000 SMEs involved for the year 2012. So far, the involvement of Bumiputera entrepreneurs involved in SMEs is 200,000 out of 800,000 entrepreneurs in the sector. Of that number, 88 per cent are small and micro companies that generate less than RM250,000 a year and have fewer than five employees. This situation has illustrated that there is a significant gap between bumiputera entrepreneurs and other races. Further efforts should be made to narrow this gap thus increasing the equity of bumiputera holdings in the economic development of the country.

The achievement of Malay entrepreneurs in Melaka based SMEs Table 1 shows that the retail sector is still lagging compared with non-Malay entrepreneurs. Although the goal of achieving 30% is achieved but is it possible to stay and be resilient for a long period of time in competition? This shows the level of the work and the life of Malay entrepreneurs which still expect help in particular in terms of location and appropriate business premises from the state government in running a retail business.

Table 1

Malay / Bumiputera (Economics) Achievement in Melaka: 2007 Until 2009

| Type License Business | 2007 | | | | 2008 | | | | 2009 | | | |
|-----------------------|-------------|-------------|---------------|-------------|--------------|-------------|---------------|-------------|--------------|-------------|---------------|-------------|
| | M | % | BM | % | M | % | BM | % | M | % | BM | % |
| Manufacturing | 683 | 18.1 | 3,082 | 81.9 | 657 | 19.5 | 2,713 | 80.5 | 920 | 21.0 | 3,456 | 79.0 |
| Retail | 7383 | 39.6 | 11,243 | 60.4 | 7,819 | 41.8 | 10,869 | 58.2 | 10568 | 44.6 | 13,132 | 54.4 |
| Services | 410 | 18.7 | 1,787 | 81.3 | 490 | 20.9 | 1,858 | 79.1 | 687 | 25.5 | 2,006 | 74.5 |
| Restaurant | 1276 | 42.7 | 1,715 | 57.3 | 1,480 | 45.3 | 1,791 | 54.7 | 1894 | 46.9 | 2,143 | 53.1 |

Source: Statistics of Bumiputera Participation in the Economic and Social Symptoms of the State of Melaka, 2009.

The existence of Malay entrepreneurs is in line with the government policy to create the Bumiputera Commercial and Industrial Community (BCIC) which has been emphasized in the NEP (1971-1990). Bumiputera entrepreneurs have the advantages and facilities obtained but still operate at a less efficient level (Noorasiah & Rahmah, 2007). The reason is that most of the program participants are relatively new and less experienced in the business world. In fact, BCIC's approach creates a subsidy mentality so that Bumiputera entrepreneurs are too dependent on government grants or assistance. The decline of BCIC expose the weaknesses of Malay entrepreneurs in management, competitiveness and resilience.

A common issue across all BCIC development programs is the attitude and values of Bumiputera entrepreneurs who are still dependent on the government, lack expertise and less courage to explore new markets (Mohd Zarif, 2003). There are also entrepreneurs who

want to get rich quick without the need for long and hard work. Such traits inhibit the growth of competitiveness, viability and resilience among Bumiputera entrepreneurs. This result is contrary to the policy to create resilient, viable and competitive Bumiputera entrepreneurs. Although there are already signs of change in terms of attitudes or values towards trade and industry but the degree of change until now is not enough. The process of change is slow compared to the drastic changes and environmental influences, this can stifle the ability of Bumiputera entrepreneurs to get involved and try to dominate the economic fields significantly.

Efforts by the government to increase the number of Malay entrepreneurs in the country is faced with many challenges for success. The process of selecting entrepreneurs to an entrepreneur development program by various agencies is identified as a limitation that needs to be examined in more depth as the rate or number of successful entrepreneurs surviving in this field is not much (Mohamed, 2001). In addition, according to Buerah (2011) the critical factors of the weakness of Bumiputera entrepreneurs are influenced by the background and experience of individuals, attitudes, values and ethics of entrepreneurship, management knowledge and skills, educational programs and entrepreneurial development and 'bureaucracy' and environment.

