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Leveraging the entrepreneurship talents based on Prophet Muhammad's business acumen: The case of Akademi Bakat ABS

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ABSTRACT

Realizing that each human being is naturally gifted with numerous talents, the Akademi Bakat ABS is set up to uphold this value through its unique curriculum, approach, and eco-system in the school. Till date, 75% of the learning program is based on learning-by-doing approach. The core vision is to nurture the students' inner-self with the six values of entrepreneurship i.e. social intelligence, integrity, altruism, creative and innovative, diplomacy, and righteousness since pre-school and hence, leverage the mindset, behaviour, and subsequently the cultural value of entrepreneurship among the students. With the aim to be an alternative school that will confront the future education, particularly in view of the Malaysian education landscape, the philosophy lies in the concept of being an independent thinker rather than consumer thinker. Only then, the element of creative thinking can be cultivated which is crucial in economic development as well as novel development in terms of technologies, products, and systems. Akademi Bakat ABS believed, with all the virtues it holds, the possibility to overcome on the overwhelmed issue of graduates' unemployability and incompetency in human skill can be achieved in all respect especially in confronting the Industrial Revolution 4.0 agenda. Finally, with support from each segment of the society (students, teachers, parents, ministry, industries), Akademi Bakat ABS sees itself as an industrial player that can holistically benefit the Malaysian education eco-system.

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1. INTRODUCTION

The impression 'one size will never fit all' might be the appropriate introduction to this paper. Although every nation continuously working on providing a quality standardizes educational structure, it might not be suitable for each individual and meets the educational needs of different person. According to Sparapani and Perez [1] a standardize curriculum might be influence by the politic of a nation and might have a slow phase in changes. Yet, in this 21st century, where the world is becoming more competitive, the education must be able to contribute to diverse learners with difference ideas and talent to produce a dynamic citizen. As agued by Gardner [2] in the theory of multiple intelligent, which he noted "students learn in ways that are identifiably distinctive. The broad spectrum of students - and perhaps the society as a whole - would be better served if disciplines could be presented in a number of ways and learning could be

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assessed through a variety of means" [2]. Therefore an alternative education might be a great solution to develop the true capability and talent of an individual.

One of the skills or talent that is widely research and discussed recently is entrepreneurial skills. Entrepreneurship is one of the generic skills included in the Graduates Attribute in Malaysia Higher Education Curriculum [3]. The entrepreneurial skills introduce in higher education is one of the efforts aimed to produce more young entrepreneurs who can create their own jobs [4]. Nevertheless, development of entrepreneurial skills is encouraging to start earlier in the children life. Schmitt-Rodermund [5] noted that, "evidence from retrospective reports also supports the view that the success of business founders stems from entrepreneurial activities and characteristics as an adolescent or even child".

Therefore, this paper will introduce a new concept of entrepreneurial education framework that will expose young children to entrepreneurship thinking.

Entrepreneurship education

In current technology-based modern era, many initiatives have been taken to be more actionoriented entrepreneurship education mainly emphasizing on learning by doing in a group setting and a network context rather than focusing on traditional-based like teaching the individuals. Most of the universities can address the need of become an entrepreneur by increasing the motivations and create competence among their graduates. These can help their graduates to become an important key person in innovative and entrepreneurial activities.

According to Ronstadt [6], entrepreneurship education is a merging of two methodologies. The first one is the unstructured component which focuses on transferring the prevailing information through the traditional lectures and the second is case studies. Despite that, the unstructured component focuses on entrepreneurial educates the learners on how to behave entrepreneurially through the network of individuals who engage in the education program [6].

Many ongoing discussions are actually contractually between the traditional and entrepreneurial way of teaching. Traditional way of teaching is mainly standardized, content focused, passive and single-subject curriculum. Meanwhile, entrepreneurial way of educating is an individualized, active, process-based, project centric, collaborative, experiential and multidisciplinary approach. Even though, a few researchers have pointed out the striking similarities between both of way educating or teaching [7], however general awareness is very low.

Other pedagogical approaches and movements with similarities to entrepreneurial education are experiential learning [8], situated learning [9], service-learning [10], problem or project based teach [11] adult learning [12], cognitive apprenticeship [13] and social constructivist learning [14].

