



The Mediating Role of Planned Behaviour in the Religiosity and Nascent Entrepreneurship Nexus

Journal:	<i>International Journal of Entrepreneurial Behavior & Research</i>
Manuscript ID	IJEBR-08-2022-0771.R1
Manuscript Type:	Research Paper
Keywords:	Developing Countries, Entrepreneurial Intention, Entrepreneurship, Structural equation modelling

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Abstract

Purpose: Increasingly, there is scholarly recognition that individuals' faith constitutes a background factor much like other antecedents conditioning entrepreneurial inclination. Yet, there is room to expand knowledge on how faith interrelates with psychological and social determinants of entrepreneurship, especially in under-researched contexts *such as Nigeria*.

Design/Methodology/Approach: This inquiry conceptualises associations between religiosity and (1) entrepreneurial self-efficacy, (2) entrepreneurial attitudes (3) and subjective norms as predictors of nascent entrepreneurship. For analysis, 1,259 observations of Nigerian students are assessed by structural equation modelling.

Findings: The path analysis showed that the religiosity – nascent entrepreneurship nexus is altogether mediated by entrepreneurial self-efficacy, entrepreneurial attitudes and subjective norms. Entrepreneurial self-efficacy is found to have the greatest impact on nascent entrepreneurship, followed by subjective norms and then entrepreneurial attitudes.

Originality/Value: Theoretically, this study is one of the first to test all three dimensions of the theory of planned behaviour in the religiosity – nascent entrepreneurship nexus. It draws fresh attention to faith motivation and praxis, role-taking and attribution theory as explainers of the inherent correlations. Practically, the findings summon stakeholders to consider religious activity in the delivery of entrepreneurship programmes.

Keywords: *Religiosity; Entrepreneurial Self-efficacy; Attitudes; Subjective Norms; Nascent Entrepreneurship.*

1. Introduction

Weber's (1930) maiden treatise on the link between protestantism and capitalism first alerted scholars to the concurrence of religious values and enterprise development (Bellu and Fiume, 2004; Witham, 2010). As an essential component of people's lives, religion characterises the mix of cultural and spiritual worldviews, including individuals' beliefs, values and norms (Podgorny, 2012). The devotion to religious activities is integral and inseparable from the life of individuals to the extent that it predicts their behaviour (Nwankwo and Gbadamosi, 2013), *and this is especially true in Africa where religion is a central element of people's lives (McIntyre et al., 2023)*. That being said, even though religion implies transcendence or a belief in the supernatural (Corrêa et al., 2022), in the entrepreneurship discourse, it pertains to social practices that encompass entrepreneurial activity (Serafim and Feuerschutte, 2015). According to Dana (2010), this is because entrepreneurial agency operates in the context of

multiple religious values and beliefs that have a bearing on the social appeal of entrepreneurship. Moreover, Bellu and Fiume (2004) reason that the material rewards arising from successful entrepreneurship may well lead to adverse outcomes unless there is a presence of personal religiosity. Along these lines, Drakopoulou-Dodd and Seaman (1998) posited that religion gives meaning to the entrepreneurial system.

As a behaviour, entrepreneurship is expressed in incremental degrees through (1) entrepreneurial goal intention (Nowiński *et al.*, 2019), (2) entrepreneurial implementation intention (Haddoud *et al.*, 2020) and (3) nascent entrepreneurship (Onjewu *et al.*, 2021). Beginning with the first, entrepreneurial goal intention reflects individuals' aspiration to assume entrepreneurship (Liñán and Chen (2009). It is the incipient expression of entrepreneurial behaviour (Pham *et al.*, 2021). In the second instance, entrepreneurial implementation intention mirrors a more advanced phase of entrepreneurial performance and plan-making for new venture creation (Martijn *et al.*, 2008; Adam and Fayolle, 2016). Furthermore, Fayolle and Liñán (2014) and Krueger (2017) believe that, compared to entrepreneurial goal intention, entrepreneurial implementation intention reflects an even greater drive to launch a new venture. Rather than being an incipient desire, entrepreneurial implementation intention is a volitional phase that is backed by actioning the where, when and how of new venture creation (Gollwitzer, 1999; Onjewu *et al.*, 2022). Third, nascent entrepreneurship refers to the gathering of resources to launch the new venture although still being preoperational (Warhuus *et al.*, 2021). Individuals in this more advanced stage would have taken significant steps towards new venture creation but are not yet fully-fledged entrepreneurs (Onjewu *et al.*, 2021). Bayon *et al.* (2014) noted that the assumption of nascent entrepreneurship is driven by individuals' confidence in their ability to meet the challenges of self-employment. Hence, scholars including Lamine *et al.* (2014), Ilonen *et al.* (2018) and Sá *et al.* (2019), to mention a few, have found it more revealing of entrepreneurial behaviour to observe nascent entrepreneurship as opposed to entrepreneurial goal or implementation intention.