SMEs make up 99 percent of the total business enterprises in Malaysia (BNM, 2007). However, SMEs only contribute to 31 percent of Gross Domestic Product (GDP) and this amount is still small compared to the percentage of total SME businesses in Malaysia. As many as 65 percent of the fund scheme has been released so far in an effort to develop SMEs. Based on the 2005 census of establishments and enterprises, it was found that only 9,997 SMEs or 26 percent were involved in the manufacturing sector are owned by Bumiputeras compared to 27,496 or 73 percent non-Bumiputeras. This number is too small compared to the number of SMEs registered in Malaysia as a whole. In conclusion, these problems indicate Malay entrepreneurs should be resilient to continue their business (Hasan, 2007).

Although various efforts are planned but each planning has obstacles and challenges that need to be overcome. According to a report by the Chief Executive Officer of National Entrepreneur Corporation Limited (PUNB), from 2000 to 2005 as many as 13 percent of Bumiputera entrepreneurs failed in business. As many as 65 percent failed due to poor discipline and integrity while 35 percent failed due to business problems. For the year 2005 as many as 107 of the 1040 Bumiputera entrepreneurs born from the scheme introduced since 2000 were found to have failed in their business. Entrepreneurial resilience is very important as self-control that will be used for any obstacles encountered. All internal actions and efforts made by an entrepreneur can maintain his business in the market by using all its advantages optimally. It can even repel any attacks or elements that can weaken the business. At the same time, it is also able to take action to weaken its closest competitors (George, 2002).

In the era of globalization, resilience is essential so that individuals can adapt to any change and act quickly in the face of crisis and not miss any opportunity (Glicker, 2006; Maddi & Khoshaba, 2005; Siebert, 2000). Therefore, the resilience of these entrepreneurs needs to be increased in determining the progress, capabilities and excellence of a field being explored in a world that is so competitive and borderless. There are many opportunities that our entrepreneurs can explore globally. However, only those who truly have the resilience to the challenge will continue to progress and be able to explore further, especially in an effort to maintain their survival. The existence of Malay entrepreneurs is in line with government policy to create Bumiputera Commercial and Industrial Community (BCIC) which was

emphasized during the New Economic Policy (NEP), 1971-1990. Despite the many advantages and facilities obtained by Malay entrepreneurs mainly from the government but still operating at less efficiency (Noorasiah & Rahmah, 2007).

Methodology

This study aimed to obtain relevant data and the level of resilience to the perception of the contribution of the business performance of Malay entrepreneurs retail SME in Melaka. Resiliency examined include self-competence, social competence and efficiency of cognition Malay entrepreneurs of SMEs. This study uses a quantitative approach with the support of interview methods to explain in more depth the findings of the study obtained from quantitative analysis. In addition, this study was conducted through a deductive descriptive survey method (Neuman, 1993). The type of survey used in this study is a current survey or cross-sectional survey that collects data only once from one sample at a time (Creswell, 2005).

Therefore, the study of resilience among SMEs in Melaka Malay entrepreneurs is done by using questionnaires of adapted from the questionnaire Tecnopreneurial Understanding Self-Challenge (UTS) developed by Multimedia Development Corporation (MDeC 2010). The study was conducted in Melaka consisting of 10,568 Malay entrepreneurs in the retail sector. Selection of investigating the whole area in the state of Malacca is based on population of Malay entrepreneurs retailing SMEs which have been recorded in the statistics of the Social Economic Council and Melaka Bumiputera.

The sample in this study is the Malay entrepreneurs in Melaka retail SMEs were 628 respondents. The study population comprised 10,568 in three areas, namely in Jasin, Melaka total of 3665 people, in the district center and as many as 4101 people in Alor Gajah, there were 2802 people of Malay entrepreneurs retailing SMEs. In this study, the sampling technique applied is stratified random sampling. For this purpose researchers have segregate the study population into sub-populations (strata) based on the location, sex, approval, business duration and age Malay entrepreneurs retail SMEs in Melaka. In addition, a total of 6 people of Malay entrepreneurs of SMEs were selected for the interview process. These entrepreneurs were selected based on their scores in the questionnaire that was distributed and represented each district in the state of Melaka. Selection was made using purposive sampling. Approval were obtained from selected Malay entrepreneurs retail SMEs prior to the interview.

