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(IJEPC)www.ijepec.comINSIGHTS FROM ACADEMIC TRIP: A SCOPUS-AI REVIEW ON
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DOI: 10.35631/IJEPC.1059039**Abstract:**

Bumiputera entrepreneurship is a cornerstone of Malaysia's economic development, yet Bumiputera entrepreneurs face persistent challenges that hinder their ability to thrive in competitive markets. Key issues include limited access to funding, inadequate business skills, cultural barriers, and low levels of technological adoption, which collectively restrict their capacity to scale operations and compete effectively. To address these concerns, this study aims to provide a comprehensive understanding of the challenges faced by Bumiputera entrepreneurs by using a Scopus-AI-driven systematic review from 2010 to 2025, with experiential learning opportunities gained through academic trips. This study also synthesizes findings through concept mapping. The main findings highlight Bumiputera entrepreneurship challenges include market access and competition, human capital issues, financial constraints, cultural and social factors. Insights from academic trips further enrich the findings and reveal that experiential learning opportunities, such as academic trips, play a transformative role in bridging the gap between theoretical knowledge and practical application. By integrating classroom learning with real-world exposure, participants gain actionable insights into overcoming challenges and developing critical skills. This study emphasizes the importance



of collaboration among stakeholders, including policymakers, educators, and industry leaders, to design inclusive support mechanisms and scalable solutions. The implications of this research extend to fostering inclusive economic growth by empowering Bumiputera entrepreneurs to overcome the entrepreneurship challenges and contribute meaningfully to Malaysia's development agenda. Future research should explore cross-disciplinary approaches and evaluate the effectiveness of innovative policies aimed at addressing these challenges.

Keywords:

Bumiputera Entrepreneurship, Experiential Learning, Academic Trips, Entrepreneurial Challenges

Introduction

Bumiputera entrepreneurship refers to business ventures initiated and managed by individuals classified as "Bumiputera" under Malaysian law, which includes ethnic Malays and indigenous communities (Khalid et al., 2022). This group constitutes a significant portion of Malaysia's population and plays a pivotal role in the nation's economic landscape. Bumiputera entrepreneurship has been a cornerstone of Malaysia's economic policies since the introduction of the New Economic Policy (NEP) in 1970, which aimed to eradicate poverty and reduce economic disparities between ethnic groups (Ahmad & Ismail, 2021). By fostering entrepreneurial activities among Bumiputera individuals, the government seeks to empower this demographic to contribute meaningfully to national economic growth, create employment opportunities, and drive innovation (Mohd Noor et al., 2023). Despite these efforts, Bumiputera entrepreneurs continue to face persistent challenges, including limited access to capital, inadequate business skills, and systemic barriers that hinder their ability to compete in both local and global markets (Ismail & Ahmad, 2022). Addressing these challenges is crucial for ensuring inclusive economic development and enabling Bumiputera entrepreneurs to thrive in an increasingly competitive business environment.

Academic trips serve as powerful experiential learning opportunities that bridge the gap between theoretical knowledge and practical application, enabling participants to gain firsthand insights into real-world entrepreneurial ecosystems. These trips often involve visits to businesses, incubators, and innovation hubs, where students and researchers can observe entrepreneurial practices, interact with experienced entrepreneurs, and understand the dynamics of local and global markets (Smith & Lee, 2022). By engaging directly with entrepreneurs and industry leaders, participants are exposed to diverse business models, strategies for overcoming challenges, and innovative approaches to market entry and sustainability (Tan et al., 2023). Furthermore, academic trips foster cross-cultural learning, allowing participants to appreciate how cultural contexts shape entrepreneurial activities and decision-making processes (Rahman & Yusof, 2021). Such immersive experiences not only enhance participants' understanding of entrepreneurship but also equip them with practical skills, such as networking, problem-solving, and adaptability, which are critical for navigating complex entrepreneurial ecosystems (Zainuddin et al., 2023). As a result, academic trips play a transformative role in preparing aspiring entrepreneurs, particularly Bumiputera individuals, to address real-world challenges and contribute meaningfully to economic development.

Addressing the challenges faced by Bumiputera entrepreneurs is critical for achieving inclusive economic growth and ensuring equitable participation in Malaysia's development agenda. Persistent barriers such as limited access to capital, inadequate business skills, and systemic inequalities hinder the ability of Bumiputera entrepreneurs to compete effectively in the marketplace, perpetuating economic disparities (Mohamad et al., 2022). By tackling these challenges, Malaysia can unlock the untapped potential of its Bumiputera population, who represent a significant demographic and labour force, thereby fostering greater economic diversity and resilience (Yusof & Rahman, 2023). Inclusive growth not only reduces poverty and inequality but also strengthens social cohesion and national unity, aligning with the goals of Malaysia's Shared Prosperity Vision 2030 (SPV 2030) (Abdullah & Zainal, 2021). Moreover, empowering Bumiputera entrepreneurs contributes to job creation, innovation, and regional development, which are essential for sustaining long-term economic progress (Ismail et al., 2023). Therefore, addressing these challenges through targeted interventions, policy reforms, and capacity-building initiatives is vital for creating an enabling environment where Bumiputera entrepreneurs can thrive and contribute to shared prosperity.

