

THE INFLUENCE OF RELIGIOSITY, PERSONAL ATTITUDE, SUBJECTIVE NORM AND EDUCATION ON ENTREPRENEURIAL INTENTION

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Abstract

The research aimed to analyze the effect of religiosity on subjective norms towards the entrepreneurial intention. Furthermore, the study also aimed to examine the role of personal attitude, subjective norms, and entrepreneurship education in increasing entrepreneurial intention. A sample of 220 student at Wahid Hasyim University, Semarang, Central Java, Indonesia. The sample was taken using purposive sampling, with criteria who still active and had received entrepreneurship education. The data was processed using structural equation modeling. The result show that the religiosity factor can encourage subjective norms to increase entrepreneurial intention. Furthermore, the finding show personal attitude, subjective norms, and entrepreneurship education on increasing entrepreneurial intention can contribute positively to entrepreneurial intention. The study showed that with religiosity and entrepreneurial education will positively impact entrepreneurial intention. Religiogosity is an important factor that can lead entrepreneurial intention through strengthen of subjective norms as internal supporting factor. University can increase religious students activities that can inrease their motivation to create their business. Therefore it is important to pay attention to it in higher education.

Keywords: Religiosity; entrepreneurial education; personal attitude; subjective norm; entrepreneurial intention.

JEL Classification: A23, I23, L26

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INTRODUCTION

Building entrepreneurship among educated people has become a concern for many parties, especially amid limited employment opportunities. The Indonesian President has issued a concerning national entrepreneurship development to encourage the growth of entrepreneurship, with a target in 2024 amount 3.95% of the population. This plays an important role in driving economic growth, encouraging innovation, and creating jobs, which are important to address the problems of unemployment and underemployment (Yulianti & Fitriansyah, 2024). In addition, a strong entrepreneurial culture can increase economic resilience by diversifying sources of income and reducing dependence on certain industries. In the long term, encouraging an entrepreneurial spirit contributes to economic stability by increasing competitiveness, encouraging regional development, and supporting social justice through inclusive economic participation (McMullen, 2011). With its growing young population, entrepreneurship is essential as a solution for Indonesia because it offers a way to leverage its demographic advantage and ensure sustainable development in the face of global economic challenges (Kania et al., 2021). Data shows the number of entrepreneurs only reaches 3.47% of Indonesia's total population, far below other ASEAN countries, namely Singapore 8.76%, Malaysia 4.74%, and Thailand 4.26% (Sutrisno, 2022). This reduces the level of open unemployment in Indonesia. Based on data Central Statistics Agency (2024), the open unemployment rate in February 2024 is 4.8%. Bachelor graduates contributed 753,732 people or 5.53%, and diploma graduates 191,681 or 6.17%.

Several scholars have explained the process of entrepreneurial intention and behavioral, including the Theory of Planned Behavior (TPB) (Ajzen, 1991), Social Cognitive Theory (Bandura, 1986), and the Entrepreneurial Event Theory (Shapero & Sokol, 1982). In the TPB

model, the factors that explain a person's intentions result from three determining factors, namely attitudes towards behavior, subjective norms, and perceived behavioral control (Ajzen, 2005). The theory was supported from many researchers in entrepreneurship (Fayolle et al., 2005; Fayolle et al., 2006; Fayolle & Liñán, 2014; Krueger & Carsrud, 1993; Krueger et al., 2000; Liñán et al., 2011). Likewise, within five years the TPB became a reference for entrepreneurial behavior research (Abu Shriha et al., 2024; Liñán et al., 2024; Munir et al., 2024; Nguyen et al., 2020; Rehman et al., 2023). TPB is enhanced by religiosity, that individual values shaped by religious beliefs can significantly influence attitudes and subjective norms (Boubker, 2024; Kashif et al., 2017). Similarly, education is believed to strengthen perceived behavioral control because it equips individuals with the knowledge and skills necessary for entrepreneurship (Boldureanu et al., 2020; Rauch & Hulsink, 2015; Yousaf et al., 2021).

However, there are still inconsistencies in the results of the antecedents and entrepreneurial intention, although students have positive attitudes towards entrepreneurship, the findings indicate low entrepreneurial intention levels. (Ozaralli & Rivenburgh, 2016). Hui-Chen et al. (2014) based on integrated TPB with motivation-opportunity-ability theory, the findings show that subjective norms indirectly have no effect on entrepreneurial intentions. A study by Sitaridis and Kitsios (2017) stated social norms had no significant play as a vital role in entrepreneurial intentions. Other findings stated that the social environment shows an insignificant moderating effect on the entrepreneurial process (Emami et al., 2023). Self-efficacy and subjective norms are not significantly contribute to entrepreneurial intentions (Fenech et al., 2019).

