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Liyu Adhi Kasari Sulung

Department of Management, Faculty of Economics and Business Universitas Indonesia, Depok, Indonesia

Niken Iwani Surya Putri

Department of Management, Faculty of Economics and Business Universitas Indonesia, Depok, Indonesia

Muhammad Miqdad Robbani

Department of Management, Faculty of Economics and Business Universitas Indonesia, Depok, Indonesia

Kirana Rukmayuninda Ririh

Research Centre for Policy and Management of Sciences, Technology and Innovation, Indonesian Institute of Sciences, Jakarta, Indonesia, kirana.rukmayuninda.ririh@lipi.go.id

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Religion, Attitude, and Entrepreneurial Intention in Indonesia

Liyu Adhi Kasari Sulung, Niken Iwani Surya Putri, Muhammad Miqdad Robbani
*Department of Management, Faculty of Economics and Business Universitas Indonesia,
Depok, Indonesia*

Kirana Rukmayuninda Ririh*
*Research Centre for Policy and Management of Sciences, Technology and Innovation,
Indonesian Institute of Sciences, Jakarta, Indonesia*

Abstract

Research Aims - The present research investigates the relationships among behavioural belief, attitude toward entrepreneurship, religiosity, and entrepreneurial intention in Indonesia.

Design/Methodology/Approach - We use a structural equation model supported by LISREL 8.80 and a sample of 146 owners of micro and small enterprises.

Research Findings - We found new results to add to the entrepreneurship literature regarding the relationship between religiosity and entrepreneurship. Although religiosity has been mostly discussed in previous research as a moderator, this study found that religiosity also has a strong direct relationship to entrepreneurial intention. Further, most of the independent variables also show a significant influence on entrepreneurial intention.

Theoretical Contribution/Originality - Based on our result, this paper found that religiosity has a strong direct relationship to entrepreneurial intention. Our paper is also the first to aggregate behavioural beliefs through multiple religious points of view regarding entrepreneurial intention.

Managerial Implications in the Southeast Asian Context - The result can be applied to enhance entrepreneurship in South East Asian countries

Research Limitations and Implications - The result has implication for entrepreneurship education, business practitioners, and policy makers to strengthen entrepreneurial intention. Furthermore, since affective attitude and instrumental attitude involve a reciprocal process over a long period, this study recommends that future research should apply longitudinal study.

Keywords - Religion, entrepreneurship, attitude, micro and small enterprise, theory of planned behaviour, intention model

INTRODUCTION

The rise of entrepreneurship has recently received abundant attention from communities in Indonesia, because the value creation of entrepreneurship has a prominent influence in creating employment, maintaining enterprise renewal, and facilitating economic development (Engle et al., 2010; Stam, 2010; Zampetakis, Kafetsios, Bouranta, Dewett, & Moustakis, 2009). Other research also shows positive results with regard to how entrepreneurship serves as a solution to reduce poverty (Bruton, Khavul, & Chavez, 2011). Entrepreneurship is not only triggered by passion but, in some cases, influenced by spiritual beliefs (Boshoff, 2009). Christian entrepreneurs intend to run their businesses as servants of God; thus, they developed businesses that blend principles of business excellence and entrepreneurship with Christian Biblical and theological perspectives (Audretsch, Bönnte, & Tamvada, 2013). Simi-

larly, Muslim entrepreneurs conduct their businesses in terms of implementing sunnah from the Prophet Mohammad (Bellu & Fiume, 2004; Boshoff, 2009; Gursoy, Altinay, & Kenebayeva, 2017). For these reasons, it is worthwhile to investigate religious factors in individuals' preference for an entrepreneurial career. To identify the variables involved in the entrepreneurial decision, several explanatory variables have been employed to find a suitable model of entrepreneurial intention (Botsaris & Vamvaka, 2016; Schlaegel & Koenig, 2014).

There are various frameworks of entrepreneurial intention in previous studies (Schlaegel & Koenig, 2014). However, there are just two seminal works that have become the foundation of the intention model. These are the Theory of Reasoned Action (TRA), which primarily concerns the relationship between attitude and behavioural choice, and the Theory of Planned Behaviour (TPB), an extension of TRA which tries to explain behavioural intentions with greater parsimony and conceptual clearness (Fishbein & Ajzen, 1975; French et al., 2005). Although many studies have observed the connection between attitude and entrepreneurial intention within the TPB framework, only a few have examined the cognitive aspects of behavioural beliefs and attitudes (French et al., 2005; Holland & Shepherd, 2013; Kraft, Rise, Sutton, & Røysamb, 2005; Kugler & Ofoghi, 2005; Pardo & Ruiz-Tagle, 2017). The cognitive aspects of behavioural belief represent a prominent framework in the entrepreneurship literatures (Liñán, Nabi, & Krueger, 2013), but the influence of cognitive aspect has almost been ignored in behavioural models of decision making. Therefore, this paper seeks to analyse the influence of the cognitive aspects of behavioural beliefs and attitudes on entrepreneurial intention using TPB for micro and small enterprises in Indonesia.