Despite the growing body of literature on entrepreneurship in Malaysia, there remains a significant research gap in understanding how experiential learning opportunities, such as academic trips, can address the unique challenges faced by Bumiputera entrepreneurs. While existing studies have explored the barriers to Bumiputera entrepreneurship, few have integrated insights from experiential learning or real-world exposure into their analyses (Ahmad & Zainuddin, 2023). This gap limits the development of actionable strategies that combine theoretical knowledge with practical application to foster entrepreneurial success. Additionally, there is limited attention given to how academic trips can serve as a transformative tool for bridging classroom learning and marketplace realities (Lee et al., 2022). The study leverages AI-driven reviews from the Scopus database, integrating them with an experiential learning framework gained through an academic field trip to Kelantan, Malaysia. To address this gap, this study aims to achieve two key objectives: (1) to identify the primary challenges faced by Bumiputera entrepreneurs and (2) to explore how academic trips contribute to understanding and overcoming these challenges. By integrating insights from both a Scopus-AI review method and academic trip observations, this study seeks to provide a holistic perspective on fostering Bumiputera entrepreneurship.

This article is structured to guide readers through a systematic exploration of Bumiputera entrepreneurship challenges and the role of academic trips in addressing them. The next section outlines the methodology, detailing the Scopus-AI review process and the observation analysis of academic trip experiences. Following this, the Scopus-AI review process synthesis findings on key challenges faced by Bumiputera entrepreneurs, complemented by insights gained from academic trips. The discussion section integrates these findings to highlight implications for stakeholders and proposes actionable recommendations. Finally, the conclusion summarises the study's contributions, emphasising the importance of experiential learning in empowering Bumiputera entrepreneurs and outlining directions for future research. These sections aim to provide a comprehensive understanding of how academic trips can inform solutions to Bumiputera entrepreneurship challenges.

Methodology

In this study, Scopus AI was employed to conduct a systematic review of the existing literature on Bumiputera entrepreneurship, focusing on the primary challenges faced by Bumiputera entrepreneurs and how academic trips contribute to understanding and addressing these challenges. The trial of Scopus AI, conducted from 3rd to 18th March 2025, was integral to identifying emerging trends and synthesising knowledge to provide evidence-based recommendations for educators, policymakers, and entrepreneurs.

The literature review was conducted using a well-defined search string designed to capture a comprehensive set of articles related to Bumiputera entrepreneurship. The search string was as follows: ("Bumiputera" OR "indigenous" OR "Malay" OR "ethnic") AND ("entrepreneurship" OR "business" OR "enterprise" OR "start-up") AND ("challenges" OR "issues" OR "barriers" OR "obstacles") AND ("economic" OR "financial" OR "social" OR "cultural") AND ("support" OR "development" OR "growth" OR "training"). This search string was designed to include multiple keywords relevant to the study's aims, ensuring a broad yet focused search of the Scopus database. The AI tool was used to filter articles by their relevance to the research questions, which include identifying challenges, understanding the role of academic trips in addressing these challenges, and proposing actionable recommendations. The Scopus-AI system retrieved a wide range of academic articles, reviews, and empirical studies, from which the most pertinent articles were selected. These included articles from academic journals, conference proceedings, and industry reports, providing a broad spectrum of insights into the challenges faced by Bumiputera entrepreneurs and how these challenges are navigated in various contexts.

The study leverages AI-driven reviews from the Scopus database, integrating them with an experiential learning framework gained through an academic field trip to Kelantan, Malaysia. The field trip will provide students with direct exposure to Bumiputera entrepreneurs and their real-life business challenges. This multi-dimensional approach will allow for a comprehensive understanding of entrepreneurship in Malaysia, specifically from the perspective of Bumiputera business owners. The participants consisted of business students enrolled in a business program at a higher education institution. A group of approximately 36 students participated in the academic trip to Kelantan, which provided them with exposure to the real-world practices of Bumiputera entrepreneurs. Additionally, a secondary group of 3 entrepreneurs was selected from various industries, such as Songket entrepreneurs, the Serunding producers in Kg. Laut, and the vibrant business community at Siti Khadijah Market in Kelantan. These entrepreneurs were interviewed to gain insights into their entrepreneurial journeys.

The Scopus AI output provided several valuable elements for synthesising the gathered data: a summary, expanded summary, concept map, and emerging themes. The summary generated by Scopus AI offered a concise overview of the literature, highlighting key findings related to the challenges faced by Bumiputera entrepreneurs. Entrepreneurs from underrepresented groups face numerous challenges in establishing and growing their businesses. These barriers include limited access to capital, discrimination, and sociocultural biases (Alfazzi, 2023 & Azis et al., 2023). Financial constraints are particularly prevalent, with ethnic minorities and women experiencing greater difficulties in securing funding (Conley & Bilimoria, 2022; Azis et al., 2023). Other significant obstacles include inadequate infrastructure, limited market access, and a lack of education and training opportunities (Azis et al., 2023; Alfazzi, 2023). Social and

cultural factors, such as gender bias and racial discrimination, further impede business growth (Conley & Bilimoria, 2022). To overcome these challenges, entrepreneurs employ various strategies, including leveraging social capital, engaging in diversity initiatives, and relying on faith and prayer (Conley & Bilimoria, 2022). Addressing these barriers requires targeted approaches, such as improving access to finance, investing in infrastructure, and challenging sociocultural norms (Azis et al., 2023).

