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**10. THE RELATIONSHIP BETWEEN FINANCIAL SUPPORT,
NON-FINANCIAL ATTRIBUTES, AND
ENTREPRENEURIAL BUSINESS PERFORMANCE: A CASE
STUDY ON MARA SPIM LOAN SCHEME**

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Abstract

This paper is aimed at examining the relationship between financial support, non-financial attributes, and entrepreneurial business performance. The paper studied on how advisory services, entrepreneurial skills/knowledge, entrepreneurial mindset, entrepreneurial attitude play a significant role in influencing business performance (profitability, growth, and assets). Using a quantitative approach, this study analyzed data from 96 respondents from the survey of 105 participants. All respondents are entrepreneurs who were loan takers of MARA-SPiM scheme which was approved from 2014 to 2015 from 10 districts in Perak State of Malaysia. The analysis was performed using SPSS and Smart-PLS statistical software. The findings established that financial services play a significant role in influencing entrepreneur's business performance. On the other hand, it was revealed that entrepreneurial attitude (one of the non-financial attributes) plays a significant role in influencing entrepreneur's business performance. This study also found that the arrangements of financial services and non-financial services are very important for entrepreneurs' business success in term of rising profitability, growing their business and increasing their assets. Besides that, advisory services, entrepreneur skill/ knowledge, and entrepreneur mindset were unable to show any influence on entrepreneurs' business performance.

Keywords: Business Performance, Entrepreneurship, Financial Services, Non-Financial Attributes, Malaysia