The second contribution of this paper is in its examination of the influence of religiosity on entrepreneurial intention. Previous studies support the notion that economic development is connected with religious beliefs (Barro & McCleary, 2003; Guiso, Sapienza, & Zingales, 2006; McCleary & Barro, 2006), and there is a small but growing consensus that religiosity influences self-employment and entrepreneurship (Audretsch et al., 2013). Therefore, this paper seeks to add value to the current stream of entrepreneurial intention by examining religiosity through the TPB model.

In summary, we examine the cognitive aspects of behavioural beliefs and attitudes to influence entrepreneurial intention using TPB for micro and small enterprises in Indonesia. Second, we also analyse the influence of religious aspects on entrepreneurial intention through the TPB model. Each variable will be explained in the literature review, and statistical results will be reviewed in the discussion section.

LITERATURE REVIEW

Entrepreneurial intention has been discussed in academic articles across disciplines since the seminal articles by Shapero and Sokol (1982), Etzioni (1987), and Katz et al. (2003). To comprehend the factors that are truly responsible for entrepreneurial ignition and venture creation, prior research collectively has suggested and empiri-

cally examined various frameworks, models and determinants of entrepreneurial intention. Currently, there are several major theoretically derived approaches for measuring entrepreneurial intention, including the TPB from Ajzen (1991), the Entrepreneurial Event Model from Shapero and Sokol (1982), and joint models derived from both theories (Krueger & Brazeal, 1994; Krueger & Carsrud, 1993). Of these approaches, the TPB, in which intentional and volitional behaviour is seen as a set of results stemming from beliefs and attitudes, is the dominant one in the existing academic literature. Fishbein and Ajzen (1975) define an attitude as a “learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object.” Attitudes toward entrepreneurship and self-employment result from the difference in one’s perception of the personal desirability of working for oneself versus being employed by a company (Guerra & Patuelli, 2016; Pardo & Ruiz-Tagle, 2017). This relationship between attitude and intention emphasizes the nascent behaviour as the outcome of any entrepreneurial moves, where intention is the antecedent of behaviour (Lange, 2012).

This paper emphasizes several dimensions of attitudes to better understand which factors are the strongest predictors of entrepreneurial intent. The instrumental, affective and opportunity cost attitudes are discussed later as the determinants of intentions (Kraft et al., 2005). Researchers have revealed that affective attitude has a higher predictive power than cognitive attitude in behaviour (French et al., 2005; Trafimow et al., 2004). Based on these premises, this study hypothesizes on the relationship between attitude toward entrepreneurship and entrepreneurial intention. Previous studies have shown that the key reason for entering self-employment is the potential economic benefit that results from the venture (Chell, 2001; Guerra & Patuelli, 2016; Holland & Shepherd, 2013). Intangible, psychological, or nonpecuniary rewards that are vested in the activity itself include independence, freedom, autonomy, and control gained by being one’s own boss (Aspaas, 2004; Pardo & Ruiz-Tagle, 2017). Conversely, extrinsic rewards refer to monetary success and benefits (Wiklund & Shepherd, 2003).

TPB places importance on external factors such as subjective norms and behavioural control, but research shows that subjective norms have traditionally played a weak role in measuring intention. In the area of entrepreneurship, this alleged weakness is not so clear, as it is omitted in several studies about TPB and entrepreneurship (Peterman & Kennedy, 2003; Veciana, Aponte, & Urbano, 2005). Perceived behavioural control is thought to be a similar construct to that of self-efficacy, and research has found that self-efficacy (internal control) and controllability (external control) together form the higher-order factor PBC (Ajzen, 2002; Conner & Armitage, 1998). Hence this study focuses only on the belief and attitude aspects of TPB to determine the intention to be self-employed.

Religion could affect the institutional systems that influence individuals’ decisions to become self-employed and could affect people’s behaviour in many ways (Scott, 2008; Yousef, 2000). Another study implied that religious role expectations are internalized as a religious self-identity and influence people’s decision-making (Weaver & Agle, 2002). Hence, religiosity might affect one’s intention to become

self-employed, especially in a religious society such as in Indonesia (Anggadwita, Ramadani, Alamanda, Ratten, & Hashani, 2017; Noble, Singh, Galbraith, & Stiles, 2007).