The expanded summary also identified the growing role of governmental support and initiatives aimed at empowering Bumiputera entrepreneurs, although such efforts were noted to have had mixed levels of effectiveness. The concept map produced by Scopus AI visually represented the relationships between various themes identified in the literature. Central to the concept map were the core themes of "challenges" and "entrepreneurship," with sub-themes branching out to include environmental and social factors, investment and financial support, education and training and decision making. This visual tool helped to clarify the complexity of the issues faced by Bumiputera entrepreneurs and how these issues were interconnected with broader socio-economic factors.

Results And Discussion

Bridging the gap between theoretical knowledge gained in the classroom and its practical application in the marketplace is essential for fostering entrepreneurial success, particularly among Bumiputera entrepreneurs who face unique challenges in translating education into real-world business outcomes. Traditional classroom-based learning often emphasises foundational theories and concepts but may fall short in equipping aspiring entrepreneurs with the hands-on skills, problem-solving abilities, and contextual understanding required to navigate dynamic market environments (Smith & Lim, 2023). This disconnect can lead to a lack of confidence, inadequate decision-making skills, and an inability to address real-world challenges such as securing funding, managing supply chains, or adopting innovative technologies (Tan & Wong, 2022). By integrating experiential learning opportunities, such as academic trips, internships, and industry collaborations, educators can provide students with practical insights into entrepreneurial ecosystems, enabling them to apply theoretical knowledge in meaningful ways (Lee et al., 2023). Bridging this gap not only enhances the relevance of entrepreneurship education but also empowers Bumiputera entrepreneurs to overcome systemic barriers and contribute effectively to economic development.

The integration of academic trip insights with a comprehensive literature review has emerged as a powerful approach for achieving a holistic understanding of complex topics, such as Bumiputera entrepreneurship challenges. Existing literature highlights the value of experiential learning through academic trips, which provide firsthand exposure to real-world entrepreneurial ecosystems, enabling participants to observe successful business practices, interact with industry leaders, and understand cultural and contextual nuances (Tan et al., 2023). When combined with a literature review using Scopus-ai review method, these insights offer a dual perspective that bridges theoretical knowledge and practical application, addressing gaps often left by traditional research methods (Smith & Lee, 2022). For instance, studies have shown that academic trips enhance participants' ability to contextualise theoretical concepts, identify actionable solutions to challenges, and develop critical skills such as networking and cross-cultural communication (Rahman & Yusof, 2021). Furthermore, this hybrid approach fosters a deeper understanding of systemic barriers and opportunities, empowering stakeholders to design more effective interventions and policies (Zainuddin et al.,

2023). By synthesising empirical evidence from both academic trips and scholarly literature, researchers can provide a richer, more detailed analysis that addresses the entrepreneurial challenges.

The Scopus-AI review conducted for this study highlights a range of challenges faced by Bumiputera entrepreneurs in Malaysia. These challenges were synthesized from various academic abstracts, providing a comprehensive understanding of the barriers to entrepreneurial success among Bumiputera entrepreneurs. The study also aims to explore how experiential learning, such as academic trips, can contribute to overcoming these challenges and offer evidence-based recommendations for various stakeholders.

Market Access and Competition

One of the most significant challenges for Bumiputera entrepreneurs, especially those in the furniture and wood products industries is limited market access and competition. Research indicates that many Bumiputera-owned businesses struggle to expand their market share, primarily due to small production volumes and a lack of product diversity (Ratnasingam et al., 2024). Additionally, these businesses are often domestically oriented, which limits their ability to compete globally (Cant et al., 2009). This is similar to the songket industries. During the academic trip to Kelantan, students had the opportunity to observe firsthand how Bumiputera entrepreneurs are working to address these limitations. They engaged in discussions about the challenges of reaching international markets and the potential strategies for diversifying products to appeal to a broader consumer base. The trip provided valuable insights into the importance of market expansion and the need for a more global outlook to ensure business sustainability and growth.

A significant challenge faced by Bumiputera entrepreneurs, particularly those involved in traditional industries such as songket weaving, is limited market access and competition. During the academic trip, students visited the Che Minah Songket factory, a traditional business dedicated to preserving and promoting the heritage culture of Kelantan through songket weaving. The entrepreneur at the factory highlighted several issues that mirror the broader challenges identified in the Scopus-AI review, particularly in relation to market access and competition. The songket industry, while rooted in Kelantan's cultural heritage, faces substantial limitations due to small production volumes and a lack of expertise in the craft. This results in a limited ability to scale production and meet growing demand. The entrepreneur also shared that while there is still demand for songket, it is generally low and confined to special occasions or events. As a result, songket remains a niche product with limited market appeal outside of traditional settings, further constraining the growth potential of these businesses.

Interestingly, the entrepreneur has made efforts to promote songket on the international stage, participating in global exhibitions. Despite these efforts, the market for songket remains predominantly domestic, and the potential for global expansion is limited by several factors, including the lack of innovation in product offerings and the low interest among younger generations in traditional crafts. This aligns with the findings from the Scopus-AI review, which indicated that many Bumiputera SMEs struggle to diversify their products and reach international markets (Ratnasingam et al., 2024; Cant et al., 2009). This field visit demonstrates the difficulty traditional industries face in modernizing and expanding their global market reach.