Findings and Discussion

This section discusses the findings of the background of the respondents, the level of resistance of Malay entrepreneurs retail SMEs in Melaka and differences in resilience of Malay entrepreneur retail SMEs in Melaka based on gender, age, education, location and duration of the business. Based on Table 2, the largest number of samples were female respondents which is 443 people (70.5%) compared to the male respondents who were managed to obtain consist of 185 people (29.5%). The age group that is the majority is the age group of 31 to 40 years (36.1%) were successfully obtained from the field study. This is followed by the age group 41 to 50 years and the age group 30 years and below involving a total of 164 (26.1%) entrepreneurs and 146 (23.2%) entrepreneurs respectively. Whereas the latter age group is the age group 51 years and over who consist of 92 (14.6%) of Malay entrepreneurs retail SME in Melaka.

Respondents in this study had various educational qualifications. The study showed that the majority of respondents graduated from secondary school who were as many as 383

(61.0%) people compared to primary school graduates who were as many as 87 (13.9%) people, certificate / diploma graduates were as many as 106 (16.9%) people, entrepreneurs with degrees were as many as 45 people (7.2%) and entrepreneurs with advanced degrees of 7 (1.1%) people.

Table 2*Profile Study of Malay Entrepreneurs Retail SME in Melaka*

| Background | Respondent | Frequency | Percentage |
|-------------------|--------------------|----------------|------------|
| Gender | Male | 185 | 29.5 |
| | Female | 443 | 70.5 |
| Age | 30 years and below | 146 | 23.2 |
| | 31-40 years | 226 | 36.0 |
| | 41-50 years | 164 | 26.1 |
| | 51 years and above | 92 | 14.6 |
| | Level of Education | Primary School | 87 |
| | Secondary School | 383 | 61.0 |
| | Diploma | 106 | 16.9 |
| | Degree | 45 | 7.2 |
| | Advanced Degree | 7 | 1.1 |
| Business Duration | 1 to 2 years | 142 | 22.6 |
| | 3 to 6 years | 229 | 36.5 |
| | 7 to 10 years | 119 | 18.9 |
| | 10 years and above | 138 | 22.0 |
| Business Location | Urban | 399 | 63.5 |
| | Rural | 229 | 36.5 |

The business period profile shows that a total of 142 people (22.9%) respondents of this study has a business period of 1 to 2 years. While entrepreneurs who have started a business for 3 to 6 years as many as 229 people (36.5%) are also the majority of respondents compared to the business period of 7 to 10 years as many as 119 people (18.9%). For entrepreneurs with a business period of more than 10 years and above is 138 people (22.0%). The successful business location obtained has shown a majority of 399 urban entrepreneurs (63.5%) compared to 229 rural entrepreneurs (36.5%).

Assessment of resilience based on aspects involving self-efficacy, cognitive competence and social competence can be seen based on the results using two methods, namely descriptive analysis and based on interviews.

a. Sample Distribution for Resilience by Gender.

Based on Table 3, it is found that the mean level of resilience among male entrepreneurs or female entrepreneurs is high with a mean score of 3.82. Although there is a difference in the mean score between male and female entrepreneurs but the difference is very low and cannot be used to indicate the difference in the level of resilience according to gender.

Overall, the level of resilience aspects by gender is high except for the level of cognition efficiency which shows a moderate mean score of 3.11. While the mean level of aspects of self-efficiency and social efficiency showed a high mean score with 3.93 and 4.04 respectively.

Table 3*Distribution of Samples for Resilience by Gender*

| Variables | Males | | | Females | | | Overall | | | |
|----------------------|-------|------|------|---------|------|------|---------|----------|------|---------|
| | N | Mean | S.D | N | Mean | S.D | N | Mea n | S.D | Level |
| Resilience | 185 | 3.75 | 0.31 | 443 | 3.85 | 0.24 | 628 | 3.82 | 0.27 | High |
| Self-efficiency | 185 | 3.85 | 0.36 | 443 | 3.97 | 0.31 | 628 | 3.93 | 0.33 | High |
| Cognition efficiency | 185 | 3.18 | 0.42 | 443 | 3.08 | 0.43 | 628 | 3.11 | 0.43 | Average |
| Social efficiency | 185 | 3.92 | 0.42 | 443 | 4.09 | 0.4 | 628 | 4.04 | 0.41 | High |

b. Sample Distribution for Resilience by Age

Referring to Table 4, it was found that the mean score of resilience level according to various age groups is high at 3.82. Although there is a difference in the mean score between entrepreneurs based on age group in each aspect of resilience but it was still low and cannot be used to state the difference in level of resilience according to age group.