Composite Belief

The TPB framework argues that attitudes toward behaviour are predicted by salient beliefs and that the behaviour will result in expected outcome (Ajzen, 1991) that suit one's desire, such as desires for success, independence, control, creativity, and achievement. These outcomes are perceived as intrinsic rewards for one's effort, while extrinsic rewards are determined by monetary gain and asset possession (Kuratko, Hornsby, & Naffziger, 1997; Pardo & Ruiz-Tagle, 2017). Previous research has also shown that the key reason for entering self-employment is the potential economic outcome that results from the venture (Chell, 2001; Guerra & Patuelli, 2016; Holland & Shepherd, 2013). Hence, it is logical to use the composite belief in order to predict one's entrepreneurial behaviour.

TPB also stated that attitudes are determined by individuals' beliefs weighted by the evaluations of outcomes. The belief variable in this research is adopted from Kolvereid and Isaksen (2006) and has five classifications of entrepreneurship outcomes: economic opportunity, autonomy, authority, self-realization and challenge, with two indicators for each dimension.

Attitude Toward Entrepreneurship

Recent studies have shown that attitude is not a single unidimensional construct but rather is divided into instrumental/cognitive attitude and affective attitude (Botsaris & Vamvaka, 2016), both of which seem to be important determinants of intentions (Kraft et al., 2005). Instrumental attitude is a cognitive component of attitude, corresponding to thoughts, knowledge and perceptions about the concept of entrepreneurship, while affective attitude refers to emotions and feelings related to performing the behaviour (Kraft et al., 2005). Ajzen (Ajzen, 1991; Fishbein & Ajzen, 1975) describes the relationship between attitude and beliefs in the equation below:

$$A_B \propto \sum_{k=1}^K b_k e_k$$

Where A_B is the attitude toward the behavior, and b_k multiplied by e_k is the strength of each belief multiplied by the subjective evaluation of the belief attributes. The product of this equation means that people holding different sets of beliefs may exhibit identical attitudes; however, when one of them places higher importance on a certain belief set, that person is more likely to continue on an entrepreneurial path (Moriani, Gorgievski, Laguna, Stephan, & Zarafshani, 2012).

Instrumental Attitude

The instrumental component refers to cognitive consideration of what type of behaviour achieves something valuable and is linked to thoughts, knowledge, and per-

ceptions about object (French et al., 2005; Rhodes & Courneya, 2003). Statement such as ‘Being an entrepreneur implies more advantages than disadvantages to me’; ‘Being an entrepreneur evokes mainly positive thoughts’; and ‘Entrepreneurship would present more upsides than downsides’ are used as indicators for measuring instrumental attitude. Rational-agent-based models assume that better prospects of entrepreneurial earnings compared with monthly wages are often one among the major stimuli toward self-employment (Guerra & Patuelli, 2016). However, recent studies have relaxed the assumption that earning serves as the only proxy for utility on the entrepreneurial path, and they often include other nonpecuniary aspects such as psychological motivations (Hamilton, 2000). Thus, we hypothesize that:

H1: Composite belief affects instrumental attitude.

Affective Attitude

The affective component refers to emotions, feelings, and the prospect of performing behaviours (Kraft et al., 2005). Researchers have revealed that affective attitude leads to a higher predictive power than cognitive attitude with regard to behaviour (French et al., 2005; Trafimow et al., 2004). To measure affective attitude, the item indicators are ‘A career as an entrepreneur is (totally) attractive to me’; ‘If I had the opportunity and resources, I would love to start a business’; and ‘Being an entrepreneur would entail great satisfaction for me’. The affective component may result in greater behavioural change than the instrumental component; a study on a data set of self-employment in Germany, Great Britain and Switzerland showed that self-employed people derive higher satisfaction from work than those employed in companies, regardless of income gained or hours worked (Benz & Frey, 2008; Botsaris & Vamvaka, 2016). Thus, it is hypothesized that:

H2: Composite belief affects affective attitude.

Opportunity Cost Attitude

In addition to the instrumental and affective components of attitude, it is also relevant to study the opportunity cost component, which refers to the personal and financial sacrifices made by the future entrepreneur when she willingly forgoes a salaried job and its stable, predictable routine (Gundry & Welsch, 2001). Statements such as ‘I would rather own my own business than earn a higher salary employed by someone else’; ‘I would rather own my own business than pursue another promising career’; ‘I am willing to make significant personal sacrifices in order to stay in business’; and ‘I would work somewhere else only long enough to make another attempt to establish my business’ are used to measure the opportunity cost attitude, implying that having an overall positive attitude about one’s entrepreneurial path may not be enough, as one must also have a positive attitude about future sacrifices. Cassar (2006) stated that opportunity costs refer to the foregone benefits of the next available alternative as the consequences of decision-making. Thus, we made a hypothesis that:

H3: Instrumental attitude affects opportunity cost attitude.