This study contributes by adding religiosity which is believed to encourage subjective norms. The interaction between religiosity and education is important in

fostering entrepreneurship. Integrating religious values into the educational framework can enhance entrepreneurial outcomes, particularly in environments with strong religious and cultural ties (Gümüşay, 2015). Several studies stated that the religiosity contribute to the birth of entrepreneurship (Agu et al., 2023; Bellu & Fiume, 2004; Javaid et al., 2020; Ozasir Kacar, 2024; Zelekha et al., 2014). Azeez et al. (2023) stated that Islam is a vital force that influences business development and entrepreneurship. Study by Sutikno et al. (2023) reveal that the influence of religiosity plays an important role in business creation. Other studies findings support the idea that religion has an important role when it comes to entrepreneurial intentions (Giacomin et al., 2023; Javaid et al., 2020).

Several previous studies stated that students' entrepreneurial desires are a source of education and training (Astiana et al., 2022; Gürol & Atsan, 2006; Ibrahim et al., 2015). The influence of entrepreneurship education has long been considered an important factor in developing entrepreneurial passion, spirit, and behavior among the younger generation (Susetyo Darmanto et al., 2023; Saptono et al., 2020). Entrepreneurship education develops and encourages the birth of potential young entrepreneurs with their attitudes, knowledge, and behavior (António Porfírio et al., 2023; Susetyo Darmanto et al., 2022; Mahendra et al., 2017; Padi et al., 2022).

The previous studies have discussed the role of religiosity, but how it is integrated with education has not been evaluated. Therefore, this research aims to examine the role of entrepreneurship education, that that introduces a new conceptual model that integrates religiosity with entrepreneurial education. The existing literature on entrepreneurship intention in Indonesia has not explored this topic comprehensively. Similarly to the Faculty of Economics and Business, Wahid Hasim University, seeks to foster

students' entrepreneurial intentions, by setting a vision to produce economics graduates who have an entrepreneurial spirit. This research can contribute to the TPB, with an entrepreneurship model based on religiosity and education.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is a development of the theory of reasoned action as an alternative to predict behavior more accurately (Ajzen, 1991). Ajzen (2005) developed the TPB by adding individual background factors, such as demographic, personality, social, environmental, and information factors that influence individual intentions and behavior. Concerning current research, the TPB is believed to be able to explain entrepreneurial intention factors, as as a person's tendency to take entrepreneurial action. It has been proven in several studies with adding education factor (Alshibani et al., 2024; Gazi et al., 2024; Liñán et al., 2011; Makuya & Changelima, 2024; Ramayah & Harun, 2005), and religiosity (Ali, 2023; Dubard Barbosa & Smith, 2024; Onjewu et al., 2023; Rodrigues et al., 2023; Siswanto, 2024).

Religiosity and Subjective Norm

Religiosity is a activity with certain behaviors that tend to be social, doctrinal, and characterized by obedience to certain groups (Asih et al., 2020). Religiosity includes religious affiliation, religious activities, and religious beliefs (Bjarnason, 2007). Giacomin et al. (2023) stated that religion and religiosity – not just religious affiliation – are important factors in the field of entrepreneurship. Mnif et al. (2024) defined religiosity as referring to personal appropriation, behavior, subjective meaning, and dimensions of religious experience that provide a heuristic construction of social facts. The studies by Bananuka et al. (2020), and Maidah et al. (2021) found an important relationship between religiosity, attitudes, subjective

norms, and a person's intentions. Furthermore, a study by Azim and Islam (2022) revealed that perceived social norms, personal attitudes, and perceived behavioral control are highly related as direct antecedents of entrepreneurial intentions. The research by McIntyre et al. (2023) shows a significant relationship between religiosity and participation in entrepreneurial ventures among business administration students in Ghana. Based on the description, the hypothesis can be argued:

H1: Religiosity has a positive influence on subjective norm.