Table 4*Distribution of Samples for Resilience by Age*

| Variables | According to Age | | | | | | | | |
|------------|------------------|------|------|-------------|------|------|-------------|------|------|
| | <30 years | | | 31-40 years | | | 41-50 years | | |
| Level | N | Mean | SD | N | Mean | SD | N | Mean | SD |
| Resilience | 146 | 3.79 | 0.26 | 226 | 3.85 | 0.27 | 164 | 3.8 | 0.27 |
| Self | 146 | 3.90 | 0.32 | 226 | 3.95 | 0.32 | 164 | 3.94 | 0.32 |
| Cognition | 146 | 3.12 | 0.43 | 226 | 3.17 | 0.45 | 164 | 3.05 | 0.41 |
| Social | 146 | 3.98 | 0.42 | 226 | 4.07 | 0.42 | 164 | 4.02 | 0.42 |
| Variables | >50 years | | | Overall | | | | | |
| Level | N | Mean | SD | N | Mean | SD | | | |
| Resilience | 92 | 3.81 | 0.27 | 628 | 3.82 | 0.27 | H | | |
| Self | 92 | 3.93 | 0.36 | 628 | 3.93 | 0.33 | H | | |
| Cognition | 92 | 3.02 | 0.41 | 628 | 3.11 | 0.43 | A | | |
| Social | 92 | 4.09 | 0.36 | 628 | 4.04 | 0.41 | H | | |

Based on the mean score according to the level of aspects of cognition efficiency according to age group shows a moderate level of 3.11. While the mean scores for the level of aspects of social efficiency and self-efficiency are 4.04 and 3.93. This explains the level of aspects of social efficiency is high compared to the level of other aspects of resilience according to the age group studied.

c. Sample Distribution for Resilience by Location

Based on Table 5 found that entrepreneurs in urban or rural areas have a high level of resilience with a mean score of 3.82. Although there is a difference in the mean score of resilience level between entrepreneurs according to business location but the difference is

still low and cannot be used to indicate the difference in resilience level. Among the three aspects of resilience, cognition efficiency showed a moderate mean score of 3.11 compared to the highest level of social efficiency aspect was 4.04 followed by the level of self- efficiency aspect of 3.93.

Table 5*Sample Distribution for Resilience by Location*

| Variables | Urban | | | Rural | | | Overall | | | |
|----------------------|-------|------|------|-------|------|------|---------|----------|------|---------|
| | N | Mean | S.P | N | Mean | S.P | N | Mea n | S.P | Level |
| Resilience | 399 | 3.82 | 0.26 | 229 | 3.82 | 0.27 | 628 | 3.82 | 0.27 | High |
| Self-efficiency | 399 | 3.93 | 0.31 | 229 | 3.93 | 0.34 | 628 | 3.93 | 0.33 | High |
| Cognition efficiency | 399 | 3.09 | 0.43 | 229 | 3.14 | 0.43 | 628 | 3.11 | 0.43 | Average |
| Social efficiency | 399 | 4.03 | 0.42 | 229 | 4.05 | 0.42 | 628 | 4.04 | 0.41 | High |

d. Distribution of Samples for Resilience According to Education

Overall based on Table 6 it was found that the level of resilience according to the group of educational qualifications studied was high with a mean score of 3.82. Although there is a difference in the mean score of the mean level of resilience between the educational graduation groups but the difference is still low and cannot be used to state that there is a difference in the level of resilience.

The level of aspects of resilience according to the educational qualification as a whole is high, especially compared to the level of aspects of cognition efficiency according to the degree of education stated with a moderate mean score of 3.10. The highest level of resilience aspects according to educational qualification is the level of social efficiency aspect at a mean value of 4.04 and the level of self-efficacy aspect level 3.93.