H4: Affective attitude affects opportunity cost attitude.

Entrepreneurial Intention

From among the many models used to explain entrepreneurial activities, the intention-based model emerges as the dominant model in the entrepreneurship literature (Autio, H. Keeley, Klofsten, G. C. Parker, & Hay, 2001; Chen, Greene, & Crick, 1998; Erikson, 2002; Kolvereid & Isaksen, 2006; Krueger & Brazeal, 1994; Krueger & Carsrud, 1993), with most of the studies in this area producing their own models and research instruments. The intention to engage in entrepreneurial activity may be caused or affected by several factors, often classified as internal factors related to cognitive condition or motivational ‘antecedents’—namely, beliefs, values, desires, habits and needs (Ajzen, 1991; Botsaris & Vamvaka, 2016)—and external factors or situational factors such as constraints, others’ influences and social pressures (Lee & Wong, 2004). Many scholars argue that the decision to become an entrepreneur is considered voluntary and conscious and requires planning; hence, the analysis of entrepreneurial intention is reasonable (Krueger & Brazeal, 1994) and is a logical step to perform any entrepreneurial behaviours. Ajzen (1991) stated that intention is the best predictor of behaviour, and Ajzen’s TRA and TPB have become the prevailing models for the explanation of entrepreneurial behaviour. Hence in this study, entrepreneurial intention is the dependent variable. Thus, we hypothesize that:

H5: Opportunity cost attitude affects entrepreneurial intention

Religiosity

Cultural aspects have been found to be a strong predictor of entrepreneurial intention (Busenitz & Lau, 1996; Mueller & Thomas, 2001; Mueller, Thomas, & Jaeger, 2002). Cultural values serve as an important factor in motivational intention antecedents, where a supportive culture would help in the legitimation of entrepreneurship (Etzioni, 1987). In a religious community or country such as in Indonesia, religion as a subculture plays an even more dominant role than other subcultures, such as social class (Anggadwita et al., 2017). Religion could affect the institutional systems that influence individuals’ decision to become self-employed (Scott, 2008). Institutional systems define regulatory, normative, and cognitive dimensions (Scott, 2014) and influence the entrepreneurial process (Busenitz, Gomez, & Spencer, 2000). Religion could affect people’s behaviour in many ways, including the choice of becoming self-employed and conducting business practices (Yousef, 2000). Examples include the emergence of capitalism, often seen as a result of the Protestant Work Ethic, and the prohibition of usury in Muslim communities, which may prevent people from using bank loans or being employed in jobs that do not comply with Islamic rules. Weaver and Agle (2002) argue that religious role expectations are internalized as a religious self-identity and have an influence on decision-making.

This paper specifically focuses on religiosity as a predictor of entrepreneurial activity, drawing from an abundance of literature on how religion may influence the behaviour of economic actors, even in the context of a 'free market' (Stark & Finke, 2000). Starting from Weber's work from 1905 about Protestant ethics as a foundation of capitalism (Weber, 1985), many scholars have argued that the differences between an entrepreneur and a manager is the former's response towards the identification of new opportunities. Krueger (2007) also mentioned that religion may play an important role in shaping the social construction and intentions that will generate favourable behaviours towards opportunity exploitation. Other scholars examining various religions such as Christianity (Bellu & Fiume, 2004) and Buddhism (Collins, 1997) stated that it is important for an entrepreneur to be facilitated through business incubators program or networking events in terms of increased profile, status and cultural rewards for being an entrepreneur. Hence, religious legitimation plays a significant role in creating preconditions for entrepreneurial growth in a communal setting, as well as moral sanctions and self-motivation.

The relationship between religion and entrepreneurial activity is complex and multilevel, forming an entrepreneur's behaviour at the personal level and simultaneously creating society's norms and acceptance (Dodd & Seaman, 1998). Therefore, this study will examine the relationship between religiosity and entrepreneurial intention. It is noteworthy to analyse whether entrepreneurs are knowingly and consciously acting based on religious doctrines, whether they are more religious than other people and whether religiosity (level of religion practiced) has any impact on entrepreneurial traits. Thus, we hypothesize that:

H6: Religiosity affects entrepreneurial intention.