Personal Attitude and Entrepreneurial Intention

Ajzen (2005) explained that attitudes, subjective norms, and behavioral control directly influence a person's intention to carry out the behavior. Attitude is defined as the degree of an individual's positive or negative assessment of behavior. Attitude toward the behavior is determined by a combination of the individual's beliefs regarding carrying out behavioral beliefs with the individual's subjective consequence value (Ajzen & Cote, 2008). Attitudes in general are important because they will influence both perceptions and behavior (Ajzen et al., 2018). A study by Vamvaka et al. (2020) shows that affective attitudes and perceived self-efficacy are the strongest predictors of intentions in the entrepreneurial process. Others research revealed that attitude positively impact towards entrepreneurial intention (Amofah & Saladrigues, 2022; Che Nawi et al., 2022; Kusmintarti et al., 2014). Based on the description, the hypothesis can be argued:

H2: Personal attitude has a positive influence on entrepreneurial intention.

Subjective Norm and Entrepreneurial Intention

Subjective norms refer to social pressure to either perform or not perform a related behavior (Ajzen, 2005). Ajzen (2006) describes perceived behavioral control as a function based on individual beliefs regarding supporting or inhibiting factors for carrying out a behavior. Someone who has a positive outlook has the desire to start a business and it is a changing mindset to an entrepreneurs (McGrath & MacMillan, 2000). Tiago et al. (2014) stated that someone who has a positive outlook has the desire to start a business. The studies by Utami (2017), Fenech et al. (2019), Anam et al. (2021), and Azim and Islam (2022) concluded that attitude variables, subjective norms, religiosity, entrepreneurial knowledge, and demographic factors have positively influence on entrepreneurial intention. Based on the description, the hypothesis can be argued:

H3: Subjective norm has a positive influence on entrepreneurial intention.

Entrepreneurial Education and Entrepreneurial Intention

Shane (2007) stated that entrepreneurship can be created through the efforts of an education system. Schaltegger et al. (2018) stated that education has an important role in realizing one's intentions. Educational factors are believed to be one of the factors that can shape entrepreneurial intentions (Bagheri & Pihie, 2014; do Paço et al., 2015; Liñán et al., 2011). Several studies revealed that entrepreneurship education is positively impact on entrepreneurial intention (Vodă & Florea, 2019; Wijayati et al., 2021). The finding of Mukhtar et al. (2021), Ramadani et al. (2022), Saoula et al. (2023), Sampene et al. (2023), and Wang et al. (2023) described that entrepreneurship education and entrepreneurial culture have a strong correlation with students' entrepreneurial

mindset. Based on the description, the hypothesis can be argued:

H4: Entrepreneurial education has a positive influence on entrepreneurial intention.

Based on the TPB and hypothesis development, an entrepreneurial intention model as research framework was designed as shown in Figure 1.

METHOD

Sample

This study uses a sample of Wahid Hasyim University students in Semarang. The sample size was determined using a sample size calculator, the total population of all active Wahid Hasyim University students was 342,314, the confidence level was 95%, and the margin of error was 5%. The results required 384 respondents as a sample. The sample was determined using purposive random sampling techniques, with the selection criteria being that students were still active and had received entrepreneurship education. Researchers directly distributed questionnaires through the heads of student entrepreneurship groups.

Based on 400 questionnaires were distributed, of which 350 were returned.

From the 350 returned questionnaires, 30 were unusable and 320 were deemed suitable for use. Based on the results of this analysis, 320 data that were suitable for analysis were determined as research samples. This is due to the requirement for an adequate number of samples for the maximum likelihood estimation technique.

Measure

The religiosity measurement was developed based on referring to the Spirituality Daily Experience Scale and previous research (Ali, 2023; Asih et al., 2020; Mohd Dali et al., 2019; Onjewu et al., 2023; Siswanto, 2024), with three items including affiliation, orientation, and commitment. Personal attitude was measured using four TPB questionnaire items (Azjen, 2005) which have evidence of validity from previous research, with achievement, innovation, personal control, and self-esteem (Dubey, 2022; Kusumojanto et al., 2021). Subjective norms refer to social pressure to do it or not, with the indicators used being the beliefs that encourage it, the people closest to you recommending it, the people closest to you who agree, and the benefits that will be obtained (Chin et al., 2024).

