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Do Institutional and Psychological Supports Foster Islamic Entrepreneurial Intention? Evidence from Productive Zakat Beneficiary Students in Indonesia and Malaysia

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Abstract. This study examines the determinants of Islamic entrepreneurial intention among productive zakat scholarship recipients in Indonesia and Malaysia. Data from 142 respondents were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the effects of university support, perceived organizational support, and self-efficacy. The results show that university support and perceived organizational support significantly enhance self-efficacy, indicating the importance of institutional support in strengthening entrepreneurial confidence. University support also positively influences Islamic entrepreneurial intention, while perceived organizational support does not have a direct effect on intention. Self-efficacy emerges as the strongest predictor of Islamic entrepreneurial intention, highlighting its central role in translating institutional support into entrepreneurial motivation. The multi-group analysis reveals differences between Indonesia and Malaysia: in Indonesia, perceived organizational support strongly strengthens self-efficacy, which subsequently drives entrepreneurial intention, whereas in Malaysia, university support improves self-efficacy but does not significantly translate into intention. These findings suggest that the impact of institutional support on Islamic entrepreneurial intention is context-dependent across countries. Universities and zakat institutions should complement financial assistance with mentoring, business incubation, and networking opportunities to strengthen entrepreneurial intention among scholarship recipients. The study contributes to the literature by providing comparative evidence from Indonesia and Malaysia on the role of institutional support in shaping Islamic entrepreneurial intention.

Keywords: Islamic Entrepreneurship Intention, University Support, Perceived Organizational Support, Self-Efficacy, Productive Zakat Scholarship.

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INTRODUCTION

Entrepreneurial activity plays a crucial role in driving economic growth (Singh, 2022; Iskandar et al., 2026). Recognizing this importance, developing countries actively encourage their citizens to engage in entrepreneurship (Herani, 2025; Mohamad et al., 2025). Entrepreneurship offers a strategic solution to various economic challenges, including unemployment (Majeed et al., 2024) and income inequality (Wei et al., 2025), by generating new employment opportunities (Al Alawi et al., 2023) and enhancing productivity (Imanuella et al., 2024).

Indonesia and Malaysia provide important contexts for examining the role of productive zakat in fostering entrepreneurial development among university students. Both countries have established zakat management systems and increasingly utilize productive zakat as a tool for socio-economic empowerment (Hadijah et al., 2024). In Indonesia, productive zakat programs emphasize entrepreneurship development through business capital, mentoring, and capacity-building initiatives (Hudaefi, 2025), while Malaysian zakat institutions support educational development, entrepreneurial training, and economic empowerment programs (Asni et al, 2025). These similarities and differences offer a valuable setting for understanding how institutional support influences entrepreneurial outcomes among zakat beneficiaries.

Despite ongoing efforts to promote entrepreneurship, youth unemployment remains a challenge in both Indonesia and Malaysia, underscoring the importance of sustainable empowerment programs. To address unemployment, society must shift its mindset from job-seeking to job-creating (Martyajuarlinda & Kusumajanto, 2018; Zaman et al., 2025). One approach to fostering the transition from job seekers to job creators is through entrepreneurship scholarship programs (Rossello, 2025). Entrepreneurship scholarships represent a form of productive zakat distributed by zakat institutions to enhance human capital quality, particularly among university students (Fitria & Haryadi, 2025; Humairoh et al., 2025). In both Indonesia and Malaysia, productive zakat scholarship programs have increasingly incorporated entrepreneurship development initiatives into scholarship assistance schemes. Beyond financing educational expenses, these programs provide entrepreneurship training, mentoring, and, in some cases, business capital assistance to support students in developing sustainable business ventures (Bahri et al., 2021; Zaenal et al., 2025). Beyond supporting academic completion, productive zakat scholarship programs aim to promote economic self-reliance, facilitate the transformation of beneficiaries from mustahik into future muzakki, and encourage broader social impact through job creation. Consequently, these programs function not only as

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financial assistance mechanisms but also as strategic instruments for reducing unemployment and enhancing social welfare (Alkahlout, 2024; Juliana et al., 2024; Haris et al., 2025; Rusydiana et al., 2025).

In the context of productive zakat scholarship programs, fostering Islamic entrepreneurial spirit among university students is essential for achieving long-term economic independence (Al Haq et al., 2021). Islamic entrepreneurship encompasses business and commercial activities grounded in Sharia principles derived from the Qur'an and Hadith, aiming to achieve both material profit and spiritual reward. Amid the rapid expansion of the halal industry (Ridlwan et al., 2025; Sari et al., 2025; Timur et al., 2025; Marlina et al., 2026), Islamic financial system (Timur et al., 2025), and social finance (Listiana et al., 2025; Timur et al., 2025), Islamic entrepreneurs play a vital role in translating Sharia principles into innovative and sustainable business practices that strengthen halal market integrity.

Islamic entrepreneurial intention differs from conventional entrepreneurial intention by emphasizing Sharia principles, ethical values, and social responsibility alongside economic goals (Raimi et al., 2024). Productive zakat scholarship recipients represent a unique context because they receive support through Islamic social finance mechanisms designed to promote self-reliance and the transformation from mustahik to muzakki (Anwar et al., 2024). As a result, their entrepreneurial intention may be shaped by institutional support, religious values, and socio-economic aspirations. Given the unique characteristics of productive zakat scholarship recipients, understanding the factors that shape their Islamic entrepreneurial intention becomes increasingly important for both theory and practice.

Previous studies have investigated entrepreneurship-related outcomes among zakat beneficiaries (asnāf), including entrepreneurial intention (Mahmood et al., 2019; Ahmad & Malik, 2023), entrepreneurial business success (Muhamat et al., 2013), entrepreneurship program implementation (Saja et al., 2025), and recipient behaviour (Omar et al., 2024). However, three important gaps remain. First, most studies focus on general zakat beneficiaries rather than university students receiving productive zakat scholarships. Second, prior research has largely been conducted within a single-country setting, particularly Malaysia. Third, limited attention has been given to the roles of university support, perceived organizational support, and self-efficacy in shaping Islamic entrepreneurial intention among productive zakat scholarship recipients.

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Therefore, this study aims to comparatively examine Islamic entrepreneurial intention among productive zakat scholarship recipients in Indonesia and Malaysia by investigating the roles of university support, perceived organizational support, and self-efficacy. This study offers two important contributions. First, it provides one of the earliest comparative investigations of Islamic entrepreneurial intention among recipients of productive zakat scholarship in Indonesia and Malaysia. Second, it extends the productive zakat literature by examining how university support, perceived organizational support, and self-efficacy shape entrepreneurial intention among university students. By comparing two distinct zakat ecosystems, this study contributes to a deeper understanding of the role of institutional support in fostering Islamic entrepreneurial development.