Human Capital and Innovation

The review also identified significant issues related to human capital and innovation among Bumiputera entrepreneurs. There is a marked shortage of skilled workers, creativity, and technical knowledge, which hinders the ability of many small and medium-sized enterprises (SMEs) to innovate and remain competitive (Hanifah et al., 2017). Moreover, technopreneurship, which is becoming increasingly important in the digital age, faces challenges as Bumiputera students show low technopreneurial intent due to insufficient self-efficacy in information and communications technology (ICT) (Koe et al., 2021). These issues were evident during the academic trip, where students observed the entrepreneurial spirit of Bumiputera business owners but also noted the lack of technical skills and digital adoption. A major challenge identified in both the Scopus-AI review and during the academic trip is the lack of skilled workers, creativity, and innovation among Bumiputera entrepreneurs, which significantly hampers their ability to compete and grow. This issue is particularly pronounced in traditional industries such as songket weaving, which was explored during the academic trip.

During the visit to Che Minah Songket factory, the entrepreneur highlighted a critical shortage of expertise in the songket industry, which is heavily reliant on traditional craftsmanship. The craft of songket weaving is a labour-intensive process that requires years of training and mastery. However, there is a notable gap in the availability of skilled artisans, which limits the industry's capacity to scale production and innovate. Furthermore, younger generations show limited interest in learning and continuing the tradition of songket weaving. This trend, which aligns with broader concerns about human capital in the Bumiputera entrepreneurial landscape, suggests that the younger population is less inclined to pursue traditional craftsmanship, leading to a generational gap in expertise (Hanifah et al., 2017).

This lack of expertise and interest among youth poses a significant barrier to the growth of traditional industries, where innovation is critical for survival in an increasingly competitive market. Interestingly, the entrepreneur at Che Minah Songket has explored using technology to modernize the songket production process by introducing machines to assist in crafting the intricate designs. While this shift from handcrafting to machine-assisted production could help streamline operations and increase output, it also raises concerns about preserving the authenticity and heritage of the craft. The challenge lies in balancing tradition with technological advancements to incorporate modern tools without compromising the cultural value that makes songket unique.

This situation emphasises the need for a dual approach to innovation. On one hand, there is a clear need to modernize traditional industries like songket through technology and innovation in design, while on the other hand, it is crucial to preserve the craftsmanship and cultural significance of these products. Training programs that equip younger generations with both traditional skills and modern techniques could be an effective strategy to address the human capital gap and foster innovation in traditional industries (Koe et al., 2021). Encouraging a blend of heritage and technology could help the songket industry, and similar traditional sectors, adapt to modern demands while retaining their cultural value. To overcome these barriers, it is crucial for educational institutions to emphasize innovation culture and provide specific training in ICT skills and entrepreneurial mindset, both of which can significantly enhance the innovation capacity of Bumiputera entrepreneurs.

Financial Constraints

The financial constraints faced by Bumiputera entrepreneurs represent a significant barrier to the growth and sustainability of their businesses. As highlighted in this study, access to capital remains a critical issue, with many entrepreneurs struggling to secure adequate funding for their ventures. This finding supported with previous study that highlight the centrality of financial resources in entrepreneurial success (Azmi et al., 2024; Cant et al., 2009). The challenges surrounding capital access are compounded by broader economic conditions and the bureaucratic landscape, which further constrain the capacity of these entrepreneurs to expand and sustain their businesses. In line with the work of Azmi et al. (2024), the adverse economic conditions, including inflation and market volatility, contribute to heightened risk and uncertainty, deterring potential investors and limiting opportunities for Bumiputera entrepreneurs to access affordable financing.

Insights from an academic trip to the Songket entrepreneur and serunding producer in Kg. Laut further illustrates the financial challenges these entrepreneurs face. Both entrepreneurs' emphasis that the high capital requirements for start-up businesses particularly in traditional industries such as songket weaving and serunding production serve as a major barrier. The costs associated with acquiring raw materials, maintaining equipment, and scaling up production are substantial, and this financial strain hinders their ability to grow their businesses or even maintain operations at a sustainable level. These challenges reflect the broader trend identified in the study, where the financial capital needed to sustain and grow small businesses remains a critical concern.

Cultural and Social Factors

Finally, cultural and social factors also play a pivotal role in the entrepreneurial success of Bumiputera entrepreneurs. Motivation and persistence are critical elements for overcoming entrepreneurial challenges (Sabiou et al., 2017). The review highlighted that the need for achievement motivation is essential for Bumiputera entrepreneurs to remain competitive and resilient in the face of adversity. The academic trip provided students with valuable insights into how social networks and community support contribute to the persistence of Bumiputera entrepreneurs. These entrepreneurs often rely on their cultural values and community ties to navigate challenges, yet effective networking is still seen as an area for improvement (Cant et al., 2009). The trip demonstrated the importance of building strong, supportive networks and how these can help entrepreneurs overcome cultural and social barriers. For instance, Songket weaving is not only a business but a cultural practice that connects the entrepreneurs to their heritage and community. Similarly, the Serunding producers in Kg. Laut provides a vital connection to local traditions, particularly in the preparation of traditional Malay foods, which adds to the cultural richness of their businesses.