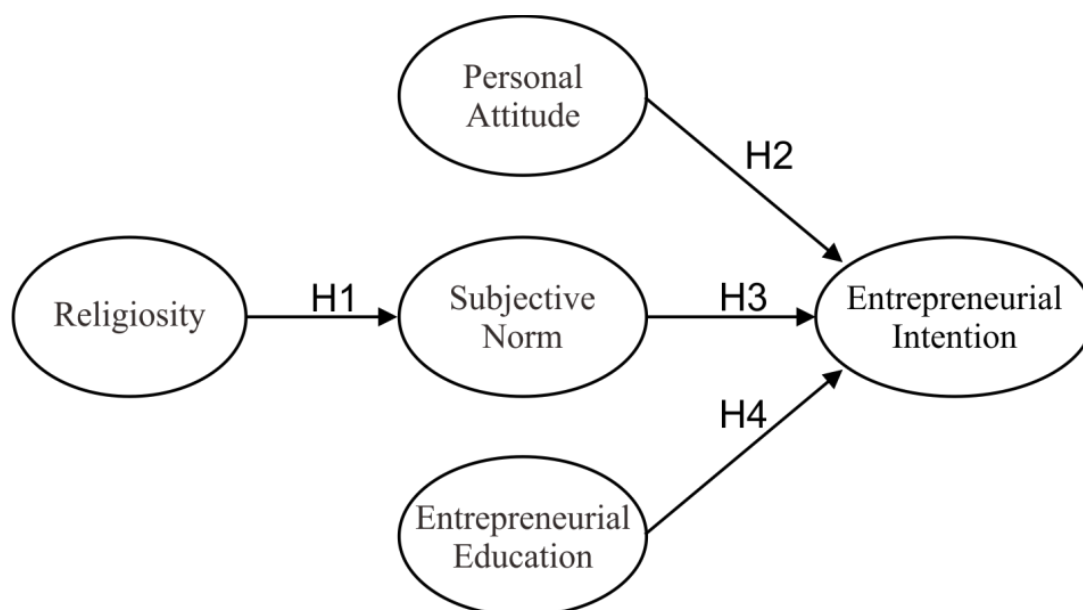


Figure 1. The research model.

Entrepreneurial education is education in the field of entrepreneurship towards changing mindsets, using four questionnaire items including entrepreneurship courses; knowledge business, knowledge to be creative, and knowledge business accountability (Darmanto et al., 2022; Saoula et al., 2023; Saptono et al., 2020). The entrepreneurial intention was adopted from previous study with four indicators: want to have their business, desire to succeed, desire to start business and choose an entrepreneurial career over others (Darmanto & Lestari, 2014; Mukhtar et al., 2021; Munir et al., 2024; Soomro & Shah, 2022).

Data Analysis

The data analysis and processing method was carried out using the Covariance Based Structural Equation Model with AMOS software. CB-SEM has several advantages over PLS-SEM, such as providing stable and unbiased estimation results through Maximum Likelihood (ML) with a normal distribution. In addition, CB-SEM is a powerful approach to testing theoretical models built on prior knowledge and allows us to examine causal relationships between unobserved variables (Fiorini et al., 2024). Data analysis includes validity tests with loading factor evaluation, reliability tests with Cronbach alpha, fit model assessment, and structural analysis with t-test evaluation (Hair et al., 2014).

RESULTS AND DISCUSSION

Respondent Descriptive

This study uses frequency and percentage statistics to describe demogra-

phic profiles and the results are summarized in Table 1. Based on the table, more respondents were female with value of 124 (62%) than male value of 76 (46%), aged majority between 26-35 years with value 120 (60%). Based on this data, information can be obtained that the majority of respondents are the millennial generation.

Measurement Analysis Result

The results of validity testing in Figure 2 and summarized in Table 2 show that all items have an estimated value of more than 0.5. Meanwhile, the results of reliability testing show that Cronbach's alpha value is above 0.6, so it can be concluded that all the instruments used are valid and reliable.

Multivariate normality distribution testing was also carried out with AMOS software, along with SEM analysis. Data is said to be normally distributed if the critical ratio (CR) value is < Z-critical. The data is normally distributed because the result of CR value = 1.981 < 2.58. Thus the assumption of normality multivariate is met.

Tests of the fit model in Table 3 show that this model is appropriate to the data. Even though the calculation results show an GFI and AGFI are below the standard cut-of value of 0.95, other calculation results such the probability value is 0.081, which is above 0.05. CMIN/DF of 1.183 is still below 2.00; TLI of 0.983 is still above 0.95; CFI of 0.987 is still above 0.95 and RMSEA is 0.038, which is still below 0.08. These results indicate that the exogenous constructs and endogenous constructs (full model) meet the model fit criteria.