LITERATURE REVIEW

Islamic Entrepreneurship and Its Socio-economic Role

Entrepreneurship is widely recognized as one of the key drivers of economic development, innovation, and job creation. In general, entrepreneurship is defined as the process of identifying business opportunities, mobilizing resources, and creating new ventures that generate both economic and social value (Sørensen et al., 2007). An entrepreneurial mindset encourages individuals to innovate by developing new products and services (Zighan et al., 2022). Such innovations ultimately contribute to improved productivity and the creation of broader employment opportunities within the economy (Al Alawi et al., 2023). Consequently, entrepreneurship is often viewed as a strategic mechanism for reducing income inequality, particularly in developing countries. From an Islamic perspective, entrepreneurship is not merely an economic activity focused on maximizing profit (Fajri & Munawaroh, 2023). Instead, Islam emphasizes that economic activities should be grounded in value-based principles guided by Sharia. Islamic entrepreneurship highlights business practices that uphold fairness, transparency, and social responsibility (Raimi et al., 2024). Therefore, the ultimate objective of Islamic entrepreneurship is not only to generate economic profit but also to attain *barakah* (divine blessing) and promote broader social welfare (Alkahlout 2024).

While entrepreneurship has traditionally been examined from an economic perspective, recent studies suggest that entrepreneurial behavior is also shaped by social, cultural, institutional, and religious factors. In the context of Islamic entrepreneurship, religious values influence business objectives and decision-making processes, making entrepreneurial intention

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dependent not only on individual characteristics but also on supportive institutional environments (Anwar et al., 2024). Unlike conventional entrepreneurial intention, Islamic entrepreneurial intention is guided by Sharia principles and broader societal objectives. Consistent with the concept of *Maqasid al-Shariah*, entrepreneurial activities are expected to create halal value, uphold ethical business practices, and contribute to social welfare. Therefore, Islamic entrepreneurial intention reflects an individual's willingness to pursue entrepreneurial activities that simultaneously achieve economic success, ethical compliance, and social impact (Widiastuti et al., 2021).

Zakat as a Catalyst for Entrepreneurial Empowerment and Socio-economic Development

Within the framework of Islamic economics, zakat functions as a mechanism for redistributing wealth from individuals with surplus resources (*muzakki*) to economically vulnerable groups (*mustahik*) (Rusydiana et al., 2025). This redistribution process helps reduce economic inequality while ensuring a more equitable circulation of wealth within society. Accordingly, the effectiveness of zakat depends not only on its redistributive function but also on its ability to empower beneficiaries through well-managed and sustainable programs that enable them to achieve long-term economic self-reliance (Fikriyah et al., 2019). One of the primary objectives of zakat-based empowerment programs is to facilitate the transformation of mustahik into muzakki. When mustahik achieve economic independence through entrepreneurial activities, they may eventually become muzakki who are capable of fulfilling their zakat obligations in the future (Widiastuti et al., 2021; Safitri & Juliana, 2025). This transformation creates a sustainable cycle in which individuals who were previously zakat recipients can ultimately become contributors to the zakat system, thereby strengthening the sustainability of zakat institutions. To achieve this objective, many zakat institutions have begun to develop distribution approaches that are not only consumptive in nature but also oriented toward economic empowerment (Anwar et al., 2024). As a result, numerous zakat organizations have introduced effective zakat programs to support entrepreneurial development among mustahik. These programs typically include business capital, entrepreneurship training, business mentoring, and access to market networks (Ridlwan et al., 2025). Through these initiatives, zakat funds are used not only to address short-term economic difficulties but also to build beneficiaries' entrepreneurial capacity.

Although previous studies generally report positive outcomes of productive zakat programs, the mechanisms through which productive zakat influences entrepreneurial development remain insufficiently understood (Mahmood et al., 2019; Ahmad & Malik, 2023; Muhamat et al., 2013; Saja et al., 2025; Omar et al., 2024). While some studies emphasize financial assistance, others highlight the roles of mentoring, training, and institutional support in developing entrepreneurial capabilities (Anwar et al., 2024). These findings suggest that productive zakat may influence entrepreneurial outcomes not only through financial resources but also through psychological and institutional mechanisms.

The primary objective of productive zakat is to transform mustahik into muzakki through sustainable economic empowerment (Anwar et al., 2024). Unlike consumptive zakat, productive zakat promotes entrepreneurship development through business assistance, mentoring, and capacity building, enabling beneficiaries to achieve economic independence and generate sustainable income (Asni et al., 2025). Consequently, productive zakat is increasingly viewed as a strategic instrument for fostering entrepreneurship, self-reliance, and long-term socio-economic development among mustahik (Amelia & Sheptianingsih, 2025).

Indonesia and Malaysia provide relevant contexts for examining the entrepreneurial impact of productive zakat, given their established zakat management systems and commitment to socio-economic empowerment (Martyajuarlinda & Kusumajanto, 2018). However, there are differences in program implementation. Indonesia adopts a decentralized approach through BAZNAS and various zakat institutions that actively integrate entrepreneurship assistance and business development initiatives. In contrast, Malaysia primarily relies on state-based zakat authorities with a stronger emphasis on educational and welfare support. These differences make both countries suitable settings for comparing the effects of zakat on entrepreneurial development among beneficiaries.

Theoretical Foundation of Entrepreneurial Intention

Entrepreneurial intention has been widely explained through several theoretical perspectives. The Theory of Planned Behavior (TPB) emphasizes the roles of attitude, subjective norms, and perceived behavioral control (Ajzen, 1985), while the Entrepreneurial Event Model (EEM) highlights perceived desirability and feasibility as antecedents of entrepreneurial behavior. These theories suggest that both external conditions and individual perceptions regarding entrepreneurial capability shape entrepreneurial intention.

Among these perspectives, Social Cognitive Career Theory (SCCT) emphasizes self-efficacy as a key determinant of career-related intentions and decisions. Individuals with stronger self-efficacy are more likely to pursue entrepreneurial careers because they possess greater confidence in recognizing opportunities, managing risks, and overcoming challenges. Building on this perspective, the present study examines how university support and perceived organizational support contribute to self-efficacy, which, in turn, influences Islamic entrepreneurial intention among productive zakat scholarship recipients. This approach is particularly relevant because productive zakat aims not only to provide financial assistance but also to strengthen capabilities and confidence toward long-term economic independence.

Previous Studies on Productive Zakat Beneficiaries and Entrepreneurial Development

Previous studies have highlighted the role of productive zakat in enhancing economic empowerment and entrepreneurial development among zakat beneficiaries, particularly students. However, most evidence is derived from specific national contexts, limiting its applicability across different productive zakat ecosystems. A summary of previous studies is presented in Table 1.