Table 6*Distribution of Samples for Resilience by Education*

| Variables | Urban | | | Rural | | | S/DIP | | |
|------------|-------|------|------|---------|------|------|---------|------|------|
| | N | Mean | SD | N | Mean | SD | N | Mean | SD |
| Resilience | 87 | 3.78 | 0.25 | 383 | 3.8 | 0.26 | 106 | 3.84 | 0.26 |
| Self | 87 | 3.89 | 0.34 | 383 | 3.92 | 0.32 | 106 | 3.93 | 0.29 |
| CE | 87 | 2.94 | 0.36 | 383 | 3.09 | 0.42 | 106 | 3.13 | 0.45 |
| SEE | 87 | 4.05 | 0.42 | 383 | 4.02 | 0.4 | 106 | 4.05 | 0.44 |
| Variables | L/IJA | | | Overall | | | Level | | |
| | N | Mean | SD | N | Mean | SD | | | |
| Resilience | 7 | 3.93 | 0.34 | 628 | 3.82 | 0.27 | High | | |
| Self | 7 | 4.01 | 0.29 | 628 | 3.93 | 0.33 | High | | |
| Cognition | 7 | 3.53 | 0.53 | 628 | 3.1 | 0.43 | Average | | |
| Social | 7 | 4.16 | 0.42 | 628 | 4.04 | 0.41 | High | | |

e. Distribution of Samples for Resilience by Business Duration

Based on Table 7, it was found that entrepreneurs according to business duration are high with a mean score of 3.82. Although there is a difference in the mean score of resilience level according to the business duration but the difference is still low and ca not be used to state the difference in resilience level. At the same time overall, the relevant aspects are also at a high level but the highest score is the aspect of social efficiency with a mean score of 4.04.

Table 7

Distribution of Samples for Resilience by Business Duration

| Variables | According to Business Duration | | | | | | | | |
|-----------|--------------------------------|------|------|-----------|------|------|-------------|------|------|
| | 1-2 years | | | 3-6 years | | | 7- 10 years | | |
| | N | Mean | SD | N | Mean | SD | N | Mean | SD |
| R | 142 | 3.84 | 0.25 | 229 | 3.8 | 0.27 | 119 | 3.79 | 0.33 |
| SE | 142 | 3.95 | 0.33 | 229 | 3.91 | 0.32 | 119 | 3.9 | 0.34 |
| CE | 142 | 3 | 0.45 | 229 | 3.11 | 0.44 | 119 | 3.18 | 0.41 |
| SEE | 142 | 4.1 | 0.41 | 229 | 4.02 | 0.4 | 119 | 3.96 | 0.46 |
| Variables | >10 years | | | Overall | | | | | |
| | N | Mean | SD | N | Mean | SD | | | |
| R | 138 | 3.87 | 0.27 | 628 | 3.82 | H | | | |
| SE | 138 | 3.4 | 0.33 | 628 | 3.93 | H | | | |
| CE | 138 | 3.16 | 0.41 | 628 | 3.11 | A | | | |
| SEE | 138 | 4.08 | 0.37 | 628 | 4.01 | H | | | |

Whereas, as a result of the findings of qualitative interviews conducted on the durability of Malay entrepreneurs retailing SME show most of the participants gave a very positive answer that the level of resistance is high. The results of the interviews with the respondents showed that the level of resilience is very important and very necessary when faced with the pressures and challenges faced. The influence of the entrepreneurial element plays a major role in increasing the resilience of entrepreneurs. Even so, the findings of the interview found that the aspects of self, namely optimism, perseverance and fitness are also factors that contribute towards increasing the resilience of entrepreneurs. Self-element among entrepreneurs can increase the performance expectations of entrepreneurs through a positive attitude in the face of challenges. In this regard, entrepreneurs will always be optimistic when faced with business challenges. The results of the interviews also show that an important element in self other than optimism is perseverance. Perseverance means the ability to deal with every challenge in business and be able to survive in the business world. Entrepreneurs agree that perseverance can be resilient when faced with business problems. This in turn can increase the resilience of the entrepreneur. Another aspect that can help entrepreneurs increase resilience in business is fitness. Fitness means good and healthy physical ability to do work. Therefore, entrepreneurs do not have obstacles in facing competition in business, but are able to deal with any problems encountered.