The entrepreneurial learning also can be done through the observation of role models. In a study done by Zozimo et al. [15], it has been identified through the observation of role models that the entrepreneurs do not learn merely from being exposed to role models, but more specifically, they learn it by observing role models in distinct social contexts such as home or school. According to the study in UK by Preedy and Jones [16] an observing on how the students can learn entrepreneurially in the university environment highlighted that the role of student groups' in bringing together same minded students with same goals, to support and care each other, encourages social processes of group working that may also act as an important basis for individual learning, as individuals socially share their knowledge before reflecting and processing it themselves.

Entrepreneurial behaviours

According to Gartner and Carter [17], entrepreneurship is mainly an organization which is basically all about an organizing process that comprises of establishing interconnected structures, systems and procedures. The formation of an organization plays a major role as a fundamental outcome in entrepreneurial behaviours. However, according to Liao and Welsch [18], the entrepreneurial behaviours is consisting of a series of a temporal activities which are the critical part in the formation of an organizations. Furthermore, the entrepreneurial behaviours are also demonstrated in the process of firm organizing which is a multilevel phenomenon where it is very difficult to separate in between individual and organizational [17].

Based on Panel Study of Entrepreneurial Dynamics (PSED), Liao and Welsch [18] have identified 26 entrepreneurial behaviours or characteristics that are being demonstrated by the entrepreneurs in forming their organizations. According to Liao and Welsch [18] these 26 behaviours can be divided under four main dimensions; planning activities, resource combination, market behaviour and establishing legitimacy. These four categories are compatible with the four properties which is listed by Gartner and Carter [17]; an organization could use to demonstrate their existence.

Basically, planning activities are related to the intention which illustrates the purpose and the goals of the entrepreneurs while establishing their legitimacy related to the boundary of which distinguishes

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the firm from other organizations. In addition, resource combination and market behaviour are also well attuned with resources and exchange.

Furthermore, to this, Williams-Middleton [19] has combined these 26 entrepreneurial behaviours by leveraging on the scholar works of Baron [20], Churchill and Bygrave [21], Hacket and Dilts [22], Harmon et al. [23] and Reynolds et al. [24]. Nonetheless, no one has mentioned a specific behaviour or characteristics that all the entrepreneurs should have observe or survey before starting on a business. According to Gartner and Carter [17], an organization can be expected to have four main birthdays; personal commitment, financial support, sales and hiring employees. Generally, all these actions may take place at different times in different categories [18]

However, an entrepreneur may also need to establish all or most of these behaviours or attributes at various points of times if he/she is in successfully to form and organization [18]. According to Williams-Middleton [19], the decision or the influence to demonstrate a specific attribute not only based on the individual itself, but it is also coming from the environment in which they interact with. The behavioural environment relies upon the individual as well as the environment [25]. The environment for the entrepreneurship development mainly constitutes of five major factors; government policies and procedures, socioeconomic conditions, entrepreneurial and business skills, financial support to business and non-financial support to businesses [26].

Entrepreneurship in a country can be developed through education [27]. The knowledge on business management mainly, entrepreneurial and business skill as suggested by Gnyawali and Fogel [26] and also as introduced by Gamage [28] to overcome the lack of managerial competencies in the local context should be the fundamental or basic attributes for a successful development of entrepreneurship.

Unemployment situation

The era of full employment seems to be over when young people trying to enter the labour market but unfortunately, they ended up being unemployed. Among the particularly vulnerable groups are women, not yet qualified or unqualified blue-collar workers, young university leavers, immigrants, and some other social groups who have always had to be considered the underprivileged society.

Based on a study by Avtandil Silagadze [29] and unemployment is an everlasting problem in the world, which strongly affects the growth of the country economy. From 1990s, the average of unemployment rate in the world was within 5.9%–6.3% which the rate was higher in 2002 and lowest in 2017 before hits the world financial crisis as shown in Table 1 [29].

Year	Unemployment Rate (%)	Year	Unemployment Rate (%)
1991	6.299	2003	6.448
1992	5.888	2004	6.310
1993	6.114	2005	6.159
1994	6.052	2006	5.900
1995	6.121	2007	5.484
1996	6.188	2008	5.692
1997	6.236	2009	6.254
1998	6.391	2010	6.114
1999	6.482	2011	5.995
2000	6.355	2012	5.995
2001	6.359	2013	5.993
2002	6.489	2014	5.932

^{*}The World Bank data are used

According to Onowa [30], the meaning of unemployment can be stated as, "the negative aspect of the economic process for an unemployed person in one who despite his willingness and capacity to work is unable to do so for some reasons inherent in the organization of the commodity production".