Table 1. Previous Studies on Productive Zakat Beneficiaries among University Students and Research Gaps

Author(s)	Context	Focus	Research Gap
Saja et al. (2025)	Malaysia (Asnāf Students in Higher Education Institutions)	Business funding procedures and management of zakat-based entrepreneurship programs for asnāf students in higher education institutions.	Focuses on the implementation and management of zakat-funded entrepreneurship programs within higher education institutions, with limited evidence on entrepreneurial outcomes and comparative perspectives across different productive zakat systems.
Omar et al., (2024)	Poor asnāf students receiving zakat financial education aid in Sabah, Malaysia	Examines the relationships among tie strength (trust, emotional intensity, mutual confiding, and relational exchange), normative commitment, and recipient behaviour among recipients of zakat education aid.	Focuses on behavioural outcomes and normative commitment among asnāf students receiving educational zakat aid in Sabah. The study does not examine entrepreneurial development, entrepreneurial intention, or the role of institutional support mechanisms in fostering long-term economic empowerment among zakat beneficiaries.
Ahmad & Malik (2023)	Malaysia (Generation Z Asnāf Students)	Determinants of entrepreneurial intention among Generation Z individuals from the Asnāf community.	The study is limited to Asnāf students in Sabah, Malaysia, and does not investigate whether entrepreneurial intention is shaped differently across distinct productive zakat environments.
Mahmood et al., (2019)	Asnāf millennials in Malaysia	Determinants of entrepreneurial intention and pre-start-up behavior among Asnāf millennials based on the Theory of Planned Behavior (TPB).	Focuses on entrepreneurial intention among Asnāf millennials in a single-country setting, leaving comparative evidence across productive zakat systems largely unexplored.
Muhamat et al., (2013)	Entrepreneurial asnāf participating in the Entrepreneurial Asnāf Program under the Selangor	Examines the factors contributing to the success of entrepreneurial asnāf businesses,	The study does not explore the antecedents of entrepreneurial intention among student zakat beneficiaries, nor does it

	Zakat Board (LZS), Malaysia	focusing on capital assistance, training, and the entrepreneurial knowledge provided through zakat-funded entrepreneurship programs.	investigate how institutional environments may shape entrepreneurial development across different national contexts.

Source: Author's own work

As shown in Table 1, previous studies on productive zakat beneficiaries have predominantly been conducted in Malaysia and focused on entrepreneurial intention, entrepreneurial success, program implementation, or recipient behaviour (Ahmad & Malik, 2023; Mahmood et al., 2019; Muhamat et al., 2013; Omar et al., 2024; Saja et al., 2025). However, most studies are limited to specific regional contexts, provide limited insights into the role of institutional support in entrepreneurial development, and rarely offer comparative evidence across different zakat ecosystems.

The Relationship Between University Support, Self-Efficacy, and Islamic Entrepreneurial Intention

Entrepreneurial self-efficacy in the context of Islamic entrepreneurship refers to an belief in one's ability to identify halal business opportunities, manage resources responsibly (*amanah*), and execute business activities in accordance with Sharia principles and the objectives of *maqāṣid al-sharīʿah* (Bakar et al., 2017; Nurillah et al., 2025). Individuals with a high level of Islamic entrepreneurial self-efficacy tend to demonstrate stronger psychological readiness to cope with business uncertainty, engage in calculated risk-taking, and maintain ethical commitment throughout the entrepreneurial process (Junaidi et al., 2023). The entrepreneurship literature consistently highlights that belief in capabilities constitutes a key determinant in shaping entrepreneurial intention. Self-efficacy fosters a positive attitude toward entrepreneurship, enhances perceived feasibility, and strengthens intention to take entrepreneurial action (Bandura, 2004). From an Islamic perspective, self-confidence, coupled with the values of tawakkal (reliance on God) and social responsibility, further reinforces motivation to pursue entrepreneurship as a pathway to achieving halal and sustainable prosperity. Accordingly, the hypotheses proposed in this study are as follows:

H1: The university support had a positive and significant effect on self-efficacy.

H3: The university support had a positive and significant effect on the Islamic entrepreneurial intention

The Relationship Between Perceived Organizational Support, Self-Efficacy, and Islamic Entrepreneurial Intention

Perceived Organizational Support refers to the extent to which individuals believe that an organization values their contributions and cares about their well-being and personal development (Rivai et al., 2019). In the context of students receiving productive zakat scholarships, organizational support may originate not only from formal institutions but also from zakat organizations, mentoring communities, and the broader institutional environment that provides moral, emotional, and instrumental assistance. Such perceived support fosters a sense of appreciation and psychological security, which forms an important foundation for individuals to develop confidence in addressing entrepreneurial challenges (Ridlwan et al., 2022). Organizational support manifested through mentoring, coaching, recognition of individual potential, and access to entrepreneurial resources has been shown to strengthen self-efficacy (Asni et al., 2025). Individuals who perceive strong support from their surrounding institutions tend to develop greater confidence in their ability to manage business activities, undertake calculated risks, and resolve business-related challenges (Gelaidan & Abdullateef, 2017). Beyond strengthening self-efficacy, perceived organizational support may also directly shape Islamic entrepreneurial intention. When individuals perceive that the organizations supporting them uphold values of integrity, ethics, and social responsibility, they are more likely to develop entrepreneurial intentions aligned with Islamic principles. An organizational environment that emphasizes compassion, fairness, and social benefit can shape value orientation, encouraging them to view entrepreneurship not merely as an economic activity but also as a means of worship and community empowerment (Saeed et al., 2014). Therefore, the following hypotheses are proposed:

H2: Perceived organizational support had a positive and significant effect on self-efficacy.

H4: Perceived organizational support had a positive and significant effect on the Islamic entrepreneurial intention

The Relationship Between Self-Efficacy and Islamic Entrepreneurial Intention

Self-efficacy in the context of Islamic entrepreneurship refers to an belief in one's capability to identify halal business opportunities, manage resources responsibly, and execute business activities in accordance with Sharia principles and the objectives of *maqasid al-shariah* (Bakar et al., 2017). This belief encompasses the ability to design business models, engage in calculated risk-taking, cope with uncertainty, and maintain ethical commitments throughout the entrepreneurial process. From an Islamic perspective, self-efficacy extends beyond psychological confidence, as it is closely associated with the values of *tawakkal*, social responsibility, and the pursuit of *barakah* (blessing) in economic activities (Widodo et al., 2025). Individuals with a high level of self-efficacy are better able to align their business decisions with Islamic values because they possess the confidence to address both moral and practical challenges in managing halal and ethical businesses (Stenmark et al., 2021). Such confidence encourages individuals to perceive entrepreneurship not merely as an economic pursuit but also as a form of worship and social contribution. Therefore, in the context of Islamic entrepreneurship, higher levels of self-efficacy are expected to strengthen Islamic entrepreneurial intention. Thus:

H5: Self-efficacy had a positive and significant effect on Islamic entrepreneurial intention.