By definition, the theory of planned behaviour [TPB] maintains that intentions are greatest when individuals are predisposed to a behaviour [attitude], experience strong subjective norms towards that behaviour, and have a conviction of its successful performance [entrepreneurial self-efficacy] (Carr and Sequeira, 2007). Thus, a dense literature has accrued espousing TPB to describe outcomes such as environmental sustainability intention (Singh

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3 *et al.*, 2021), travel intention (Sujood and Bano; 2022), electronic wallet use intention
4 (Persada *et al.*, 2021) and, relatedly, entrepreneurial intention (David and Lawal, 2018;
5 Onjewu *et al.*, 2022). Appertaining to the religiosity – nascent entrepreneurship nexus, a
6 holistic examination of the unique effects of attitude, subjective norms and entrepreneurial
7 self-efficacy in this association is seemingly missing. Singh *et al.* (2021) weighed the
8 mediating role of TPB attitudes with religiosity as an antecedent. However, they estimated
9 environmental sustainability rather than nascent entrepreneurship. Similarly, David and
10 Lawal (2018) examined the role of TPB in connecting religiosity with entrepreneurial
11 intention. By no means have scholars clarified the link between religiosity and nascent
12 entrepreneurship through a TPB lens. Probing this relationship will accede to Smith *et al.*'s
13 (2021, p. 4) call for a 'theological turn' in entrepreneurship research to 'uncover unique
14 motivational processes especially related to goals', such as nascent entrepreneurship.
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26 In the main, it is tenable that the connection between religiosity and entrepreneurial
27 behaviour is conducted by psychosocial variables. In fact, to predict nascent
28 entrepreneurship, prior works have examined mediators such as fear of failure (Kollmann *et*
29 *al.*, 2017), race (Sims and Chinta, 2019), causation (Li *et al.*, 2020) and entrepreneurial self-
30 efficacy (Onjewu *et al.*, 2021). To explain, Kollmann *et al.* (2017) determined that the
31 perception of obstacles activates a fear of failure that has a detrimental effect on the
32 development of nascent entrepreneurship. In Sims and Chinta's (2019) study, it was found
33 that being of minority extraction [Black women] marred the relationship between
34 entrepreneurial efficacy and nascent entrepreneurship. In terms of causation, Li *et al.* (2020)
35 reported that the attribute partially mediated the relationship between opportunity discovery
36 and nascent entrepreneurship. For full mediation, evidence is found in Onjewu *et al.*'s (2021)
37 assessment of entrepreneurial self-efficacy in the link between entrepreneurship education
38 and nascent entrepreneurship. Yet, the authors' [Onjewu *et al.* 2021] investigation was
39 limited to one dimension of Ajzen and Fishbein's (1980) theory of planned behaviour that
40 has been extensively reviewed in the entrepreneurship corpus (Barrios *et al.*, 2022;
41 Maheshwari and Kha, 2022). The dimensions of attitude and subjective norms were
42 overlooked.
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57 Pressing on, the concern of this inquiry is to address (1) the extent to which religiosity affects
58 individuals' (a) entrepreneurial self-efficacy, (b) attitude and (c) subjective norms. In turn, it
59 contemplates (2) the rate at which the TPB features stimulate nascent entrepreneurship. In
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view of this, a four-pronged contribution is conjectured. First, this is one of the first studies to interrogate TPB in the religiosity and nascent entrepreneurship nexus. Secondly, a more exacting indicator of entrepreneurship [nascent entrepreneurship] is captured, shedding greater light on the ingredients for yielding this desired outcome. Thirdly, evidence is presented from the highly religious context of Nigeria (David and Lawal, 2018). In this regard, the belief in the supernatural is more likely to have a genuine influence on entrepreneurship behaviour in such an environment. Finally, for a practical contribution, the distinct permutation of the correlations will aid the work of enterprise and entrepreneurship educators to conscientiously consider religiosity in the design and delivery of entrepreneurship programmes.