Nascent Entrepreneurial Behaviour

When someone or an institution is engaged in new venture creation with the expectation of being owners or part owners of the new firm, the activity is called nascent entrepreneurial behaviour. Hence this term is highly suitable with the overall theme of measuring entrepreneurial intention. Following the results of Botsaris and Vamvaka (2016), we set nascent entrepreneurial as a dependent variable of entrepreneurial intention. The direct path is suited to the TPB theory, as intention is assumed as the immediate antecedent of behaviour. The most adjacent measure of entrepreneurial intention is the nascent gestation behaviour, when one is engaged in a set of activities related to creating the business. Hence, we hypothesize nascent entrepreneurial behaviour as the dependent variable of entrepreneurial intention. Thus, we hypothesize that:

H7: Entrepreneurial intention affects nascent entrepreneurial behaviour.

Research Model

The model below (Figure 1) describes the relationship between variables and hypotheses formed in this paper. Composite Belief affects the attitudes and intention related to becoming an entrepreneur, whereas the intention itself is thought to be

influenced by religiosity. The intention in turn affects the nascent entrepreneurial behaviour. Previous studies show that entrepreneurship is an important trigger of entrepreneurial intention (Engle et al., 2010; Schlaegel & Koenig, 2014).

Both affective and cognitive attitudes seem important as determinant of intentions (Kraft et al., 2005). Researchers have revealed that affective attitude leads to higher predictive power than cognitive attitude with regard to behaviour (French et al., 2005; Trafimow et al., 2004). Based on these premises, this study hypothesizes on the relationship between attitude toward entrepreneurship and entrepreneurial intention.

RESEARCH METHOD

Sample

A total of 200 questionnaires were distributed for this study to small to medium-sized enterprises, but only 128 valid responses were received. We use Central Bank of Indonesia regulations to define the characteristics of small to medium-sized enterprises, which own fixed assets ranging from Rp.60 to 200 million. The owners originated from areas throughout Indonesia. The mean age of the respondents was 29.7 years old. With regard to religious distribution, the sample consisted of 54.6% Muslims, 35.7% Christians, and 9.7% respondents from other religions (Buddhist, Confucian, etc.).

Measures

Composite Belief were assessed using the scale developed by Kolvereid and Isaksen (2006). This study utilized a 7-point Likert scale (1=extremely unlikely to 7=extremely likely) to measure the latent variable of Composite Belief (BC). Higher scores in this measure indicated higher subjective desirability of the outcome in the statement. In addition, attitude toward entrepreneurship consisted of instrumental attitude (IA), affective attitude (AA), and opportunity cost attitude (OA). To measure the latent variable of instrumental attitude, this study implemented the scale developed by Ajzen (2006). Meanwhile, a scale adopted from Francis et al. (2004) was used to measure the latent variable of affective attitude. In addition, to measure the latent variable of opportunity cost attitude, a scale developed by Cassar (2006) was used. These variables of attitude toward entrepreneurship were operationalized using a 7-point Likert scale (1=total disagreement to 7=total agreement). Attitude toward behaviour is predicted by a behavioural Composite Belief, by summing all salient cognitive beliefs with respondents' subjective outcome evaluation of these

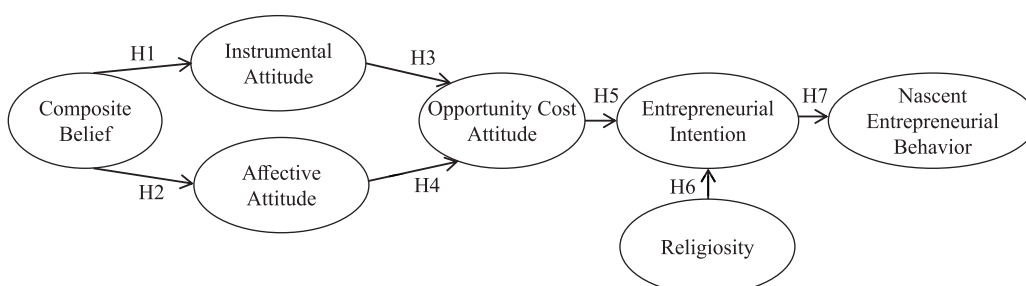


Figure 1
Conceptual Model

beliefs and gives an indirect measure of attitude, in a measurement scale ranging from +1 (extremely unlikely) to +7 (extremely likely). The higher the score, the greater the likelihood that entrepreneurship activities will produce the outcome.

The latent variables of nascent entrepreneurial and entrepreneurial intention were measured using a 7-point Likert scale developed by Davidson and Pyle (2011), with responses ranging from 1 (totally disagree) to 7 (totally agree). The latent variable of religiosity was measured using a scale developed by Premi (2004), ranging from 1 (total disagreement) to 7 (total agreement). Composite Belief and religiosity (R) are treated as independent variables. Meanwhile instrumental attitude, affective attitude, opportunity cost attitude, entrepreneurial intention (ITE), and nascent entrepreneurial (NE) are treated as dependent variables.