METHOD

Research Design and Data Collection

This study employed a quantitative approach to identify the influence of the constructs of university support, perceived organizational support, and self-efficacy on Islamic entrepreneurship intention. All indicators were measured on a five-point Likert scale from "strongly disagree" to "strongly agree." The questionnaire items were adapted from construct-specific investigations. The questionnaire has two parts. The first component collected gender, age, education, and annual gross revenue. Second, the major variables' indicators and their. This study used two independent variables, namely university support and perceived organizational support, one mediating variable, namely the self-efficacy, and one dependent variable, namely Islamic entrepreneurial intention. Figure 1 presents the conceptual model tested in this study and illustrates the hypothesized relationships among the study variables.

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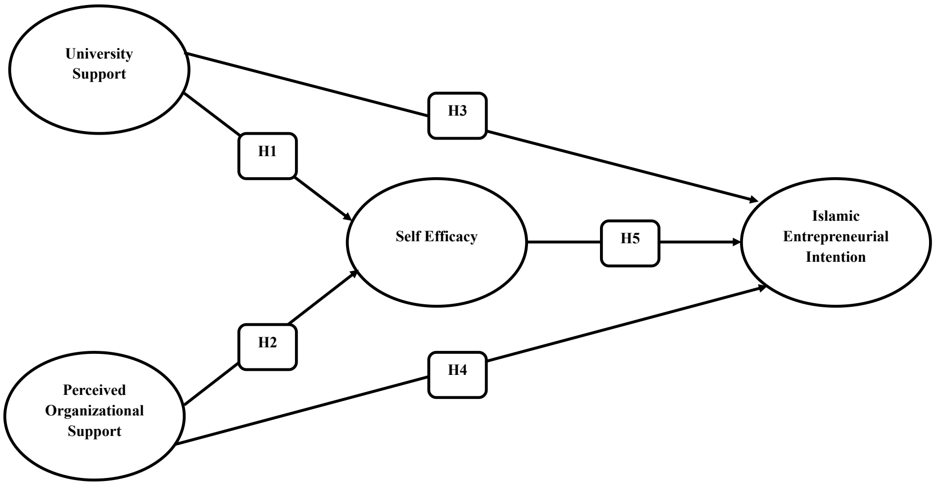

Figure 1. Hypotheses Model

Source: Author's own work

Purposive sampling was used to select individuals from the population who met the study criteria (Poan et al., 2022). This strategy enables the intentional selection of relevant and qualified respondents to meet research objectives. Participants in this study had to meet numerous inclusion criteria. First, respondents must be active university students enrolled in higher education institutions in Indonesia or Malaysia. Second, they must be Indonesian or Malaysian citizens and identify as Muslims. Third, they must be recipients of productive zakat funds in the form of scholarships distributed by officially registered zakat institutions in Indonesia or Malaysia.

It is important to note that the productive zakat program examined in this study was implemented through educational scholarships. While such programs aim to enhance human capital and long-term economic independence, their primary objective is educational attainment rather than direct business creation. Consequently, entrepreneurial outcomes may differ from those observed in entrepreneurship-oriented productive zakat programs that provide business capital, mentoring, and venture development support. This contextual limitation should be taken into account when interpreting the findings. The study excluded non-eligible participants using a pre-quotient technique. The online survey was circulated via WhatsApp, LINE, Instagram, Facebook, and other platforms. Data was collected from September to December 2024. Depending on model complexity, Hair et al. (2018) recommend a sample size of 100-200 for Partial Least Squares Structural Equation Modeling (PLS-SEM).

Power analysis was conducted to determine the minimum sample size required for this study, following the recommendations of Gerd Antes and subsequent methodological guidance, such as that of Shela et al. (2023). Sample size determination through power analysis considers several factors, including model complexity, data characteristics, the expected significance level, and the anticipated effect size. In this study, power analysis was performed using G*Power (version 3.1.9.7; Heinrich Heine University Düsseldorf, Germany) to estimate the minimum sample size required to detect significant relationships among constructs in the PLS-SEM model. The calculation indicated that, with three predictors, a significance level of 0.05, a large effect size, and a statistical power of 95%, a minimum of 56 respondents was required. Therefore, the final sample of 142 respondents exceeds the recommended minimum threshold, indicating that the dataset is sufficient for conducting PLS-SEM analysis.

Method of Analysis

This research used Smart-PLS 4.0 to implement Partial Least Squares Structural Equation Modeling (PLS-SEM). The selection of PLS-SEM was predicated on the intricate nature of the study model and the non-normal distribution of the data (Hair et al., 2018). The suggested model had both reflective and formative elements, as well as moderation channels. This model made the PLS-SEM technique the best choice for this analysis. There were various steps to the statistical analysis. First, the study did a data screening process to make sure the dataset was of good quality and reliable, and to reduce any possible bias. Harman's single-factor test was used to check for common method variance (CMV) in this case. Second, this study assessed the reliability and validity of the constructs through the measurement model. Indicator reliability was examined using outer loadings; indicators with loadings above 0.70 adequately represent their respective constructs. Composite reliability and alpha were used to test construct reliability. The thresholds for these tests were 0.70 and 0.60, indicating acceptable reliability. We used the average variance extracted (AVE) to check construct validity. The minimum acceptable value was 0.50, indicating that the indicators were converging sufficiently with their respective constructs.

Third, this study assessed discriminant validity using the Heterotrait–Monotrait (HTMT) ratio to determine the distinctiveness of each latent variable from others within the model. In the fourth stage, the structural model was tested to examine the relationships between constructs, including both direct and moderating effects. The moderation analysis followed the two-stage approach, as recommended by Hair et al. (2018). The structural estimation of the inner model yielded R^2 values of 0.25, 0.50, and 0.75 interpreted as weak, moderate, and substantial explanatory power, respectively. Hypotheses were tested using the t-statistic and p-value criteria, with a critical t-value of 1.98 at the 5% significance level. A hypothesis was accepted if the p-value was below 0.05 and the t-value exceeded 1.98, indicating a statistically significant relationship between constructs.

In the fourth stage, the study assessed effect size (f^2) and multicollinearity. Effect size testing measures the magnitude of the influence an independent variable has on a dependent variable. Multicollinearity testing aimed to detect any excessively strong correlations among independent variables using the Variance Inflation Factor (VIF), ensuring that values remained below the acceptable threshold of 5.

Fifth, the Measurement Invariance of Composite Models (MICOM) procedure was performed prior to MGA to establish measurement invariance across Indonesian and Malaysian respondents (Henseler et al., 2016). MICOM included assessments of configural invariance, compositional invariance, and the equality of composite means and variances. Finally, permutation-based MGA was conducted to determine whether the structural relationships differed significantly between the two groups; p-values below 0.05 indicated significant differences.