Table 1. Respondent's Profile

Demographic	Characteristics	Frequency	Percentage
Gender	Man	124	39%
	Woman	196	61%
Age	Under 21 years	108	34%
	21 years to 25 years	150	47%
	26 years to 30 years	36	11%
	30 years or older	26	8%

Based on the empirical model proposed in this research, the proposed hypothesis can be tested by testing the path coefficients in the structural equation model. Hypothesis test results in Table 4 show the p-value is smaller than 0.05, those the relationship between variables is significant and all hypotheses were acceptance. The result show religiosity has a positive influence on subjective norm ($\beta=1.003$, p-value $0.000<0.05$, H1 accepted). The second finding states that

personal attitude has a positive influence on entrepreneurial intention ($\beta=0.347$, p-value $0.007<0.05$, H2 accepted). Furthermore, this study revealed that subjective norm has a positive effect on entrepreneurial intention ($\beta=0.423$, p-value $0.000<0.05$, H3 accepted). Finally, the result describe that entrepreneurial education has a positive influence on entrepreneurial intention ($\beta=0.618$, p-value $0.000<0.05$, H4 accepted).

Table 2. Measurement Testing Result

Variables	Item	Loading	Cronbach Alpha
Religiosity	RE1	0.745	0.717
	RE2	0.619	
	RE3	0.739	
Personal Attitude	AT1	0.712	0.867
	AT2	0.797	
	AT3	0.766	
	AT4	0.899	
Subjective Norm	SN1	0.797	0.890
	SN2	0.829	
	SN3	0.826	
	SN4	0.828	
Entrepreneurial_Education	CE1	0.805	0.901
	CE2	0.820	
	CE3	0.814	
	CE4	0.908	
Entrepreneurial Intention	PI1	0.821	0.896
	PI2	0.791	
	PI3	0.879	
	PI4	0.847	

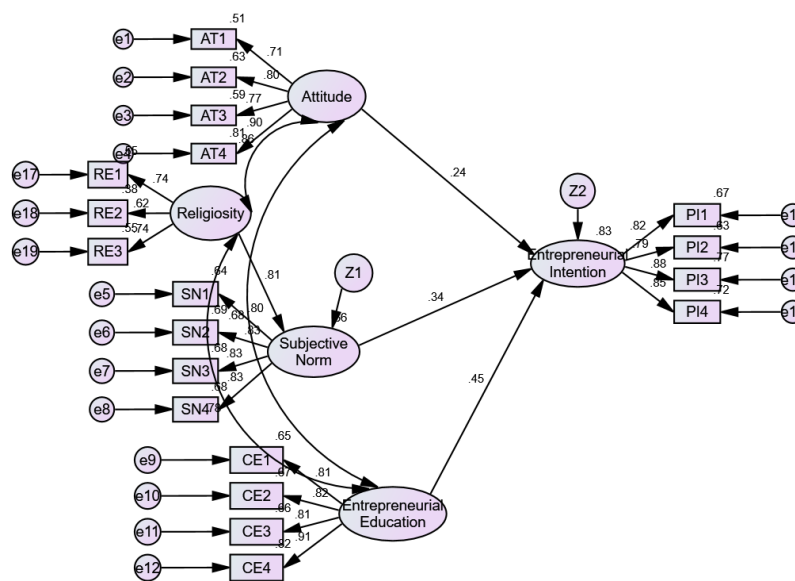


Figure 2. The SEM Result model.

Table 3. Overall Model Goodness of Fit Indices

Goodness of fit index	Cut-off Value	Results	Information
Sign. Probability	≥ 0.05	0.081	Good
CMIN/DF	≤ 2.00	1.183	Good
GFI	≥ 0.90	0.895	Moderate
AGFI	≥ 0.90	0.840	Moderate
TLI	≥ 0.95	0.983	Good
CFI	≥ 0.95	0.987	Good
RMSEA	≤ 0.08	0.038	Good

Table 4. Hypothesis Testing

Relationship		Estimate (β)	S.E.	C.R.	P-value	Decision
Religiosity	→ Subjective Norm	1.003	0.139	7.195	0.000	H1 Accepted
Personal Attitude	→ Entrepreneurial Intention	0.347	0.128	2.700	0.007	H2 Accepted
Subjective Norm	→ Entrepreneurial Intention	0.423	0.108	3.915	0.000	H3 Accepted
Entrepreneurial Education	→ Entrepreneurial Intention	0.618	0.119	5.197	0.000	H4 Accepted