This paper is ordered as follows. Section 2 describes the religious context of Nigeria. In section 3, TPB as a theoretical framework is further expounded followed by the development of four hypotheses. In section 4, the instruments of data collection, sampling technique and characteristics, as well as the analytic protocol are defined. Section 5 follows on with the findings, flanked by a discussion in section 6. Conclusions are drawn in section 7 with reflections on the theoretical contributions arising, practical implications, the study's limitations, and avenues for supplementary research.

2. Religiosity in Nigeria

The rate of perceived religiosity in Nigeria is 96%, but countries with a higher proportion such as Somalia (99.8%), Yemen (99.1%) Afghanistan (99.7%) and Myanmar (97%) have a much smaller population (Ireland, 2020). Religious people in Nigeria are 53.5% Muslim, 10.6% Roman Catholic Christians, 35.3% other Christian denominations, and 0.6% folk religion (Central Intelligence Agency, 2022). Observance of other religions such as Hinduism, Bahaim and Judaism in the country is mostly by foreigners (Kitause and Achunike, 2013). By all accounts, Islam and Christianity prevail over other religions (Akpanika, 2019; McKinnon, 2021). Islam was first professed in Northern Nigeria sometime between 1000 A.D. and 1100 A.D. (Enwerem, 1995), approximately 500 – 600 years before the advent of Christianity in the land (Metuh, 1985). At first, Islam was mostly embraced by city dwellers and the upper class. Then, from 1750 A.D. onwards, conversion to Islam spread across every nook and cranny of Northern Nigeria (Kitause and Achunike, 2013). This was aided by the advocacy of Usman Dan Fodio, who was a renowned Islamic and Sunni scholar

of the era (Sedgwick, 2015). Historically, the Sunni ideology [devoted to the traditional teachings of Prophet Muhammed] has dominated Islam in Nigeria. However, since the 1980s, the growth of Shiism and the Shia community [who believe in Ali and the Imams as successors of Prophet Muhammad] has challenged the Sunni supremacy (Isa, 2015). With regard to Christianity, Catholic missionaries arrived in Nigeria in the 16th century followed by Protestants in the 1840s (Wogu, 2020). While Islam spread across the North, Christianity was propagated from the southern coastal areas particularly via Badagry and Calabar (Abu, 2013). Roman Catholic orders including the Society of African Mission and Holy Ghost Fathers have been specially credited for proselytizing and winning Christian converts in Nigeria (Okafor, 2014), but the evangelism of the Anglican, Baptist and Methodist missionaries is also worthy of mention (Kew and Kwaja, 2022). Fast forward to 2022, Nigeria is the 4th country with the highest total number of Christians, only trailing the United States, Brazil and Mexico (World Population Review, 2022). All things considered, some commentators describe the country as the most religious nation in the world with Churches and Mosques teeming with worshippers on Sundays and Fridays (Kew and Kwaja, 2022).

3. Theoretical Framework and Hypotheses Development

Once more, the premise of TPB is that entrepreneurial intentions are strengthened by the presence of acquiescent attitudes, subjective norms and self-efficacy (Fenech *et al.*, 2019). It [TPB] morphed from Fishbein and Ajzen's (1975) theory of reasoned action [TRA] which was conceived to predict behaviour through social attitudes. The authors believed that 'the intention to perform a given behaviour is the most immediate antecedent and best predictor of actual behavioural performance' (Sok *et al.*, 2021, p. 390). The rationale for rehashing TRA into TPB was Ajzen's (1985) ensuing realisation that individuals' volitional control was limited by difficult-to-perform activities where self-efficacy is required (Bandura, 1977). In fact, 'many behaviours require certain skills, knowledge or cooperation by other people; and may demand the ability to overcome such barriers as lack of money, time or other resources' (Sok *et al.*, 2021, p. 290). Ajzen (1985) called this missing attribute 'perceived behavioural control' to track individuals' perception of their ability to perform given behaviours. Since then, perceived behavioural control has been co-opted by the entrepreneurship literature and termed 'entrepreneurial self-efficacy' (McGee *et al.*, 2009).