RESULTS

Demography Profile

Table 2 presents the demographic profile of the respondents. A total of 142 valid responses were analyzed in this study.

Table 2. Respondent's Demography Profile

Variable	Category	Frequency	Percentage (%)
Gender	Male	58	40.8
	Female	84	59.2
Educational Background	High School/Equivalent	64	45.1
	Bachelor's Degree	69	48.6
	Master's Degree	3	2.1
	Doctoral Degree (PhD)	6	4.2
Domicile	Indonesia	96	67.6
	Malaysia	46	32.4
Note: N = 142			

Source: Author's own work

Table 2 presents the demographic profile of the respondents. A total of 142 valid responses were analyzed in this study. Based on gender distribution, most respondents were female, accounting for 84 individuals (59.2%), while male respondents represented 58 individuals (40.8%). In terms of educational background, the majority of respondents held a degree, comprising 69 individuals (48.6%). This position was followed by respondents with a High School or equivalent education level, totaling 64 individuals (45.1%). A smaller proportion of respondents held postgraduate qualifications, including Master's degrees (3 respondents; 2.1%) and Doctoral degrees (6 respondents; 4.2%). Regarding domicile, most participants were from Indonesia, accounting for 96 individuals (67.6%), while the remaining 46 respondents (32.4%) were from Malaysia. This distribution reflects the comparative nature of the study between the two countries.

Data Screening

In the initial stage, this study employed Harman's single-factor test to identify the potential presence of common method variance (CMV) within the dataset. The presence of CMV indicates the possibility of bias resulting from data being collected from a single source at the same time (MacKenzie & Podsakoff, 2012). The test was conducted using SPSS version 31, and the results revealed a seven-component solution, with each component having an eigenvalue greater than 1. The factor explaining the highest variance accounted for only 47,1% of the total variance. According to established thresholds, the largest variance explained by a single factor should be below the 50% critical value. This result indicates that no single factor dominantly explains the covariance among the constructs. Therefore, the results suggest that CMV is not a concern in this dataset (Kamath et al., 2020).

Measurement Model Assessment (Outer Model)

First, the measurement model was assessed through outer loadings. As shown in Table 3, all indicators achieved loading values between 0.709 and 0.897, exceeding the recommended threshold of 0.70 (Hair et al., 2018). This result confirms the reliability of the indicators and their adequacy in representing the constructs they measure.

Table 3. Measurement Items and Outer Loading Values

Constructs	Measurement Items	Outer Loading
University Support	My university offers entrepreneurship courses.	0.766
	Entrepreneurship is adequately taught within my study program.	0.709
	The university curriculum supports the development of my entrepreneurial skills.	0.721
	My lecturers encourage students to think creatively and innovatively.	0.754
	My university provides entrepreneurship-related training programs or workshops.	0.738
	I received sufficient academic information on how to start my own business.	0.760
	My university promotes entrepreneurship as a viable career option.	0.813
	I believe my university encourages students to consider entrepreneurship as a career path.	0.730
	My university invites successful entrepreneurs and alumni to serve as guest speakers.	0.773
Perceived Organizational Support	My organization supports my intention to become an entrepreneur.	0.733
	My organization encourages me to consider entrepreneurship as a career option.	0.860
	My organization provides a conducive environment for developing my entrepreneurial interests.	0.897
	My organization values my aspiration to establish and grow my own business.	0.867
	My organization provides information, training, or facilities that help me prepare for entrepreneurship.	0.888
	My organization believes that I have the potential to succeed as an entrepreneur.	0.879
	My organization would be proud if I took steps to establish my own business.	0.886
	My organization demonstrates tangible support for individuals interested in entrepreneurship.	0.831
Self Efficacy	Becoming an entrepreneur would provide me with a great sense of personal satisfaction.	0.804
	A career as an entrepreneur is attractive to me.	0.797
	Among various career options, I would prefer to become an entrepreneur.	0.839
	I aspire to start and manage my own business.	0.865
	I would rather own my own business than earn a high salary working for someone else.	0.826
	If I were to become an entrepreneur, I believe my chances of success would be very high.	0.747
Islamic Entrepreneurial Intention	My career goal is to become an entrepreneur who adheres to Shariah principles.	0.869
	I am determined to establish a business that complies with Shariah principles in the future.	0.870

I have a strong intention to establish a Shariah-compliant business in the future.	0.873
I am seriously considering starting a Shariah-compliant business.	0.887

Source: Author's own work

Next, construct reliability was evaluated using Cronbach's alpha (α) and Composite Reliability (CR). These measures assess the internal consistency of the indicators within each construct. Following the recommendations of Hair et al. (2018), values above 0.70 indicate satisfactory reliability, demonstrating that the indicators consistently measure the same underlying construct.

Table 4. Construct Validity and Reliability

Constructs	Cronbach Alpha	Composite Reliability	Average Variance Extracted
Islamic Entrepreneurial Intention	0,926	0,944	0,770
Perceived Organizational Support	0,948	0,956	0,734
Self Efficacy	0,897	0,921	0,662
University Support	0,904	0,921	0,566

Source: Author's own work

As shown in Table 4, all constructs demonstrated satisfactory internal consistency, with Cronbach's alpha values ranging from 0.897 to 0.948, and Composite Reliability values ranging from 0.921 to 0.956, all exceeding the recommended minimum threshold of 0.70. These results indicate that each construct has high internal consistency. Convergent validity was assessed through the Average Variance Extracted (AVE). According to Hair et al. (2018), AVE values should exceed 0.50 to confirm that the construct explains more than half of the variance of its indicators. The AVE values reported for all constructs ranged from 0.566 to 0.770, thus meeting the required criterion and supporting convergent validity.

Table 5. Heterotrait-Monotrait (HTMT)

Constructs	Islamic Entrepreneurial Intention	Perceived Organizational Support	Self Efficacy	University Support
Islamic Entrepreneurial Intention				
Perceived Organizational Support	0,518			
Self Efficacy	0,763	0,712		
University Support	0,610	0,766	0,688	

Source: Author's own work

Discriminant validity was further evaluated using the Heterotrait–Monotrait Ratio (HTMT). All HTMT values stayed below the cautious limit of 0.90 (please see in Table 5), which shows that the constructs are not the same as each other in a conceptual way. In sum, these results support the construct reliability and validity of all reflective constructs in the model, indicating that the measurement model is strong and may be used for further structural research.