RESULTS AND DISCUSSIONS

Structural equation modelling (SEM) is applied with the seven measurable constructs in this research using LISREL 8.80 by means of Maximum Likelihood Estimation. Previous research suggested using the LISREL method to measure the relationship between various type of attitudes related to entrepreneurship (Botsaris & Vamvaka, 2016; Liñán et al., 2013; Schlaegel & Koenig, 2014). Moreover, the result of LISREL is accurate for samples greater than 100 (Francis et al., 2004).

Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) is used to validate construct variables in theoretical models (Hair, Hollingsworth, Randolph, & Chong, 2017). In CFA, the overall model fit indicates the degree to which specified indicators represent the hypothesized latent construct. The first confirmatory factor measurement shows that some indicators did not reach a factor loading value of 0.5 (EO1=0.39; ATY2=0.37; OA8=0.26; NE6=0.40; IA1=0.39). Therefore, respecification was conducted for the revised overall measurement model by deselecting these five indicators.

According to prior research, RMSEA is an adequate measurement of model fit. RMSEA values less than 0.08 can be considered as good fit (Hair et al., 2017). The other fit indices used to determine goodness of fit are the ratio of χ^2/df , which must be less than 5, and comparative fit index (CFI) values that exceed 0.90 (Byrne, 2013; Kaplan, 2000; Kline, 2015). Overall, the respecified confirmatory measurement model shows a good fit model (χ^2 [df=897]=4480.97, p=0.0; goodness of fit index [GFI]=0.71; confirmatory fit index [CFI]=0.94; Incremental Fit Index [IFI]=0.94; and root mean square error of approximation [RMSEA] =0.075).

For scale reliability, this research uses Convergent Reliability (CR), which measures the internal consistency of a measure (Fornell & Larcker, 1981). Internal consistency is considered to be good when the CR value is greater than 0.7. Here, the CR value of BC was 0.82; the CR value of R was 0.93; the CR value of IA was 0.70; the CR value of AA was 0.73; the CR value of OA was 0.77; the CR value of ITE was 0.76; and the CR value of NE was 0.80. Supporting convergent reliability (CR), this research also assesses the Average Variance Extracted (AVE). Mean-

while, AVE aims to measure construct validity; in relation to variance of random measurement error (Hair, Black, Babin, & Anderson, 2010). AVE values greater than 0.5 are considered to indicate high validity of constructs and individual variables. The AVE value of BC was 0.50; the AVE value of R was 0.66; the AVE value of IA was 0.51; the AVE value of AA was 0.55; the AVE value of OA was 0.52; the AVE value of NE was 0.58; and the AVE value of ITE was 0.54. Table 1 shows a summary of the confirmatory factor analysis results. In conclusion, with regard to convergent validity, reliability, and model fit indices, the results show that the proposed framework of work ability is robust and fits the data well. The measurement of Cronbach's Alpha is also shown in Table 1 and supports the instrument's reliability test. Specifically, the Cronbach's Alpha values for all instruments exceeded the minimum value of 0.6, indicating good reliability (Malhotra & Georgia Institute of Technology, 2012).

Construct	Items	Convergent Validity		Reliability		
		Factor Loading	Loading average	Cronbach's α	CR	AVE
BC	EO1	Excluded	0.60	0.78	0.82	0.50
	EO2	0.46				
	ATM1	0.70				
	ATM2	0.63				
	ATY1	0.53				
	ATY2	Excluded				
	SR1	0.67				
	SR2	0.72				
	CLG1	0.57				
	CLG2	0.55				
	R1	0.79	0.79	0.77	0.93	0.66
	R2	0.95				
R	R3	0.90				
	R4	0.84				
	R5	0.92				
	R6	0.66				
	R7	0.51				
	IA1	Excluded	0.68	0.69	0.70	0.51
	IA9	0.79				
AA	IA10	0.56				
	AA2	0.53	0.72	0.8	0.73	0.55
	AA3	0.74				
	AA4	0.88				
OA	OA5	0.70	0.73	0.75	0.77	0.52
	OA6	0.76				
	OA7	0.71				
	OA8	Excluded				
	ITE1	0.71	0.71	0.69	0.76	0.54
ITE	ITE2	0.83				
	ITE3	0.58				
	NE4	0.82	0.75	0.70	0.80	0.58
NE	NE5	0.80				
	NE6	Excluded				
	NE7	0.65				
	NE8	0.73				