Unemployment situation in graduates is a major concern of each government. Unemployment in a large portion of the labour force is the current issue now in almost all the developed and under developed countries. This issue is being the highlights as it is concerning the employment problems and prospects in the region. From the studies, it has been examined that the employment problem including the background information on its origin and trending and then observe at the nature and underlying causes of contemporary unemployment.

Some case studies show that unemployment is often leads to mental health. Few reports show that those people who commit suicide are having same kind of reasons which cause by the employment;

being fired and of unemployed persons who take to crime. Some of them are also having fear that they may soon be sacked. The new fear may spring up; from labour conditions to diseases, from diseases to unemployment, from unemployment to further illness, which in turn will reduce the chances of re-employment.

The rate of unemployment is particularly high among the graduates especially among the school leavers. It also gives high rise to problems of educated unemployment. In some other cases, graduate unemployment seems to be correspondence with the levels of education attained. Studies by Simon Onowa [30] shows that graduate employment rates are higher three to four times compares to those of older workers. Even though some of the graduates being the new or fresh entrants are ready to take any kind of job and grab the new opportunities, those bosses are not ready to take them in as they need labour force who are well experienced to increase their productivity fast.

The real problem with our unemployment situation was identified by many experts with a critical point. The problem is among the individuals itself who are lacking in relevant skills. Experts said that the problem resulted from the unbalanced emphasis on the arts and social sciences by the universities. This is a fact of the direct sources of unskilled graduate production.

However, employment benefits are also playing a major role for the unemployment situations to prolong nowadays. The income level of the great majority of families makes the provision of unemployment benefits virtually impossible thus those who unable to find jobs or these discharged from their previous employments are left to fend for themselves.

Most of the underdeveloped countries are having majority of job seekers therefore they are being forced to create employment for themselves especially by taking part in rural agricultural sectors where they force disguised unemployment. In this context, both of the disguisedly unemployed and those who are openly unemployed are being lumped together as the unemployed.

Increasing in population explosion in formal education and economic recession also leads to unemployment situation which can no longer be ignored [31]. So does situation in Malaysia that requires attention and action to combat this issue wisely and appropriately.

Definition of entreprenuership: An Islamic insight

By definition, Davis [32] explained that entrepreneurship is coined from the word entrepreneur (English) and entreprendre in French which means to undertake; to launch; to begin. In modern world, 'entrepreneurship' is also defined as 'the action of being an entrepreneur: one who undertakes innovation.' In 1990, Cohen and Levintal (as cited in Davis [32]) stated that: 'Innovation within the context of entrepreneurship is the development of new customers value through solutions that meet new needs, inarticulate needs, or old customer and market needs in value adding new ways.'

Not only that, innovation itself signifies the business activity as entrepreneurial (Katz and Green, 2009 as cited in Davis [32]). In fact, based on literature by Stevenson and Jarillo [33], they outlined the term entrepreneurship as follows: 'Entrepreneurship is a process by which individuals-either on their own or inside organizations-pursue opportunities without regard to the resources they currently control'. Hence, entrepreneurship is a deed that enable a person to pursue any opportunities in order to meet one's need no matter he himself is working with other people (employed by an organization or company) or he himself is an entrepreneur through any means of innovation (products, services, goods, etc.).

All around the world, the issue of employability especially among the graduates is an overwhelmed discussion. In view of the Malaysian landscape, many sectors are actively involved in managing this issue; whereby, several facts have been discovered in the contribution of the graduates' employability [34]. For instance, some of the causes are linked to these factors; namely, poor graduates' attributes [35]; issues with personal attitudes and employability skills [36]; as well as other essential skills such as soft skills, problem-solving skills, and functional skills [37]. Noteworthy, significance correlation is also found between employability and entrepreneurialism. In other words, graduates with these attributes i.e. risk taking, innovativeness, and proactiveness, keen to have employed easily compared to those who lack of these characters [34].

Islam sees the activity of entrepreneurship as part of religion and above all, it blends perfectly with Islamic preaching. The roles of Anbiya' (prophets) in the Holy Quran manifested that their entrepreneurial activities were very related to the dakwah call and known as entrepreneurial dakwah [38]. In fact, Prophet Muhammad pbuh is the greatest role-model for humankind as mentioned in the Quran (33:21) through the word Uswah (exemplary) and some defines it as Sunnah which refers to prophet's deed, speech, physical appearance, attitude, lifestyle [39].