Table 6. Fornell-Lacker Criterion

Constructs	Islamic Entrepreneurial Intention	Perceived Organizational Support	Self Efficacy	University Support
Islamic Entrepreneurial Intention	0.878			
Perceived Organizational Support	0.495	0.857		
Self Efficacy	0.698	0.669	0.814	
University Support	0.568	0.705	0.626	0.752

Source: Author's own work

Discriminant validity was further assessed using the Fornell–Larcker criterion. As presented in Table 6, the square root of AVE for each construct (0.752–0.878) exceeds its correlations with other constructs, confirming that all constructs are empirically distinct and demonstrating satisfactory discriminant validity

Structural Model Assessment (Inner Model)

Bootstrapping analysis using PLS-SEM assessed the significance and magnitude of hypothesized construct correlations. Statistically significant connections are indicated with p-values below 0.05. Additionally, the route coefficient (original sample or β value) indicates the direction of the relationship (positive or negative). Figure 2 and Table 7 show some important model relationships.

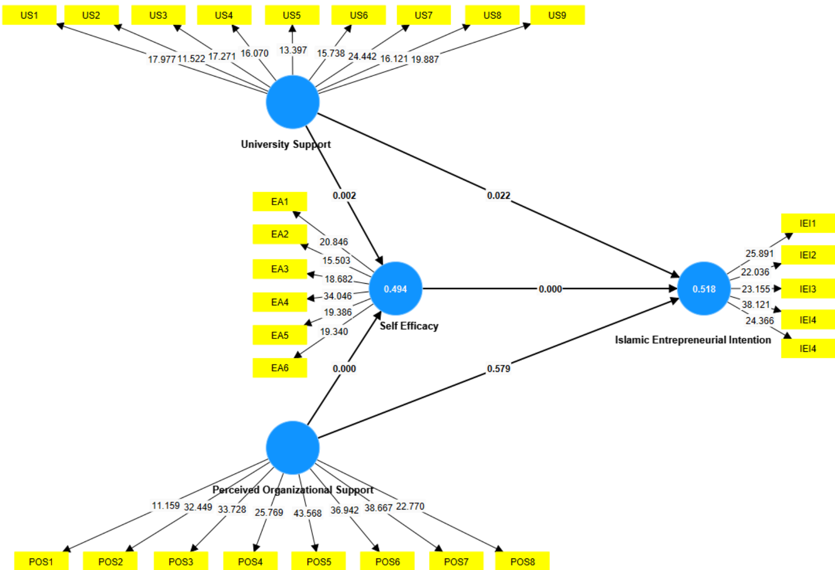

Figure 2. Bootstrapping Result figure

Source: Author's own work

Figure 2 illustrates the bootstrapping results of the proposed structural model, including the estimated path coefficients and the significance levels of the relationships among university support, perceived organizational support, self-efficacy, and Islamic entrepreneurial intention. The results indicate that university support and perceived organizational support positively contribute to self-efficacy, while self-efficacy demonstrates the strongest relationship with Islamic entrepreneurial intention. However, the direct relationship between perceived organizational support and Islamic entrepreneurial intention appears to be insignificant. To provide a clearer and more detailed presentation of these relationships, Table 7 reports the path coefficients, t-statistics, p-values, and hypothesis-testing decisions.

Table 7. Path Coefficient and Hypotheses Testing (Complete)

Path	Coefficient	T-statistics	p-values	Results
University Support →Self-efficacy	0,307	3,028	0,002	H1 Accepted
Perceived Organizational Support →Self-efficacy	0,452	4,461	0,000	H2 Accepted
University Support → Islamic Entrepreneurial Intention	0,254	2,287	0,022	H3 Accepted
Perceived Organizational Support → Islamic Entrepreneurial Intention	-0,081	0,555	0,579	H4 Rejected
Self-efficacy → Islamic Entrepreneurial Intention	0,592	4,830	0,000	H5 Accepted

Source: Author's own work

As presented in Table 7, university support has a significant positive effect on self-efficacy ($\beta = 0.307$, $t = 3.028$, $p = 0.002$), supporting H1. Perceived organizational support also significantly enhances self-efficacy ($\beta = 0.452$, $t = 4.461$, $p < 0.001$), supporting H2. University support directly and positively influences Islamic entrepreneurial intention ($\beta = 0.254$, $t = 2.287$, $p = 0.022$), thereby supporting H3. In contrast, perceived organizational support does not have a significant direct effect on Islamic entrepreneurial intention ($\beta = -0.081$, $t = 0.555$, $p = 0.579$); therefore, H4 is not supported. Finally, self-efficacy has the strongest positive effect on Islamic entrepreneurial intention ($\beta = 0.592$, $t = 4.830$, $p < 0.001$), supporting H5.

Multicollinearity Test and Effect Size

To further evaluate the predictive relevance and potential multicollinearity within the structural model, two diagnostic tools were used: Cohen's f^2 effect size and the Variance Inflation Factor (VIF) (please see Table 8). Cohen's f^2 is employed to assess the relative impact of each exogenous construct on the endogenous construct by examining changes in the R^2 value when a particular construct is omitted from the model. According to the guidelines provided by Hair et al. (2018), f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effect sizes, respectively.

Table 8. Effect size and multicollinearity output construct Hypotheses

Path	VIF	f^2	Colinearity Result
University Support →Self-efficacy	1.989	0.094	No Multicollinearity
Perceived Organizational Support →Self-efficacy	1.989	0.203	No Multicollinearity
University Support → Islamic Entrepreneurial Intention	2.176	0.062	No Multicollinearity
Perceived Organizational Support → Islamic Entrepreneurial Intention	2.398	0.106	No Multicollinearity
Self-efficacy → Islamic Entrepreneurial Intention	1.845	0.551	No Multicollinearity
Notes: f^2 = 0.02 → Small; f^2 = 0.15 → Medium; f^2 = 0.35 → Large			

Source: Author's own work

Table 8 presents the effect size (f^2) and VIF results. Self-efficacy shows a large effect on Islamic entrepreneurial intention ($f^2 = 0.551$), making it the strongest predictor in the model. Perceived organizational support has a moderate effect on self-efficacy ($f^2 = 0.203$), while university support and perceived organizational support exhibit relatively small effects on the endogenous constructs (f^2 = 0.062–0.106). In addition, all VIF values (1.845–2.398) are below the recommended threshold of 5, confirming the absence of multicollinearity.

Indirect Effect Analysis

To obtain a deeper understanding of the mechanism by which institutional support influences Islamic entrepreneurial intention, an additional indirect-effect analysis was conducted using the bootstrapping procedure in SmartPLS. The results are presented in Table 9.

Table 9. Indirect Effect Analysis Results

Path	Coefficient	T-Statistics	P-values	Result
Perceived Organizational Support → Islamic Entrepreneurial Intention	0.268	2.958	0.003	Full Mediation
University Support →Self-efficacy	0.182	2.623	0.009	Partial Mediation

Source: Author's own work

The mediation results show that self-efficacy significantly mediates the effects of perceived organizational support ($\beta = 0.268$, $p = 0.003$) and university support ($\beta = 0.182$, $p = 0.009$) on Islamic entrepreneurial intention. Self-efficacy acts as a full mediator in the relationship

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between perceived organizational support and Islamic entrepreneurial intention, and as a partial mediator in the relationship between university support and Islamic entrepreneurial intention.