The Siti Khadijah Market, known for its lively and dynamic atmosphere, represents the strength of local entrepreneurship and its integration with social and cultural networks. Here, entrepreneurs rely on social capital, leveraging strong community ties and local support to sustain and grow their businesses. This sense of community, coupled with a shared cultural identity, enhances resilience in the face of financial and economic challenges. The social networks at Siti Khadijah Market, for instance, provide informal opportunities for collaboration, knowledge exchange, and mutual support, which are critical for navigating the challenges of entrepreneurship in the region. However, these cultural and social factors also come with their own set of challenges. While community ties can provide a strong foundation,

they may also limit the ability of entrepreneurs to scale their businesses beyond local or cultural boundaries. Entrepreneurs in these traditional sectors, like songket weavers and serunding producers, often face difficulty accessing broader markets or expanding their product lines due to the niche nature of their goods. This creates a complexity where cultural pride and social cohesion are simultaneously empowering and limiting in terms of economic growth.

Concept Map

The concept map illustrates the Bumiputera entrepreneurship challenges. The challenges faced by Bumiputera entrepreneurs in Malaysia are complex and include environmental and social factors, financial support, education and training and challenges that impact entrepreneur decision-making processes.

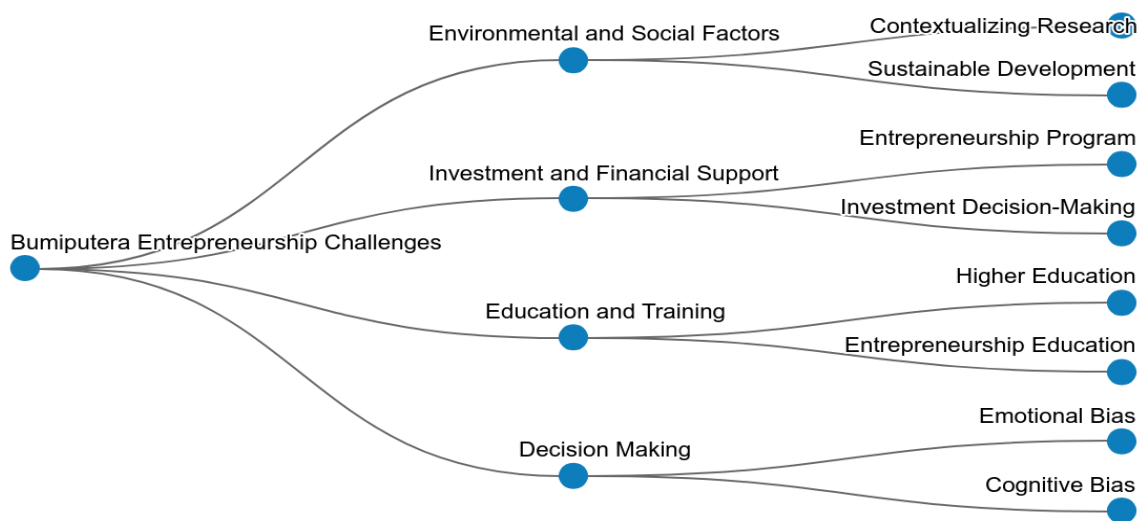


Figure 1: Concept Map of Bumiputera Entrepreneurship Challenges

Environmental and Social Factors

The challenges faced by Bumiputera entrepreneurs are deeply rooted in environmental and social factors, particularly in the areas of market accessibility and community dynamics. Market accessibility remains a significant barrier for Bumiputera entrepreneurs due to restricted supplier networks and insufficient financial resources, which hinder their ability to expand operations and increase profitability (Salleh & Vasudevan, 2025). For instance, in the aluminium industry, limited access to reliable suppliers and financial constraints have been identified as critical weaknesses that impede business growth (Salleh & Vasudevan, 2025). These challenges are further compounded by the lack of inter-ethnic business collaboration, which limits their market penetration and ability to compete effectively in diverse markets (Ratnasingam et al., 2024). Such barriers not only restrict their access to larger customer bases but also prevent them from leveraging collaborative opportunities that could enhance innovation and competitiveness.

In addition to market accessibility issues, community and cultural challenges play a pivotal role in shaping the entrepreneurial landscape for Bumiputera individuals. Negative community attitudes and supplier discrimination are significant social factors that affect their ability to succeed in business (Cant et al., 2009). These challenges often stem from deeply entrenched societal perceptions that undervalue Bumiputera entrepreneurship, leading to systemic biases in supply chains and customer interactions. For example, supplier discrimination can result in

higher costs or reduced access to quality materials, further disadvantaging Bumiputera entrepreneurs (Cant et al., 2009). Moreover, cultural norms that prioritize traditional employment over entrepreneurship can discourage risk-taking and innovation, creating additional hurdles for Bumiputera entrepreneurs seeking to establish themselves in competitive industries.