In addition to self-factors, cognition factors can also increase the resilience of entrepreneurs. It involves aspects of planning, formulative, creative and critical. Entrepreneurs who are able to plan is a very important aspect in increasing the level of resilience of entrepreneurs to face business challenges. The statements made by the respondents show that entrepreneurs who have careful planning are able to be resilient in

business. Apart from the planning element, entrepreneurs also need to have creative and critical elements in the success of their business. The findings of the study have shown that through creative and critical elements have helped entrepreneurs improve the expected performance of their business. Next, the form of formulation is also important in cognition factors that can increase the resilience of entrepreneurs. Formulative is meant to control and evaluate the organization and this aspect has an influence on increasing the business performance expectations of entrepreneurs. The results of the interviews show that entrepreneurs who can control and evaluate the business they run can increase their level of resilience when faced with the business problems they run.

In addition to cognition factors and self-factors, social factors also affect the increasing resilience of entrepreneurs. Through the findings of the interviews, the study participants have shown that this element is very important in determining the success of the business conducted. Among the important aspects of social factors is the safety aspect. The safety aspect in this social factor means to ensure the safety of entrepreneurs in business. Therefore entrepreneurs need to think about business security rather than incur losses. Safe entrepreneurs can increase resilience when faced with business problems. Next, the aspect of trust, that is, gaining the trust of the partner is also important in social. Entrepreneurs who gain trust can also increase resilience when faced with business problems. In addition, the aspect of opportunities in social shows that entrepreneurs need to act if they are able to find opportunities. Entrepreneurs who act in this way can increase resilience. The communication aspect in social is very important because it can determine whether entrepreneurs can have good communication skills in business.

In conclusion, the results of the interviews have been able to strengthen and explain more clearly the findings of the questionnaire related to the resilience of entrepreneurs. The findings illustrate that the degree of resilience of Malay entrepreneurs in Melaka retail SMEs is high. This is due to the encouragement of various factors that include self-efficacy, cognitive competence and social competence. Overall the level of resilience based on demographics is at a high level at a mean score of 3.82. Findings show that female entrepreneurs have a mean score of 3.85 higher than the mean score of male entrepreneurs 3.75. While for the age group the highest score compared to other ages is the age group of 31-40 years with a mean score of 3.85. For rural entrepreneurs, the mean score of 3.83 is higher than for urban entrepreneurs with a mean score of 3.82. Entrepreneurs with a degree have the highest mean score compared to other qualified entrepreneurs at a mean score of 3.94. Most entrepreneurs who have a high mean score on resilience are among entrepreneurs who start a business within a business period of 10 years and above with a mean score of 3.87.

This section is intended to answer the research question two, namely "Is there a significant difference in the level of Resilience Small and Medium Enterprises Malay entrepreneurs. Inference analysis using t-test and ANOVA test for the factors of Gender, Location, Age, Education and Business Period Against Resilience are showed.

Resilience According to Gender

Table 8

T-Test Results on Resilience Levels by Gender

| Background | N | Mean | Standard Deviation | t-value | Significance Value |
|------------|-----|-------|--------------------|---------|--------------------|
| Male | 185 | 3.751 | 0.307 | -4.188 | 0.000 |
| Female | 443 | 3.848 | 0.234 | | |
| Overall | 628 | 3.82 | 0.267 | | |

Table 8 survey shows the results of t-test to see the level of resilience by gender. According to Table 8, mean degree of resilience of Malay men entrepreneurs retail SME is 3.751, while the mean score of Malay women entrepreneurs is 3.848 retail SME with value $t = -4.188$ ($p = 0.00$). The p -value = 0.00 is lower than 0.05 ($p < 0.05$), this means that gender differences in backgrounds affect the durability of Malay entrepreneurs retail SMEs in Melaka.