The utility of TPB is its capacity to facilitate the capturing of background factors such as prior experience and other exposures that determine the formation of intentions leading to an

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3 eventual behaviour (Ajzen, 2011). In this sense, knowing that ‘identifying relevant
4 background factors deepens our understanding of a behaviour’s determinants’, the extent to
5 which an intention is stimulated by ‘a particular background factor is an empirical question’
6 (Ajzen and Fishbein, 2005, p. 197). Accordingly, consistent with Mazzarol *et al.* (1999) and
7 Khurana *et al.* (2021), the present conceptualisation situates religious observance as a
8 background factor that is possibly facilitated by TPB. Furthermore, Block *et al.* (2020, p.
9 592) note that ‘researchers have analysed the relationship between religion and
10 entrepreneurship from various perspectives’. In fact, the volume of articles examining the
11 link between religiosity and entrepreneurship is the second most popular thematic area in the
12 religion and venture creation nexus (Block *et al.* 2020). Yet, to the best of the authors’
13 knowledge, no prior studies have conceptualised TPB to capture religiosity as a background
14 factor with the potential to stimulate nascent entrepreneurship. This vacuum is especially
15 surprising as Henley (2017, p. 600) has since argued that TPB is ‘a useful starting point’ for
16 assessing the relevance of religion to entrepreneurship. To address this gap, hypothesis
17 development is now commenced.

31 ***Religiosity and Planned Behaviour***

32 Also known as religiousness or religious conviction, religiosity is originally a sociological
33 construct denoting the effects of a religion on the behaviour and mindset of its observers
34 (Kashif *et al.*, 2017). To be religious is to make a commitment to live by the tenets and
35 doctrine of a celestial being (Bhuiyan *et al.*, 2018; Raggiotto *et al.*, 2018). As an attribute,
36 religiosity is a complex trait that manifests both intrinsically and extrinsically (Allport and
37 Ross, 1967). Intrinsic religiosity implies individuals’ observance of sacred edicts in the
38 pursuit of divine goals (Chang *et al.*, 2019), such as salvation or life after death. In this form,
39 religiosity is consigned to the service of one’s faith or religious community (Vitell, 2009). In
40 contrast, extrinsic religiosity infers individuals’ observance of sacred edicts in the pursuit of
41 material or non-religious goals (Raggiotto *et al.*, 2018), largely as a means to an end (Singh
42 *et al.*, 2021). This latter form of religiosity is utilitarian at best, and is leveraged in social
43 situations to, for example, make friends and promote one’s business interests (Allport and
44 Ross, 1967). Accordingly, extrinsic religiosity seems more appropriate for the prediction of
45 planned behaviour and nascent entrepreneurship. More to the point, Ajzen and Fishbein
46 (1980) cited religion as one of the background factors with the potential of influencing
47 individuals’ attitudes and subjective norms. To this end, in a rare study, Singh *et al.* (2021)
48 drew parallels between intrinsic and extrinsic religiosity and attitudes. Although they found
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3 that both forms of religiosity significantly and positively boost attitudes by up to 41%, the
4 authors did not test the link between religiosity and entrepreneurial self-efficacy nor
5 subjective norms. To remedy this impasse, the first hypothesis ponders whether:
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8 *H1: Religiosity is significantly and positively associated to (a) entrepreneurial self-*
9 *efficacy (b) attitude and (c) subjective norms*
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11 ***The Mediating Role of Entrepreneurial Self-Efficacy***