The interplay between environmental and social factors highlights the need for targeted interventions to address these challenges. Technology adoption has been identified as a potential solution to mitigate market access and resource constraints. Salleh and Vasudevan (2025) emphasise that the effective use of technology can enhance operational efficiency, improve supplier relationships, and expand market reach for Bumiputera entrepreneurs. However, the adoption of technology is often hindered by financial limitations and a lack of technical expertise, underscoring the importance of capacity-building initiatives. Furthermore, fostering inter-ethnicity collaborations through policy reforms and industry associations can help break down cultural barriers and create more inclusive business ecosystems (Ratnasingam et al., 2024).

Social and cultural factors also influence decision-making processes among Bumiputera entrepreneurs. Limited exposure to diverse business practices and networks can lead to suboptimal decisions, such as relying on traditional methods rather than adopting innovative strategies (Cant et al., 2009). This is exacerbated by negative community attitudes, which can undermine confidence and deter entrepreneurs from pursuing high-risk ventures. Addressing these challenges requires a shift in societal perceptions and the promotion of success stories that highlight the contributions of Bumiputera entrepreneurs to the economy. Mentorship programs and cross-cultural exchange initiatives can also play a transformative role in building confidence and enhancing decision-making capabilities.

In conclusion, the challenges faced by Bumiputera entrepreneurs are multifaceted, encompassing both environmental and social dimensions. Restricted market access, supplier discrimination, and cultural barriers collectively hinder their ability to compete effectively and achieve sustainable growth. To address these challenges, stakeholders must adopt a holistic approach that integrates technological solutions, policy reforms, and community engagement. By fostering an inclusive environment that promotes inter-ethnic collaboration, enhances financial inclusion, and builds entrepreneurial capacity, Malaysia can empower its Bumiputera entrepreneurs to overcome systemic barriers and contribute meaningfully to economic development.

Investment and Financial Support

This study highlights the challenges faced by Bumiputera entrepreneurs in Malaysia, particularly concerning investment and financial support. The findings emphasise a pervasive limitation in financial resources, which significantly impedes the growth and sustainability of Bumiputera-owned businesses. A recurrent theme in the literature is that limited access to capital is a critical challenge for these entrepreneurs. According to Salleh and Vasudevan (2025), Bumiputera entrepreneurs struggle with insufficient financial resources, which constrains their ability to expand, innovate, or compete in an increasingly globalised market. Without adequate capital, many businesses remain small-scale or fail to take advantage of new market opportunities, limiting their potential for growth and prosperity.

A promising solution identified in the review is the use of technology to mitigate the financial challenges faced by Bumiputera entrepreneurs. The integration of technological advancements can help address key obstacles related to market access and financial resource limitations (Salleh & Vasudevan, 2025). By adopting technology, entrepreneurs in sectors such as the aluminium industry have been able to streamline operations, reduce costs, and reach wider markets. This suggests that technological adoption can enhance the financial viability of Bumiputera-owned businesses by improving efficiency, enabling access to new customers, and reducing dependency on traditional capital sources. Consequently, integrating technology not only aids in overcoming financial barriers but also provides Bumiputera entrepreneurs with a competitive edge in an evolving market landscape.

Furthermore, a comprehensive understanding of the factors contributing to success and failure is critical in the context of Bumiputera entrepreneurship. Cant et al. (2009) identify several factors that determine the success of Bumiputera entrepreneurs, including commitment, decision-making ability, risk management, and networking. These factors are crucial for overcoming financial challenges. Entrepreneurs who are adept at managing risks and making informed decisions are more likely to attract investment and secure the necessary capital to scale their businesses. Relatively, failure is often linked to an inability to compete, a lack of financial competency, and negative community attitudes. The presence of such barriers exacerbates the difficulties in securing financial support and investment, underscoring the need for targeted interventions that address both financial and non-financial factors.

The Halal business segment provides a unique insight into the intersection of cultural values and financial challenges in Bumiputera entrepreneurship. According to Mohamed and Ismail (2021), Bumiputera entrepreneurs in the halal business sector exhibit qualities such as visionary leadership, confidence, and altruistic motivation, with religiosity playing a key role in shaping their entrepreneurial mindset. While these attributes contribute to their resilience and success in this niche market, the halal business segment also faces specific financial challenges. These entrepreneurs often rely on alternative financing mechanisms, such as Islamic financing models, which align with their cultural and religious values. However, access to such financing can be limited, particularly in the early stages of business development. Therefore, the intersection of cultural values with financial constraints highlights the importance of developing financial support mechanisms that are not only effective but also culturally sensitive to the unique needs of Bumiputera entrepreneurs.

In conclusion, the challenges faced by Bumiputera entrepreneurs in terms of investment and financial support are multifaceted, involving both financial limitations and broader socio-cultural factors. While limited financial resources remain a central barrier, the integration of technology and intrinsic motivation provides avenues for overcoming these obstacles. Additionally, the success factors identified in the literature, such as commitment and risk management, are essential for navigating the financial landscape. The halal business segment further illustrates the complex relationship between cultural values and financial access, underscoring the need for tailored financial support mechanisms. Moving forward, policies that enhance access to capital, promote technological adoption, and support the unique needs of Bumiputera entrepreneurs will be crucial for fostering a more inclusive and prosperous entrepreneurial ecosystem in Malaysia.