Measurement Invariance Assessment (MICOM)

Prior to the Multi-Group Analysis (MGA), the Measurement Invariance of Composite Models (MICOM) procedure (Henseler et al., 2016) was conducted to assess measurement invariance across the Indonesian and Malaysian samples.

Table 10. MICOM Results

Constructs	Original Correlation	Correlation Permutation Mean	5.0%	Permutation P Value
University Support	0.995	0.996	0.992	0.202
Perceived Organizational Support	0.999	0.995	0.997	0.405
Self Efficacy	1.000	0.999	0.997	0.705
Islamic Entrepreneurial Intention	1.000	0.999	0.996	0.800

Source: Author's own work

As shown in Table 10, all constructs satisfied the compositional invariance criterion, with original correlation values exceeding the corresponding 5% quantile values and all permutation p-values above 0.05. These results confirm the establishment of compositional invariance and partial measurement invariance, indicating that the measurement models are comparable across groups and that the MGA can be conducted reliably.

Multi Group (MGA) Results

This study also found other results from MGA (see Table 11). The analysis in this research is India versus Malaysia.

Table 11. Comparative Multi-Group Analysis Results between Indonesia and Malaysia

Path	Coefficient Indonesia	Coefficient Malaysia	Original Difference	Permutation Mean Difference	Permutation P Value
University Support →Self-efficacy	0.195	0.612	-0.417	-0.014	0.056
Perceived Organizational Support →Self-efficacy	0.601	0.069	0.532	0.011	0.014
University Support → Islamic Entrepreneurial Intention	0.191	0.430	-0.240	-0.009	0.339
Perceived Organizational Support → Islamic Entrepreneurial Intention	-0.161	-0.044	-0.117	-0.004	0.738
Self-efficacy → Islamic Entrepreneurial Intention	0.724	0.407	0.317	0.018	0.265

Source: Author's own work

Table 8 shows that the only significant cross-country difference occurs in the relationship between Perceived Organizational Support and Self-Efficacy, which is stronger among Indonesian students ($\beta = 0.601$) than Malaysian students ($\beta = 0.069$; $p = 0.014$). The remaining relationships do not differ significantly across groups ($p > 0.05$), indicating that the structural model is generally consistent between Indonesia and Malaysia.

DISCUSSION

The significant effect of university support on self-efficacy indicates that the campus environment, through the provision of facilities, entrepreneurship curricula, mentoring, business incubation, networking opportunities, and exposure to role models, enhances confidence in their ability to initiate and manage a business. Theoretically, this finding is consistent with Social Cognitive Theory (Bandura, 2004), which posits that self-efficacy develops through learning experiences, modeling, and social and institutional support. Qoriawan and Apriliyanti (2022) and Rohendi et al (2023) highlight that regulations governing startup enterprises in Indonesia are dispersed across various legal frameworks, resulting in complex category-dependent licensing procedures. In such contexts, universities serve as primary information hubs that help reduce information asymmetry and strengthen confidence in navigating regulatory complexity (Pruett et al., 2009).

The unique characteristics of productive zakat scholarship recipients may explain this finding. Unlike students from more financially secure backgrounds, scholarship beneficiaries often face greater economic uncertainty and limited access to entrepreneurial resources outside the university environment. Consequently, universities become one of the most important sources of entrepreneurial exposure, knowledge, and social support. Through entrepreneurship courses, mentoring, and incubation activities, students are provided with opportunities to develop entrepreneurial competencies and gain mastery experiences, which are widely recognized as key antecedents of self-efficacy development. Therefore, university support may exert a stronger influence on self-efficacy among productive zakat scholarship recipients than among the general student population.

Beyond university support, perceived organizational support also significantly influences self-efficacy. Support from organizations, such as zakat institutions (LAZ), productive scholarship programs, program mentors, access to seed capital, coaching, monitoring, and partner networks, constitutes an important source of entrepreneurial confidence. In particular, LAZ and similar institutions provide resource-based and practice-oriented support that may accelerate the formation of efficacy compared to academic support, which is often more conceptual in nature (Timur et al., 2023). Anwar et al. (2024) further emphasize that novice entrepreneurs often require targeted support, particularly in financial management, to develop sustainable ventures.

In addition to influencing self-efficacy, university support directly and significantly influences Islamic entrepreneurial intention, suggesting that the campus environment not only strengthens students' self-belief but also fosters their intention to engage in Islamic entrepreneurship by shaping norms, identity, and career orientation. In this regard, universities may function as institutional triggers that shape perceptions of Islamic entrepreneurship as a legitimate, valuable, and feasible career path (Setiawan et al., 2024). This direct effect also implies the presence of mechanisms beyond self-efficacy, including exposure to halal business opportunities, prevailing social norms within the campus environment, and the internalization of Islamic values and work ethics through academic and extracurricular programs.

The significant relationship between university support and Islamic entrepreneurial intention further suggests that universities play a role beyond merely developing entrepreneurial competencies. Through entrepreneurship education, business incubation programs, entrepreneurial competitions, and exposure to successful Muslim entrepreneurs, universities create an entrepreneurial ecosystem that shapes students' career aspirations and perceptions regarding the feasibility of entrepreneurship as a future profession. In the context of productive zakat scholarship recipients, this support is particularly important, as many students have limited access to entrepreneurial resources outside the university environment. Consequently, universities function not only as educational institutions but also as agents of entrepreneurial socialization, encouraging students to view Islamic entrepreneurship as a viable pathway toward economic empowerment and social contribution.

Conversely, perceived organizational support does not exhibit a significant effect on Islamic entrepreneurial intention. Substantively, this finding is noteworthy, as organizational support, while enhancing self-efficacy, does not automatically translate into entrepreneurial intention. One plausible explanation is that such support may be perceived primarily as program compliance or financial assistance rather than as a long-term stimulus for entrepreneurial careers. Moreover, most recipients of productive zakat scholarships come from lower-middle socio-economic backgrounds, which may intensify economic pressure and fear of failure (Belwal et al., 2015). Consequently, many may prefer formal employment after graduation due to its perceived stability relative to entrepreneurial ventures.

The non-significant relationship between perceived organizational support and Islamic entrepreneurial intention suggests that institutional assistance alone may be insufficient to stimulate entrepreneurial aspirations among productive zakat scholarship recipients directly. Since scholarship-based productive zakat programs primarily aim to support educational attainment and human capital development, beneficiaries may perceive organizational support as a means of academic success rather than entrepreneurial development. Consequently, organizational support may strengthen students' capabilities and confidence without necessarily leading to an immediate intention to pursue entrepreneurship.