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13 Entrepreneurial self-efficacy measures one's self-competence as it concerns venture creation
14 (Zhang *et al.*, 2014; Onjewu *et al.*, 2022). Ajzen (2002) described it to be the ease or difficulty
15 of performing a behaviour conditioned by past experience and expected barriers. It regulates
16 motivation as an endogenous and cognitive characteristic (Chen *et al.* 1998; Manstead and
17 van Eekelen, 1998). The quality of self-efficacy has a bearing on individuals' belief that they
18 can effectively execute entrepreneurial tasks (Chen *et al.*, 1998; Zhao *et al.*, 2005). These
19 tasks include searching for entrepreneurial opportunities, planning, marshalling resources,
20 managing staff and managing finance (McGee *et al.*, 2009). Individuals who believe that
21 they are competent in these functions are in good stead to launch, operate and sustain new
22 ventures (Mollica *et al.*, 2017). Correspondingly, individuals lacking belief in their
23 entrepreneurial competence will be unable to persist with venture creation especially in the
24 face of difficulties (Axelrod and Lehman, 1993; Bandura and Locke, 2003). Chen *et al.*
25 (1998) trail-blazed the assessment of the link between entrepreneurial self-efficacy and
26 entrepreneurial intention. They found that entrepreneurial self-efficacy 'was positively
27 related to the intention to set up one's own business' (Chen *et al.*, 1998, p. 295).
28 Subsequently, Zhao *et al.* (2005) appraised entrepreneurial self-efficacy as a mediator
29 between (1) perceptions of formal learning, (2) entrepreneurial experience, (3) risk
30 propensity, (4) gender and (5) entrepreneurial intention as the outcome. Their findings
31 'supported the critical mediating role of entrepreneurial self-efficacy in entrepreneurial
32 intentions for three of the four antecedent variables' [excluding gender] (Zhao *et al.*, 2005,
33 p. 1270). More recently, Kumar and Shukla (2022, p. 101) found that 'the relationship
34 between creativity and entrepreneurial intention was fully mediated by self-efficacy'. So far,
35 what is lacking in the corpus is an investigation of entrepreneurial self-efficacy as a mediator
36 in the religiosity - nascent entrepreneurship nexus. This prompts a second hypothesis that:
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56 *H2: Entrepreneurial self-efficacy mediates the association between religiosity and*
57 *nascent entrepreneurship*
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The Mediating Role of Attitude Towards Entrepreneurship

Attitude reflects the development and characteristics of the individual (Kohlberg, 1975). As one's self-evaluation of the favourability or unfavourability of an undertaking (Ajzen, 1991), attitudes highly correlate with actual behaviour (Ajzen, 2002). Positive attitudes make it more likely for a behaviour to be adopted, and vice-versa for negative attitudes (Singh *et al.*, 2021). In entrepreneurship, attitudes have been found to be shaped by background factors such as the family setting, education and prior experiences (Krueger *et al.*, 2020; Athayde, 2009; Basu, 2010; Onjewu *et al.*, 2022). For this reason, extant works have sought to identify and interrogate antecedents such as the sociocultural backdrop, family background and financial support that likely influence attitude (Bagozzi, 1992; Kolvereid, 1996; Shirokova *et al.*, 2016). Singh *et al.* (2021) have appraised attitude as a mediator between religiosity [intrinsic and extrinsic] and environmental sustainability intention. Accordingly, they [Singh *et al.* (2021)] found that having a positive attitude explained the link between religiosity and environmental sustainability intention. In another study, Kusmintarti *et al.* (2014) sought to discern the usefulness of entrepreneurial attitude as a mediator in the link between entrepreneurial characteristics and entrepreneurial intention. The resulting analysis showed that entrepreneurial attitude only acts as a partial mediation in the entrepreneurial characteristics - intention link. This meant that the influence of entrepreneurial characteristics on entrepreneurial intention 'is not totally explained by entrepreneurial attitude' (Kusmintarti *et al.*, 2014, p. 31). In a later study, Kusmintarti *et al.* (2017) turned their attention to the link between creativity and entrepreneurial intention with entrepreneurial attitude as a mediator. On this occasion, entrepreneurial attitude was 'expressed as a full mediation to the influence of creativity on entrepreneurial intention' (Kusmintarti *et al.*, 2017, p. 33). Furthermore, Onjewu *et al.* (2022) demonstrated that entrepreneurial attitudes mediate the relationship between family business background and entrepreneurial implementation intention. Even now, no evidence of entrepreneurial attitude is in sight in the link between religiosity and nascent entrepreneurship. To query this possibility, the third hypothesis construes that:

H3: Attitude mediates the association between religiosity and nascent entrepreneurship

The Mediating Role of Subjective Norms

Subjective norms relate to social pressure to adopt behaviours that are desirable and acceptable by significant others (Ajzen, 2001). Carr and Sequeira (2007) describe this dimension as individuals' perception of social pressure to engage or disengage from a particular behaviour, such as entrepreneurship (Heuer and Lars, 2014; Kautonen *et al.*, 2015).