Resilience According to Age

Table 9

Results of ANOVA Tests on Resilience According by Age Group

| Background | N | Mean | Standard Deviation | F | Significance Value |
|--------------------|-----|-------|--------------------|-------|--------------------|
| 30 years and below | 146 | 3.791 | 0.261 | 2.094 | 0.100 |
| 31-40 years | 226 | 3.854 | 0.27 | | |
| 41-50 years | 164 | 3.803 | 0.274 | | |
| 51 and above | 92 | 3.806 | 0.253 | | |
| Overall | 628 | 3.82 | 0.267 | | |

Table 9 shows the mean scores for the level of resilience for Malay entrepreneurs retail SMEs for the age group under 30 years is 3.791, the age group 31-40 years is 3.854, the age group of 41- 50 years is 3.803 and the age of 51 years above with the mean of 3.806 with a value of $F = 2.094$ ($p = 1.00$). The value of $p = 1.00$ is higher than 0.05 ($p > 0.05$). This means that differences in backgrounds according to age group do not affect the resilience of retail SMEs Malay entrepreneurs in Melaka.

Resilience According to Business Location

Table 10

T-Test Results on Resilience According by Business Location

| Background | N | Mean | Standard Deviation | t-value | Significance Value |
|------------|-----|-------|--------------------|---------|--------------------|
| Urban | 399 | 3.816 | 0.263 | -4.3 | 0.667 |
| Rural | 229 | 3.826 | 0.275 | | |
| Overall | 628 | 3.82 | | | |

Table 10 above shows the mean scores the level of resilience of SME retail Malay entrepreneurs based on the urban business location is 3.816 while rural business location is 3.893 with a mean value of $t = -4.30$ ($p = .667$). The value of $p = .667$ which is greater than 0.05 ($p > 0.05$). This means that differences in backgrounds of location does not affect the resilience of retail SMEs Malay entrepreneurs in Melaka.

Resilience According to Education**Table 11***Results of ANOVA Tests on Resilience Levels According to Educational Qualifications*

| Background | N | Mean | Standard Deviation | F | Significance Value |
|-------------------------|-----|-------|--------------------|-------|--------------------|
| Primary School | 87 | 3.783 | 0.254 | 5.132 | 0.000 |
| Secondary School | 383 | 3.803 | 0.257 | | |
| Certificate/Diplo ma | 106 | 3.837 | 0.264 | | |
| Degree | 45 | 3.975 | 0.324 | | |
| Advance Degree | 7 | 3.93 | 0.336 | | |
| Overall | 628 | 3.82 | 0.267 | | |

Table 11 shows the mean resilience of retail SME Malay entrepreneurs elementary school graduate is 3.783, high school graduates was 3.803, a certificate / diploma graduate is 3.837, a degree graduate is 3.975 and a graduate of the advanced degree is 3.930 with a value of $F = 5.132$ ($p = .000$). The value of $p = .000$ is lower than 0.05 ($p < 0.05$). This means a difference of education influences the level of resilience of retail SMEs Malay entrepreneurs in Melaka.

Resilience According to Business Duration**Table 12***Results of ANOVA Tests on Resilience Levels by Business Duration*

| Background | N | Mean | Standard Deviation | t-value | Significance Value |
|-----------------------|-----|-------|--------------------|---------|--------------------|
| 1 - 2 years | 142 | 3.836 | 0.252 | 2.994 | 0.030 |
| 3 - 6 years | 229 | 3.795 | 0.273 | | |
| 7 - 10 years | 119 | 3.788 | 0.267 | | |
| 10 years and above | 138 | 3.87 | 0.267 | | |
| Overall | 628 | 3.82 | 0.267 | | |

Table 12 is the result of ANOVA analysis which shows the mean score of entrepreneurial resilience level according to business duration of 1- 2 years is 3.836, business duration 3- 6 years is 3.795, business duration 7 - 10 years is 3.788 and business duration 10 years and above is 3.870 with F value = 2.994 ($p = .030$). P value = .030 lower than 0.05 ($p < 0.05$). This means that the difference in business duration background affect the resilience of retail SMEs Malay entrepreneurs in Melaka.