For Muslim believers, the Sirah (history or biography) of Prophet Muhammad pbuh itself is a source of knowledge and wisdom to be understood and hence practiced in their daily lives. Literally, the Oxford Dictionary of Islam mentioned that Sirah is known as:

"Literary genre that developed out of narrative histories of Muhammad's life and activities...Sirah chronicles the creation and history of the world up through the time of Muhammad, showing Muhammad's life and work as the fulfilment of divine revelation and providing a basis for Muslim views of history...Used as sources for models for interacting with non-Muslims, processes of conversion, correct behaviour in the face of adversity, and a guide for social and legal reforms."

Prophet Muhammad's entrepreneurship framework

Intriguingly, the biography of Prophet Muhammad pbuh himself is a good manifestation of entrepreneurship model to be studied and characterized. Figure 1 simplifies the Sirah of Prophet Muhammad pbuh starting from his childhood age up to his 40-year-old age before he was divinely revealed to focus his life wholly on Islamic preaching and ceased all entrepreneurial activities thereafter.

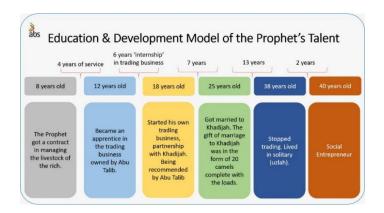


Figure 1. The important phases of Prophet Muhammad's entrepreneurship acumen before He became a successful entrepreneur at the age of 40

This great *Sirah*, in particular to the 3 early phases of his lifetime journey, is a remarkable inspiration to leverage the entrepreneurial talents among the children and students. Based on the Prophet's biography, at which, this paper is focusing merely on the 3 early phases of Prophet's life, Akademi Bakat ABS was developed and successfully operates till today.

As mentioned, Akademi Bakat ABS caters the need of children from the age of 7 up to 17. Looking at the model (Figure 1), the Prophet managed to get a contract in managing the livestock of the rich as early as 8 years old. He took about 4 years of service managing this project until he reaches the age of 12. Akademi Bakat ABS follows this model by implementing the 'learning-by-doing' module for the students at the age of 7 up to 12 years old. This is to ensure that the entrepreneurship mind set could be nurtured and therefore, becomes a behaviour. Eventually, the 6 entrepreneurship values that starts from having a correct entrepreneurship mind set could be found in these students' behaviour during their elementary period of learning. Activities in the learning process includes those in the development of universal skills and also upgrading the executive skills, besides practising a high standard of Malay language and its civilization knowledge at all time. Having all these attributes reveal that the first phase completes successfully.

The second phase as referring to the model in Figure 1, is the phase in which, these students are exposed to the reality of entrepreneurship activities. During the age of 12, Prophet Muhammad pbuh became the intern to his uncle's business i.e. Abu Talib. It took almost 6 years of internship before he started his own trading business. In Akademi Bakat ABS, this phase reflects the secondary level of learning. Equipped with the correct mindset and behaviour of a genuine entrepreneur, the students at the age of 10 to 14 are given with some entrepreneurship tasks such as managing micro-scale projects, inventing things, and so forth. Thereafter, by the age of 15 to 17, these students will involve directly in the entrepreneurship related tasks such as managing and administering the community or social organizations, starting their internship with companies or organizations, and take the lead of their own start-up business. During this phase, the talents' profiling could be characterized. In short, what they would like to be or go after completing their secondary examination (SijilPelajaran Malaysia and/or IGCSE) are clearly manifested in this phase.

The ultimate phase for these students is after graduating from Akademi Bakat ABS. This is where the third phase of Prophet's entrepreneurship model applied in Akademi Bakat ABS. As early as 18 years old

(same goes to Prophet Muhammad's track record), these graduates can choose to either continue on their academic or professional excellence in any universities they intend to or else, they can enrol in Akademi Bisnes ABS (the tertiary level of learning) in order to begin with their own start-ups and getting professional certificates under this academy. The latter form of learning is similar to what Prophet Muhammad's entrepreneurship talent model. Whereby, at this stage, the Prophet has begun his business partnership with Khadijah and started his own trading business using the capital in terms of trading goods supplied by Khadijah. Intriguingly, Abu Talib who was the Prophet's employer previously, gave an outstanding recommendation of his intern to Khadijah prior to the Muhammad-Khadijah business partnership. All these values are proof that this model (Figure 1) supports the need of business and entrepreneurship acumen in children's life if a correct learning ecosystem is built up, particularly in view of Malaysian education landscape.