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3 The source of this pressure is very often family, friends and significant others (Ajzen, 1991).
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5 These entities are a social reference and their approval inspires the pursuit of entrepreneurial
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7 and non-entrepreneurial careers (Boyd and Vozikis, 1994; Liñán and Chen, 2009). This is
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9 because others' opinion determines how individuals are viewed by their reference groups,
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11 and is also needed for the validation of life choices (Al-Swidi *et al.*, 2014). Terry *et al.* (1999)
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13 even argue that entrepreneurship is an identity related behaviour, as Fenech *et al.* (2019)
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15 stress that culture influences the uptake of entrepreneurship through social legitimisation. To
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17 this extent, subjective norms generate an intrinsic resourcefulness within individuals (Santos
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19 and Liguori, 2020). In terms of the mediating role of subjective norms leading to
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21 entrepreneurial behaviour, Onjewu *et al.* (2022) determined that subjective norms explain
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23 individuals' entrepreneurial behaviour when mediating the link between family business
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25 background and implementation intention. Even though Elo (2016) contends that religion
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27 enables the creation of social networks at the individual level, and Henley (2017) argues that
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29 religion imparts values that manifest in entrepreneurial behaviour, there is no evidence of
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31 studies evaluating the mediating role of subjective norms with religiosity as an antecedent.
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33 Bananuka *et al.*'s (2020) research into subjective norms and the intention to adopt Islamic
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35 banking only assessed attitude as a mediator. Similarly, Sia and Jose (2019) positioned
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37 subjective norm as an antecedent to personal norms which regulate behavioural intention.
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39 Yet, to probe Rietveld and Hoogendorn's (2022) postulation that religion indirectly shapes
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41 occupational choices by impacting on social norms, it is thereby necessary to ascertain the
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43 likelihood that subjective norms explain the association between religiosity and nascent
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45 entrepreneurship. Hence, a concluding hypothesis is framed as below:

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42 *H4: Subjective norms mediate the association between religiosity and nascent
43 entrepreneurship*

45 To summarise the theoretical framework and hypotheses, the theoretical model is presented
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47 in figure 1. It shows religiosity impacting on the TPB dimensions which, in turn, point
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49 towards nascent entrepreneurship. The age and gender of participants are also controlled for
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51 to discern if these attributes alter the formation of nascent entrepreneurship.

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52 **Figure 1. Theoretical Framework**

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4. Method

Prior to the non-linear analysis, the data, instruments, sample characteristics and measurement quality of the data to be examined are clarified.

Instruments

All measures have been drawn from previously validated scales. To observe religiosity, three items were sourced from Marler *et al.* (2002). For entrepreneurial self-efficacy, five items were sourced from McGee *et al.* (2009), and there were also five entrepreneurial attitude and nine subjective norms items obtained from Carr and Sequeira (2007). Lastly, for nascent entrepreneurship, seven yes or no [binary] items were obtained from McGee *et al.* (2009). Consistent with Onjewu *et al.* (2021), a composite variable was created for these [nascent entrepreneurship] items to discern the logical steps taken by students in the new venture creation process. The full measures and their scales are presented in the appendix.

Sampling

The data examined were collected by a data collection agency [Fourzet Acute Data Enterprises]. It was based on a convenience and non-probability approach as is common in entrepreneurship studies (Nowiński *et al.*, 2019; Haddoud *et al.*, 2020, Onjewu *et al.*, 2022). The data collection period spanned three months from September to November 2021. For representativeness, the targeted population were in different geopolitical zones of Nigeria. Respectively, they were University of Ibadan (South West), University of Nigeria (South East), Usman Danfodiyo University (North West), Ahmadu Bello University (North Central) and Kaduna State University (also North Central). Below, the gender and age characteristics are shown.