Conclusion

Overall the findings shows that the level of resilience is high except for the level of cognition efficiency. The female entrepreneurs shows higher score as compare to their counterpart. The entrepreneurs in the 30's are more resilience compare to other age group. The level of education somehow have significant effects on the resilience as well as the business duration. The implications of the study prove that an entrepreneur needs effort to run a business in order to be viable, to build competitiveness and strive to find ways to increase resilience. Unfortunately, many entrepreneurs do not try to identify what needs to be done to improve the viability, competitiveness or resilience of their business. The passion for finding opportunities and the tendency to take risks often neglects entrepreneurs from examining

the impact of a decision or their actions. When an entrepreneur decides to start a business, the entrepreneur should plan a viable business. This means planning a profitable business and being able to increase shareholder value. In addition to ensuring that the business is viable and competitive, entrepreneurs should also have a goal to ensure that their business can last a long time.

In general, all businesses are very fragile at an early stage, especially for the first one or two years. To achieve the level of viability as targeted, it is good if the entrepreneur first understands the features needed to build resilience so that the business can successfully pass the critical period of the initial stage. Building business resilience means finding ways to ensure business is a long-term endeavor. Entrepreneurs can plan a viable business but at the same time must apply certain features to build business resilience. The main thing that entrepreneurs need to pay attention to if they want a business to last in the market is to maintain personal and business integrity. Entrepreneurs need to prove to all stakeholders that their business is managed honestly, trustworthy and responsibly. In addition to maintaining integrity, entrepreneurs must build personal and business capabilities continuously if they want to strengthen business resilience. Self-efficacy can be enhanced by striving to add knowledge, experience and skills.

To build resilience in order to continue the business as well, entrepreneurs need to be able to recover quickly when faced with obstacles or problems. To be a resilient entrepreneur, every obstacle or mistake made when managing a business should be a useful lesson to face the future. Every mistake will surely cost a fortune and financial impact on the business. It is important that the same mistakes are not repeated. Help and advice from agencies involved are also needed to help the Malay entrepreneurs build confidence especially in endurance. Financial assistance is not the main goal but the strength of self, cognition and social competence should be given priority in maintaining business resilience.

References

- Bank Negara Malaysia. (2007). *Small and Medium Enterprise (SME) Annual Report*. Kuala Lumpur.
- Buerah, T. (2011). *Budaya usahawan yang Berjaya*. Skudai, Johor.
- Creswell, J. W. (2005). *Educational Research: Planning, Conducting and Evaluating Quantitative and Qualitative Research* (2nd edit.). Upper Saddle River, NJ: Pearson Education Inc./Merril Prentice Hall.
- George, C. H. N. (2002). *Seminar Peluang-Peluang Perniagaan dalam Perbadanan Komputer Berhad*. Miri, Sarawak.
- Glicken, M. D. (2006). *Learning from Resilience People*. Sage publication.
- Maddi, S. R., & Khosaba. (2005). *Resilience at Work*, NY: Amacom.
- Mohamed, M. N. (2001). Usahawan Melayu dan bukan Melayu adakah sifat mereka berbeza? *Jurnal Pembangunan Sosial UUM*, 2, 15-37.
- Hasan, M. H. (2007). *Faktor-faktor yang mempengaruhi kejayaan kredit mikro di negeri Johor*. Skudai, Malaysia: Universiti Teknologi Malaysia.
- Zarif, M. (2003). *Strategi Untuk merealisasikan Masyarakat Perdagangan Dan Perindustrian Bumiputera (MPPB)*. Unit Perancang Ekonomi Negeri, Jabatan Perdana Menteri.
- Muhamad, A., & Zaimah, D. (2012). Transformasi dan Prestasi Perniagaan Usahawan Melayu Perusahaan Kecil dan Sederhana (PKS) di Johor Baru. *Prosiding PERKEM VII Fakulti Ekonomi Pengurusan 1*, 696 – 708.

- Neuman, W. L. (1993). *Social Research Methods: Qualitative and Quantitative Approaches*. Boston: Allyn and Bacon Inc.
- Noorasiah, S., & Rahmah, I. (2007). Kecekapan Teknik Firma Usahawan Melayu Dalam Sektor Perkhidmatan. *Jurnal teknologi UTM*, 46(E), 113-130.
- Rahmah, I., Ishak, Y., & Sieng, L. W. (2011). Employers' Perceptions on Graduates in Malaysian Services Sector. *International Business Management Journal*, 5(3), 184-193.
- Siebert, Al. (2000). *Resiliency and Longevity*.
<http://www.resiliencycenter.com/article/resilong.shtml>.