From a theoretical perspective, this finding is consistent with Social Cognitive Theory, which posits that environmental support influences behavioral intentions indirectly through psychological mechanisms such as self-efficacy. This interpretation is supported by the mediation analysis, which shows that perceived organizational support significantly influences Islamic entrepreneurial intention through self-efficacy, despite the absence of a direct effect.

In other words, organizational support first strengthens entrepreneurial confidence, which subsequently translates into stronger entrepreneurial intention.

The results further reveal that self-efficacy partially mediates the relationship between university support and Islamic entrepreneurial intention. This finding suggests that university support influences entrepreneurial intention both directly, by shaping entrepreneurial norms and career aspirations, and indirectly, by enhancing confidence in their entrepreneurial abilities. Consequently, university support plays a broader role in fostering Islamic entrepreneurial intention, whereas organizational support primarily influences self-efficacy.

Finally, this study identifies self-efficacy as the strongest predictor of Islamic entrepreneurial intention. This study underscores that the intention to pursue Islamic entrepreneurship is primarily driven by confidence in one's own capabilities. In practice, students are more likely to develop strong entrepreneurial intentions when they feel capable of identifying opportunities, managing risks, initiating ventures, and sustaining businesses in accordance with Sharia principles. These findings reaffirm the central role of self-efficacy as a key psychological mechanism that mediates the transformation of institutional support into entrepreneurial intention (Bandura, 2004).

The multi-group analysis reveals clear structural differences between Indonesia and Malaysia in shaping Islamic entrepreneurial intention. In the Indonesian sample, perceived organizational support emerges as the primary antecedent of self-efficacy, while the other variables are not significant. This finding suggests that Indonesian respondents rely more on practical, resource-based support than on the academic environment in developing their entrepreneurial capacity. In contrast, the Malaysian sample exhibits a different configuration in which university support significantly enhances self-efficacy. However, unlike Indonesia, self-efficacy among Malaysian respondents does not significantly translate into Islamic entrepreneurial intention, and no direct institutional effects on intention are observed.

The differences between Indonesia and Malaysia may be attributed to variations in the institutional design of productive zakat programs. In Indonesia, productive zakat is administered through BAZNAS and various zakat institutions (LAZ) that actively integrate entrepreneurial mentoring, business assistance, and empowerment initiatives (Widiastuti et al., 2021). As a result, beneficiaries may perceive organizational support as a practical resource that directly strengthens entrepreneurial confidence. In contrast, productive zakat programs in Malaysia are primarily managed by state-based zakat authorities, where educational and welfare-oriented assistance remains the dominant form of support. Consequently, Malaysian beneficiaries may view scholarship programs mainly as mechanisms for educational attainment and human capital development rather than direct pathways to entrepreneurship. These institutional differences may explain the stronger influence of perceived organizational support on self-efficacy among Indonesian respondents compared to their Malaysian counterparts.

Theoritical Implication

This study provides several theoretical contributions to the entrepreneurship and Islamic entrepreneurship literature. First, it extends Social Cognitive Theory within the context of productive zakat scholarship recipients by confirming the central role of self-efficacy in translating institutional support into Islamic entrepreneurial intention. Second, the findings demonstrate that institutional support does not directly and uniformly influence entrepreneurial intention. Instead, perceived organizational support primarily affects Islamic entrepreneurial intention through self-efficacy, underscoring the importance of psychological mechanisms in entrepreneurial development. Third, the multi-group analysis reveals that the effectiveness of institutional support is context-dependent. Organizational support plays a stronger role among Indonesian beneficiaries. In contrast, university support is more influential in Malaysia, suggesting that differences in productive zakat ecosystems and institutional contexts shape entrepreneurial development.

Practical Implication

The findings offer important implications for universities, zakat institutions, and policymakers. Universities should foster entrepreneurial ecosystems through business incubation, mentoring, networking, and exposure to halal business opportunities to strengthen entrepreneurial confidence and aspirations. Likewise, zakat institutions should complement financial assistance with mentoring, market access, and entrepreneurial networks to facilitate the development of sustainable ventures. For policymakers, entrepreneurship development strategies should be tailored to national contexts. In Malaysia, policies may focus on increasing the attractiveness of entrepreneurial careers, whereas in Indonesia, strengthening institutional support and access to entrepreneurial capital may be more effective in promoting Islamic entrepreneurship.

Limitations of the Study and Recommendations for Further Research

This study has several limitations. First, the sample was limited to productive zakat scholarship recipients in Indonesia and Malaysia, which may restrict the generalizability of the findings to other student populations or young entrepreneurs. Second, the productive zakat program examined was scholarship-based, with a primary focus on educational attainment and human capital development rather than direct entrepreneurial empowerment. Consequently, its entrepreneurial impact may be less direct than that of entrepreneurship-oriented productive zakat programs that provide business capital, mentoring, and venture development support. Third, differences in zakat governance structures between Indonesia and Malaysia may influence how institutional support is perceived and experienced by beneficiaries. Finally, the cross-sectional design limits the ability to capture changes in entrepreneurial intention over time, while several contextual factors, such as family background, religiosity, social norms, halal market opportunities, and policy incentives, were not included in the model. Future studies are encouraged to examine beneficiaries of entrepreneurship-focused productive zakat programs, incorporate additional contextual variables, and employ longitudinal or mixed-method approaches to provide a more comprehensive understanding of Islamic entrepreneurial intention and entrepreneurial behavior.

CONCLUSION

This study demonstrates that institutional support plays an important role in shaping Islamic entrepreneurial intention, particularly by enhancing self-efficacy. University support is found to strengthen entrepreneurial confidence and, in some cases, directly foster Islamic entrepreneurial intention by shaping norms, identity, and career orientation. Meanwhile, perceived organizational support (especially from zakat institutions and productive scholarship programs) effectively strengthens self-efficacy through resource-based assistance and practical mentoring. However, organizational support does not directly influence entrepreneurial intention, indicating that improvements in individual capability do not automatically translate into entrepreneurial motivation. The findings also reveal that self-efficacy is the strongest predictor of Islamic entrepreneurial intention. Students are more likely to develop entrepreneurial intentions when they feel capable of identifying opportunities, managing risks, initiating ventures, and sustaining businesses in accordance with Sharia principles.

Furthermore, the multi-group analysis highlights differences in the mechanisms shaping Islamic entrepreneurial intention between Indonesia and Malaysia. In Indonesia, resource-based organizational support emerges as the primary factor strengthening self-efficacy, thereby encouraging entrepreneurial intention. In contrast, in Malaysia, university support significantly enhances self-efficacy; however, this confidence does not translate into a significant increase in entrepreneurial intention. This difference may be influenced by labor market conditions and relatively higher income levels in Malaysia, where formal employment opportunities are more attractive than entrepreneurial careers.

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