Table 1
Confirmatory Factor Analysis

Structural Analysis and Hypotheses Testing

To assess the overall model and hypotheses, structural equation modelling with LISREL 8.80 will be performed. Here, the valuation of the proposed framework model uses the two following criteria: valuation of the overall model’s goodness of fit and statistical significance of the model hypotheses parameters (Akamavi, Mohamed, Pellmann, & Xu, 2015). The goodness of fit index meets the requirement of the acceptable level. In detail, χ^2 [df=897]=4480.97, $p=0.0$; goodness of fit index [GFI]=0.71; confirmatory fit index [CFI]=0.94; Incremental Fit Index [IFI]=0.94; standardized RMR=0.051; and root mean square error of approximation [RMSEA]=0.075.

The hypotheses of individual paths within the model were then evaluated. The hypotheses were tested by assessing the relationships between the endogenous and exogenous variables.

The relationships between the endogenous and exogenous variables were measured with t-values and standard coefficients. T-values indicate that the corresponding path was significantly non-zero, and the coefficients indicate that two variables have the same or opposite relationship.

The result of the structural model is shown in Figure 2. In this figure, the results show that all seven of the tested paths are significant. From the coefficients, it can be seen that none of the variables have an opposite relationship. Composite Belief affects opportunity cost attitude through instrumental attitude rather than affective attitude. On the other hand, this research found that religiosity has a significant influence on entrepreneurial intention (0.21).

Furthermore, this research analysed path coefficient and confirmatory factors of the model. All hypotheses were valid since values outstripped 1.78 (Hair et al., 2017). Details of the confirmatory factor analysis are shown in Table 1.

The standardized coefficient explains the strength of the latent variable relationship. The result shown in Table 2 reveals that Composite Belief strongly influences both instrumental and affective attitude, with coefficient value of 0.66 and 0.67, respectively. Meanwhile, opportunity cost attitude has the most positive influence on entrepreneurial intention (standardized coefficient 0.76), since religiosity has a lower coefficient value (0.21). Also, affective attitude still has a relationship to opportu-

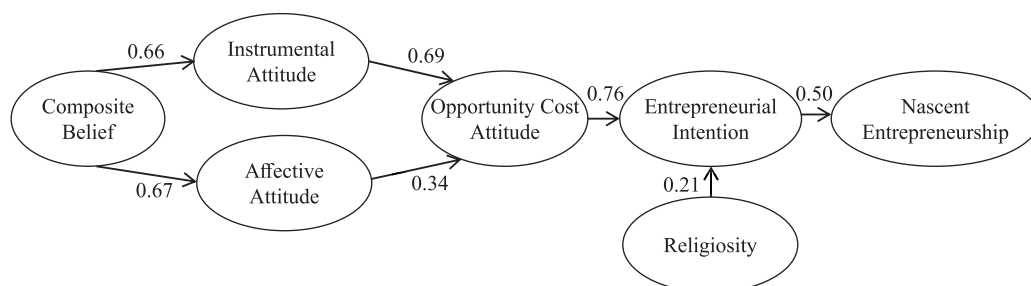


Figure 2
The Structural Model with Standardized Coefficients
(*: significant at P<.05)

nity cost attitude but not as adequate as instrumental attitude to opportunity cost attitude (standardized coefficient of 0.69). Nascent entrepreneurial is also strongly influenced by entrepreneurial intention. From the t-value, the model measurement shows that the overall path is significant. There is no negative relationship among the latent variables.

MANAGERIAL IMPLICATIONS IN THE SOUTH EAST ASIAN CONTEXT

Our research also has implications for educators and practitioners, such as policy makers and entrepreneurs. Many programs can be conducted to encourage young entrepreneurs to engage in entrepreneurship as early as possible. Entrepreneurship education can be embedded into religious education. Values of religiosity can strengthen entrepreneurial intention. Meanwhile, policy makers should consider supportive environments to foster entrepreneurship through straightforward administration and less restrictive regulations. Less bureaucracy results in better access to credit for small and medium-sized enterprises. This could lead to enhancement of the individual's sense of control over the career. Finally, for entrepreneurs, stronger religiosity may lead to a more robust business.

THEORETICAL IMPLICATIONS

Our research study enriches the literature on entrepreneurship and its linkage to attitudes, beliefs, intention, and religiosity. This study initially attempts to entangle religiosity through the Theory of Planned Behaviour of entrepreneurial scope by adopting structural equation modelling (SEM). SEM precisely controls the random measurement error and can minimize biased estimates of effects; this lead the study to provide more sophisticated testing for a better understanding of the latent variables' relationship (Liñán et al., 2013).