Education and Training

The challenges faced by Bumiputera entrepreneurs in Malaysia are multifaceted, and education and training play a crucial role in shaping their entrepreneurial capabilities. Based on the insights from the Scopus-AI review, it is clear that Bumiputera entrepreneurs face several challenges related to the development of entrepreneurial skills, market access, and the overall expansion of their ventures. These challenges are intricately tied to the quality and scope of education and training available to them. One key issue identified is the limited market share and growth opportunities for Bumiputera entrepreneurs, which is often due to factors such as limited product diversity and a lack of inter-ethnic collaboration. This suggests that the lack of training in diverse market strategies and product innovation may be hindering these entrepreneurs' potential for growth and market penetration (Ratnasingam et al., 2024).

Entrepreneurial skills, particularly creativity and innovation, are essential in overcoming these limitations. Koe, Krishnan, and Utami (2018) emphasise the significant role that entrepreneurial education plays in fostering skills like creativity, which is essential for business start-up intentions. By enhancing entrepreneurial training programs that focus on creativity, innovation, and market diversification, Bumiputera entrepreneurs can be better equipped to expand their businesses and gain access to new markets. Additionally, developing these skills through targeted educational initiatives can address some of the barriers to entry in competitive industries where product uniqueness and creativity are essential for survival. These findings highlight the critical need for enhanced entrepreneurial education to address both the skills gap and the limited market opportunities faced by Bumiputera entrepreneurs.

Motivation and personality traits also play an important role in entrepreneurial persistence. Sabiu et al., (2017) show that Bumiputera entrepreneurs are highly motivated by achievement and maintain a positive outlook despite facing challenges. This psychological trait is essential for entrepreneurial persistence and long-term success. However, motivation alone may not be enough without the proper educational and training frameworks. Educational programs that integrate motivational components and enhance resilience can help entrepreneurs cope with the financial and operational challenges they face. Training that fosters not just technical skills, but also perseverance and a proactive mindset, will better prepare Bumiputera entrepreneurs to succeed in a competitive market environment.

A significant gap identified in the literature pertains to the lack of formal training in technopreneurship. Koe, Krishnan, and Alias (2021) suggest that self-efficacy, risk-taking, and proactiveness in technopreneurial fields, particularly in the context of information and communication technology (ICT), are pivotal factors for Bumiputera students' intentions to pursue technopreneurship. Technological education and training can help entrepreneurs take advantage of the growing demand for digital solutions and ICT-based business models. The incorporation of technopreneurial education in academic curricula and training programs would provide Bumiputera entrepreneurs with the tools and knowledge necessary to innovate within the digital economy. This would not only address their current challenges but also empower them to tap into emerging markets and increase their competitive edge.

In conclusion, the challenges faced by Bumiputera entrepreneurs related to education and training are significant but not insurmountable. The gaps in entrepreneurial skills, motivation, and technopreneurial expertise can be bridged through targeted educational programs and training initiatives. The key to addressing these challenges lies in a holistic approach to

entrepreneurship education, one that focuses on creativity, market diversification, motivation, and technological innovation. By fostering these areas, Bumiputera entrepreneurs can be better equipped to overcome the limitations they face and thrive in an increasingly competitive and technologically advanced market. It is imperative that both educational institutions and policymakers collaborate to create an ecosystem that supports the development of these essential skills and provides Bumiputera entrepreneurs with the training and resources necessary to succeed.

Decision Making

The decision-making processes of Bumiputera entrepreneurs in Malaysia are deeply influenced by a range of challenges, including market factors, motivation, and technological constraints. One of the critical challenges identified in the literature is limited market penetration due to factors such as small production volumes, lack of product diversity, and a lack of inter-ethnic business collaboration. Ratnasingam et al. (2024) suggest that these barriers hinder the ability of Bumiputera entrepreneurs, particularly in the furniture and wood product industries, to make informed decisions that could enable them to expand their market share and diversify their product offerings. The limited scope of business collaboration also restricts their access to diverse market insights, further complicating their decision-making processes. In such a constrained environment, entrepreneurs must rely heavily on limited information, which often leads to suboptimal decisions regarding business expansion and market strategies.

Motivation and personality traits also play a pivotal role in shaping the decision-making processes of Bumiputera entrepreneurs. As highlighted by Sabiu et al., (2017), Bumiputera entrepreneurs tend to be driven by achievement motivation, which provides them with a positive outlook despite the numerous challenges they face. This motivational drive influences their decision-making by fostering a mindset focused on persistence and overcoming barriers. However, the impact of motivation on decision-making can be a double-edged sword. While motivation can encourage perseverance and a proactive approach to problem-solving, it can also lead to decision-making that overlooks certain risks, such as financial constraints or market conditions. As such, balancing motivation with informed, data-driven decision-making becomes a crucial aspect of entrepreneurial success for Bumiputera entrepreneurs.

Further insights from the literature suggest that decision-making ability is a key determinant of success or failure for Bumiputera entrepreneurs. According to Cant et al. (2009), successful entrepreneurs exhibit strong decision-making skills, particularly in the areas of risk management, commitment, and tenacity. These decision-making capabilities are vital for navigating the complexities of the business environment. For instance, entrepreneurs must be able to assess risks, manage uncertainties, and make strategic choices that maximise their chances of success. In contrast, poor decision-making, such as an inability to effectively evaluate risks or a lack of financial competence, often leads to failure. In particular, failure factors identified in the literature include customer-related issues, bureaucratic obstacles, and insufficient capital issues that are exacerbated by ineffective decision-making.