2. AKADEMI BAKAT ABS: LEVERAGING THE ENTREPRENEURSHIP TALENTS

Located in Bangi, Selangor, the Akademi Bakat ABS started its pilot school way back in 2016 with only 19 students enrolled. This year, a total of 50 students and 6 teachers proudly accommodate the school which is obviously a non-ordinary mainstream school particularly in Malaysian education landscape. The other name for Akademi BakatABS itself is 'Sekolah Usahawan' (Entrepreneur School); whereby, the principle of each segment of the curriculum is based on the prophet Muhammad's (peace be upon him; pbuh) acumen in managing and governing businesses. Ultimately, the model of Muhammad-Khadijah's partnership also underlies its vision and mission to uphold the status of Entrepreneur School. Overall, the sirah (history) of Prophet Muhammad pbuh has been the pillar to the Akademi Bakat's direction in confronting the future education, especially when the nation is moving to the era of the 4th Industrial Revolution (IR 4.0) or Digital Economy.

Prophet Muhammad pbuh's business acumen has inspired the Akademi BakatABS to sketch out 6 values of entrepreneurship as the basis for them to confront the future education. They are namely, social intelligence, integrity, altruism, creative and innovative, diplomacy, and righteousness [40]. The cultivation of these values is found in their unique curriculum, approach, and eco-system in the school. In Akademi Bakat ABS, it starts by cultivating the students with the business acumen's mindset like Prophet Muhammad pbuh. This will eventually serve as the stepping stone to nurture the prophecy entrepreneurial behaviour and culture through a unique and systematic approach of learning i.e. by developing and implementing an inhouse Standard Operating Procedure (S.O.P.) for them to be accessed throughout their daily course.

Having to be significantly different from other mainstream schools in Malaysia particularly for not being an examination-oriented school, Akademi BakatABS believes that learning-by-doing is the best way to uphold the 6 values of entrepreneurship as outlined above. Hence, 75% of the designated teaching and learning in the school is carried out through learning-by-doing means. As there is no right or wrong answer as opposed to the examination-oriented school, the tool for the students' assessment is via a designated rubric that is developed based on the 6 values of entrepreneurship's principle. Moreover, the in-house S.O.P. eases the assessment for the students as well as the teachers.

Ultimately, the involvement of parents in the Akademi Bakat's eco-system and vision has been the greatest motivation for the school to go further in confronting the 21st century education, IR4.0, and also the Digital Economy era. Having said that, to enrol as a student in the Akademi Bakat ABS itself, the parents are first screened and not the children. As such, only the parents that could follow and accept the system applied by Akademi BakatABS will be considered to enrol their children(s) into Akademi Bakat ABS. It is essential to have a very strong bonding and trust between parents and the school in order to achieve the school's aspiration to be an Entrepreneur School (SekolahUsahawan) especially in the Malaysian education landscape.

3. ALTERNATIVE ASSESSMENT

Akademi Bakat approach in the assessment system is referred to as performance tests or an alternative assessment, used to determine what students can and cannot do, in contrast to what they do or do not know. In other words, an alternative assessment measures applied proficiency more than it measures knowledge. This indicates that the assessment method used is different from other schools or colleges. Furthermore, every assessment made by the academy will not be presented to the student but only recorded for the parents' information. Interviews with parents noted that all six values assessed-social intelligence, integrity, altruism, creative and innovative, diplomacy, and righteousness-could be observed at school and at home. Table 2 refers to interview with teachers and parents aimed to identify the values assessed.

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Table 2. Values indentifed by teachers and parents			
Responden	Datum	Values	
Teacher 1	H is more <u>confidents to speak</u> and talk to me. He always talks about the fun in school. Even though we know he's a bit lip. He is also	Social Intelligence Integrity	
	very fond of school; even he is not very well we need to persuade	Righteousness	
	him to rest at home. When communicating at home he never forgets	Creative and innovative	
	to praise other people. He is already a good reader and eager to start		
	<u>a business</u> .		
Teacher 2	S shows positive development in the academic. He shows an interest	Diplomacy	
	in attending the academy as opposed to the previous institution. He	Altruism	
	is very comfortable in academics because the environment is very		
	positive. I can also see that he is more diplomatic about a matter and		
	always helping others and shows high level of altruism.		
Parents 1	L <u>washes dishes after a meal</u> . This is a good practice that he learns	Altruism	
	in school. He always helps in the kitchen. Hope he will succeed and		
	grow into a better child.		
Parents 2	He is so excited to learn archery at school. I am so blessed that he	Social Intelligence	
	had change a lot. He improves a lot in commucation skills and uses		
	standard Bahasa melayu language/ high level of language. He also		
	always speaks about his friends all the time.		
Teacher 3	One of our students offers to serve us Bunga Telang drink without	Diplomacy	
	us giving any instruction. Such a nice gesture (akhlak) a great	Altruism	
	common sense potraiyed by this student.		