This study reveals a direct relationship between religiosity and entrepreneurial intention, whereas previous studies only considered religiosity as a moderator (Jamal & Sharifuddin, 2015; Said, Hassan, Musa, & Rahman, 2014; Salehudin & Luthfi, 2011). In addition, this study also found that religiosity can trigger entrepreneurial intention, especially among Muslims. While the values of Hinduism and Buddhism also support entrepreneurial intention, Muslim beliefs are particularly aligned with this behaviour (Valliere, 2008), as entrepreneurship in Islam is believed to earn a blessing from God, since the prophet Mohammad was also an entrepreneur (Audretsch et al., 2013). In addition, entrepreneurship in Buddhism is seen as a way to change the world, serve others, and add value to life (Valliere, 2008). Meanwhile, Christian entrepreneurs believe that their businesses are in accordance with

Hypotheses	Path	T-Value	Std. Coefficient	Result
H1	BC → IA	5.38	0.66	Significant
H2	BC → AA	4.26	0.67	Significant
H3	IA → OA	3.89	0.69	Significant
H4	AA → OA	2.58	0.34	Significant
H5	OA → ITE	5.21	0.76	Significant
H6	ITE → NE	4.14	0.50	Significant
H7	R → ITE	1.99	0.21	Significant

Table 2
Summary of Individual Path
Hypotheses

the principles of the Holy Spirit and with Biblical and theological perspectives, as they perceive themselves to be acting as God's servants (Audretsch et al., 2013; Balog et al., 2014; Benk et al., 2015)

CONCLUSION

This study reveals that religiosity has a significant direct relationship to entrepreneurial intention. We involve many perspectives from a number of religions toward entrepreneurial intention. This also enriches the assessment of TPB in our research. Notwithstanding this study's contributions, limitations still arise. Affective attitude and instrumental attitude involve a reciprocal process over a long period, as both are causes and effects of each other (Botsaris & Vamvaka, 2016). Thus, a longitudinal study should be applied in future research.

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APPENDIX

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1. In my opinion, the goal of being an entrepreneur is to make money.
 2. In my opinion, the goal of being an entrepreneur is to obtain a large portion of `my own income.
 3. The purpose of being an entrepreneur is to get freedom in organizing work.
 4. Being an entrepreneur is the same as being your own boss.
 5. With entrepreneurship you have the power to make your own decisions. (Kolvereid & Isaksen, 2006)
 6. By becoming an entrepreneur, I can give orders to people.
 7. In my opinion, by becoming an entrepreneur I can achieve my dreams.
 8. In my opinion, through entrepreneurship I can channel my creativity.
 9. Through entrepreneurship, I can have an interesting job.
 10. Through entrepreneurship, I can have a motivating job.
-
11. Being an entrepreneur means that I will see more benefits than difficulties at work.
 12. My career as an entrepreneur is interesting to me. (Liñán & Chen, 2009)
 13. If I have the resources (e.g., money, energy) I will start my own company.
 14. Being an entrepreneur will give me great satisfaction.
-
15. I would rather start my own business than work with others even if the salary is great.
 16. I would rather start my own business than pursue another career. (Gundry & Welsch, 2001; Kolvereid & Isaksen, 2006)
 17. I am ready to sacrifice for my efforts.
 18. I will only work in another place until a certain time and then re-establish my own business.
-
19. Being an entrepreneur raises positive thoughts in me. Francis et al (2004)
 20. Being an entrepreneur, running a business will provide more benefits than losses.
 21. My professional goal is to become an entrepreneur.
 22. I will try to start and run my own business. (Cassar, 2006)
 23. I imagine that in the future I will run my own company.
 24. I read books about how to set up a business. (Thompson, 2009)
 25. I set aside time to learn to start a business.
 26. I attend seminars and counselling about how to run a business. (McGee, Peterson, Mueller, & Sequeira, 2009)
 27. I participate in seminars and counselling about writing business proposals.
-
28. I plan to launch my business in the near future.
 29. The existence of God Almighty (YME) means a lot to me.
 30. I am always helped by God.
 31. Because of the existence of God, I am a better human being.
 32. I realize that God is very close to me.
 33. Prayer helps me in making decisions. (Premi, 2004)
 34. In my religion, being an entrepreneur is something that is recommended.
 35. I feel that being an entrepreneur can draw me closer to God.
 36. I know the verses of the Qur'an and/or the hadith about blessings in conducting trade (a mandatory question for Muslims).
 37. I know the verses of the Qur'an and/or the hadith about halal buying and selling (a mandatory question for Muslims).
-