Discussion

This research was carried out by developing a model to analyze the role of religiosity in encouraging subjective norms. The next, study aims to validate the role of personal attitude, subjective norms, and entrepreneurial education in building students' entrepreneurial intentions. The first finding states that the higher the religiosity, the more positive impact it will have on subjective norms. The findings of this research complement previous research regarding affiliation, orientation, and commitment in spirituality, which will put pressure on a person to take entrepreneurial action (Ali, 2023; Asih et al., 2020; Mohd Dali et al., 2019; Onjewu et al., 2023; Siswanto, 2024). Religiosity makes him have a strong will and encourages him to realize his entrepreneurial desires (Bananuka et al., 2020; Maidah et al., 2021; Azim and Islam, 2022; McIntyre et al., 2023).

These result can also show that personal attitude was positively effect on entrepreneurial intention. Regarding to Gaddam (2008), it is an evaluation of

entrepreneurial belief on being entrepreneurs. Some previous studies concluded that attitude positively impact towards entrepreneurial intention (Amofah & Saladrignes, 2022). Another study, it is represented as locus of control, risk propensity, need for achievement which also proved its effect on entrepreneurial intention (Darmanto & Lestari, 2014). Entrepreneurial attitude had strong effect in increasing student's motivation to realize their business. They belief that their successful of business which is proven by achievement, innovation, personal control, and self self-esteem will contribute toward student's entrepreneurial intention (Amofah & Saladrignes, 2022; Che Nawi et al., 2022; Kusmintarti et al., 2014).

The finding revelead that subjective norms was also found signifaicantly effect on student's entrepreneurial intention. The beliefs that encourage, the recommendation of the closest people, the people closest to you who agree, and the benefits that will be obtained will increase their motivation to create their business. The result was supported previous studies

conducted by Sari, et al., (2019) and Aprilia & Ardana (2021) which concluded that subjective norms was positively effect on entrepreneurial intention. However in some studies, subjective norms found the weakest effect on entrepreneurial intention compare to other antecedents, so it needs supporting factor to increase its effect on entrepreneurial intention. Religiosity is a background factor which become important motivation factor Wahid Hasyim University which has religious Islamic background to grow up their institution. Religiosity which include of affiliation, orientation, and commitmen was positively effect on subjective norms. This result supported by previous studies which concluded that reliogosity was positively and significantly effect on subjective norms and entrepreneurial intention (Utami, 2017; Fenech et al., 2019, Bananuka et al., 2020; Maidah et al., 2021; Anam et al., 2021, Azim and Islam, 2022).

Finally, the result show that entrepreneurial education in higher education has a positive and significant effect on the entrepreneurial intention. The result of this study proved previous stated that entrepreneurial education is one factor that can shape and realize student's entrepreneurial intention (Schaltegger et al., 2018; Bagheri & Pihie, 2014; do Paço et al., 2015 Liñán et al., 2011). Some activities such as entrepreneurship courses, knowledge business, knowledge to be creative, and knowledge business accountability will arise their motivation to realize their business (Vodă & Florea, 2019; Wijayati et al., 2021; Mukhtar et al.; 2021; Ramadani et al., 2022; Saoula et al., 2023; Sampene et al.; 2023; Wang et al., 2023). Wahid Hasyim University students have learned entrepreneurship education in class and student's activities, and it could enlighten their students to persue entrepreneurial career.

CONCLUSION

The research was based on the theory of planned behavior and proposed four hypotheses, and all of them are proven to significantly affect entrepreneurial intention. Entrepreneurial attitude, subjective norms, and entrepreneurial education significantly affect entrepreneurial intention, and religiosity significantly affects subjective norms. Based on overall results, the study concludes that religiosity has a positive indirect effect on entrepreneurial intention.

The theoretical implication shows that said theory of planned behavior plays an important role in updating entrepreneurial intention through religiosity because it is seen as an investment to improve subjective norms. University students could be hopeful as entrepreneurs in the future by doing some religious activities and entrepreneurial programs.

This study recommends that universities to increase their religiosity programs for students because it will increase their motivation to do business. Government and private are also supposed to support entrepreneurship programs in universities because it will create entrepreneurs after they have passed university.

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