4. DISCUSSION

Social intelligence was found to be positively correlated with learning skills, which is essential for unlocking the skills of effective communication, dialogue, and teamwork to create an optimal and productive environment. According to Sofia Garcia-Bulle [41], students need the tools to develop social intelligence beginning in the first levels of education so they can acquire it through their school years and master it in their adult lives. Until recently, social intelligence was a priority that few people had, mostly because they already had the right mind set for it and picked up the associated skills along the way, but training to develop social intelligence is relatively new.

Integrity is a personal choice, an uncompromising and predictably consistent commitment to honour moral, spiritual and artistic values and principles [42]. Integrity is an individual's characteristics for example an organization has to maintain their business integrity in order to gain trust among their prospects. This concludes that the integrity is a core element for the entrepreneurs and thus, it has been practiced by the Akademi Bakat ABS to produce a high-integrity entrepreneur's form of attitude traits. Furthermore, as per the Akademi Bakat ABS guidelines; the prophet Muhammad (pbuh) and many of his close companions were trustworthy and lead to successful entrepreneurs.

The implementation of positive values in schools, which include concern or care and respect for others, willingness to help, hard work, and a sense of belonging, have been continuously done by parents, educators and stakeholders. According to Hannafey [43], contradictions between life matters, morality and ethics would reveal inconsistency and wrong doing. In this case, altruism and helping behaviour are the fundamental basis of prosocial behaviour. For example, this study shows that the students taking their own initiatives in helping others.

Innovation and creativity are two words heard frequently in higher education today. With computer being the flesh and blood; and living in the era were students are allowed to question on things and they are empowered to be partly responsible for their learning, creativity and innovation have been incorporated in teaching and learning. According to Reimers-Hild & King [44], in order to create an innovative and creative environment, risk-taking needs to be encouraged. This best concludes that creativity and innovation should be integrated into all levels of an organization, business or community. Creativity work is also emphasized in Islamic work ethic [45-47].

Diplomacy value in this context means being respectful of one thoughts and opinions which means listening. The students here empathizing with others to the best of their ability and working to maintain a positive relationship with others.

Last but not least, the righteousness value which is mentioned several times in the Quran. It says that a life of righteousness is the only way to go Heaven. The term righteousness is the quality of being morally right or justifiable. In this context, the students are being right and confident with what he/she conveys to others.

5. CONCLUSION

Viewing Akademi Bakat ABS as one of the industrial players in the Malaysian education landscape, the challenges in operating a non-mainstream school in Malaysia are nevertheless bountiful. To name a few, it includes the funding and financial capacity, role of the teachers in facilitating the students in their daily learnings, training for the teachers in order to equip them with the necessary skills and knowledge required by Akademi Bakat ABS, the support system from the parents, society, government agencies as well as the private sectors, and many more. These challenges, however, are earnestly taken into consideration by the ASB Education's group from time-to-time to overcome them and provide holistic and unique solutions to each problem based on Prophet Muhammad's undoubted wisdom in business acumen that serves as the underlying foundation for the Akademi Bakat's direction and guidance.

Akademi Bakat ABS strongly believes, despites all the challenges, the setting-up of this type of alternative school could overcome and reduce the unemployability issue that is faced by Malaysian graduates for years. Some of the major factors are due to lacking of human capital skills such as communication skills, image branding, and so forth. Thus, leveraging the entrepreneurship talents based on Prophet Muhammad's business acumen-in particular in the early age of the children-is a good option to accelerate employability among the graduates in any organizations. More than that, the graduates could even form their own businesses and eventually generate their own income or wealth to sustain their life. By virtue of this, Akademi Bakat ABS views the future education and employment, especially in Malaysia, greatly require the incorporation of a holistic approach in developing human capital skill in line with the technological and innovation advancements in these challenges' era.

CONFLICT OF INTEREST

The Education and Development Model of the Prophet's Talent as depicted in Figure 1 is developed and owned by ABS Ainon Holdings. Reprinted or reused by permission

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