The role of technology in enhancing decision-making also deserves attention. As discussed by Salleh and Vasudevan (2025), technological applications have the potential to address critical challenges such as limited market access, financial constraints, and inadequate supplier networks. For Bumiputera entrepreneurs, particularly in industries like aluminium, the integration of technology can provide valuable data that supports more informed decision-

making. Technology enables entrepreneurs to analyse market trends, optimise production processes, and improve customer engagement, all of which are essential for making strategic decisions that drive business growth. Therefore, the adoption of technological tools is not only a solution to operational inefficiencies but also a means to improve the quality of decision-making in the face of limited resources.

Finally, the growing importance of technopreneurship among Bumiputera students further underscores the need for enhanced decision-making skills in the digital age. Koe, Krishnan, and Alias (2021) identify self-efficacy, risk-taking, and proactiveness as critical factors influencing technopreneurial intention among Bumiputera students. As the business landscape becomes increasingly digital and technology-driven, the ability to make decisions based on technological advancements becomes a key differentiator for entrepreneurs. Bumiputera entrepreneurs who possess strong decision-making skills in the realm of technology are more likely to succeed in emerging sectors such as e-commerce and digital marketing. This highlights the need for entrepreneurship training programs that emphasise decision-making within the context of technological innovation.

In conclusion, the challenges faced by Bumiputera entrepreneurs in decision-making are influenced by a combination of market constraints, motivational factors, technological barriers, and the necessity for strong decision-making capabilities. The ability to make informed, strategic decisions is critical to overcoming the barriers of limited market access, financial resources, and competitive pressures. As such, fostering decision-making skills through targeted education and training programs is essential for enhancing the entrepreneurial potential of Bumiputera entrepreneurs. Moreover, the integration of technology into decision-making processes offers significant opportunities for improving entrepreneurial outcomes, suggesting that technological literacy should be prioritised in entrepreneurial education and support programs.

Conclusion

Despite the growing body of literature on Bumiputera entrepreneurship, significant gaps remain that hinder a comprehensive understanding of the challenges faced by Bumiputera entrepreneurs. Current studies often focus narrowly on either theoretical frameworks or isolated case studies, leaving limited exploration of how experiential learning and real-world exposure can inform actionable solutions (Ahmad & Zainuddin, 2023). For instance, there is a lack of cross-disciplinary research that integrates insights from fields such as sociology, psychology, and technology adoption to address systemic barriers like limited access to funding, cultural perceptions, and low levels of innovation (Mohd Noor et al., 2023).

The literature review highlights several persistent challenges faced by Bumiputera entrepreneurs, including limited access to funding, inadequate business skills, cultural barriers, and low levels of technological adoption (Ratnasingam et al., 2024; Salleh & Vasudevan, 2025). Despite these obstacles, the review also underscores the transformative potential of experiential learning opportunities, such as academic trips, in bridging the gap between theoretical knowledge and practical application. Academic trips provide participants with firsthand exposure to successful entrepreneurial ecosystems, enabling them to observe innovative practices, engage with industry leaders, and develop critical skills such as networking and problem-solving (Tan et al., 2023). These experiences not only enhance participants' understanding of real-world challenges but also empower them to adopt

innovative solutions, particularly through the integration of technology (Mohd Noor et al., 2023). However, fostering sustainable entrepreneurial success requires collaborative efforts among stakeholders.

Overall, the findings of this study contribute to the broader discourse on the challenges faced by Bumiputera entrepreneurs, offering important insights into the intersection of financial access, economic conditions, and bureaucratic inefficiencies. Addressing these constraints is essential for promoting a more equitable entrepreneurial ecosystem in Malaysia, ensuring that Bumiputera entrepreneurs have the necessary resources to overcome challenges and succeed in their ventures.

Future research should prioritize cross-disciplinary studies that examine the intersection of cultural, economic, and technological factors influencing Bumiputera entrepreneurship. Additionally, there is a pressing need for studies that evaluate the effectiveness of existing policies and propose innovative policy frameworks to support Bumiputera entrepreneurs (Ratnasingam et al., 2024). To bridge these gaps, it is crucial to integrate academic insights with practical experiences, such as those gained through academic trips, mentorship programs, and industry collaborations. This integration not only enhances the relevance of entrepreneurship education but also equips Bumiputera entrepreneurs with the skills, networks, and confidence needed to overcome challenges and contribute meaningfully to economic development (Tan et al., 2023). By fostering a synergy between theory and practice, stakeholders can create an enabling environment that empowers Bumiputera entrepreneurs to thrive in an increasingly competitive global market. It is recommended for future research to explore the intersection of cultural, economic, and technological factors influencing Bumiputera entrepreneurship, while policymakers, technology developers, and entrepreneurs must work together to design inclusive support mechanisms and scalable solutions. Such collaborations can pave the way for policies that promote equitable access to resources, foster technological adoption, and create an enabling environment for Bumiputera entrepreneurs to thrive in an increasingly competitive global market.

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