Table 1: Sample Characteristics

Please insert Table 1 here

Reliability and Validity

Following convention in non-linear analysis, the internal consistency of the outer model was assessed through composite reliability and Cronbach's alpha (α) scores exceeding the 0.7 threshold (MacKenzie *et al.*, 2011), while discriminant validity was checked by average variance extracted values surpassing 0.5 (Hair *et al.*, 2011). Nascent entrepreneurship was measured by the summation of seven factors into a single item, hence no reliability nor

validity scores could be determined. To check for common method bias and multicollinearity in the path model, variance inflation factor scores were also calculated to ensure that they did not exceed 5 (Hair *et al.*, 2019). The respective figures are provided below.

Table 2. Constructs' Reliability and Validity

Please insert Table 2 here

Analysis

The analytic technique is non-linear partial least squares structural equation modelling [PLS-SEM] using Kock's (2019) WarpPLS software version 7.0. The choice of PLS-SEM is informed by the study's premise to predict nascent entrepreneurship. According to Ali *et al.* (2016), PLS-SEM is suitable for research seeking to predict measurable outcomes through correlations. The findings will be drawn by interpretation of the *p*-Values and path coefficients (β) of the relationships in the path model.

5. Findings

The path analysis revealed that religiosity positively and significantly increases entrepreneurial self-efficacy ($\beta = 0.13$), attitudes ($\beta = 0.22$) and subjective norms ($\beta = 0.28$). In turn, all the TPB dimensions of entrepreneurial self-efficacy ($\beta = 0.29$), entrepreneurial attitudes ($\beta = 0.07$) and subjective norms ($\beta = 0.11$) were found to directly increase nascent entrepreneurship. In terms of the mediating power of the path model, the *p*-Value for the sums of indirect effect was estimated at 0.002. Hence, it can be concluded that the TPB dimensions meaningfully explain the link between religiosity and nascent entrepreneurship. For the control variables, age is significantly and positively correlated with nascent entrepreneurship ($\beta = 0.14$) while gender is nonsignificant (*p*-Value = 0.32). After considering all paths, the structural model explained 17% of the variance in the students' nascent entrepreneurship.

Figure 2. Structural Model

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Table 3 summarises the results.

Table 3. Hypothesis Testing

Please insert Table 3 here

6. Discussion

The findings have shown that religiosity positively influences entrepreneurial self-efficacy, entrepreneurial attitudes and subjective norms to varying degrees. It yields the greatest impact on subjective norms, followed by entrepreneurial attitudes and then entrepreneurial self-efficacy. In like manner, self-efficacy, entrepreneurial attitudes and subjective norms distinctly increase nascent entrepreneurial behaviour. Therefore, the mediating role of TPB in the religiosity - nascent entrepreneurship nexus has been confirmed as positive. Nonetheless, entrepreneurial self-efficacy, entrepreneurial attitudes and subjective norms have salient and distinctive influences on nascent entrepreneurship. The path estimates suggest that entrepreneurial self-efficacy is the foremost TPB ingredient for stimulating nascent entrepreneurship, followed by subjective norms and, lastly, entrepreneurial attitudes.

The first key finding is that religiosity catalyses all three dimensions of TPB and not attitudes exclusively as reported in Singh *et al.*'s (2021) analysis. This upholds Ajzen and Fishbein's (1980) longstanding view that religion is a bona fide background factor aligned to planned behaviour. The second key finding is that all three TPB dimensions explain nascent entrepreneurship beyond entrepreneurial implementation intention. This augments Onjewu *et al.*'s (2022) stipulation that entrepreneurial self-efficacy, entrepreneurial attitudes and subjective norms lead to entrepreneurial volition. On top of that, it is now comprehensible that the TPB factors govern the amassment of resources for new venture creation where there is a belief in the supernatural and a commitment to religious activity.

The mediating role of entrepreneurial self-efficacy in the religiosity – nascent entrepreneurship nexus contests Onjewu *et al.*'s (2021) finding. Despite evaluating entrepreneurship education as the antecedent, the authors found that workshops/creativity labs/entrepreneurship training and simulations 'do not have any effect on nascent entrepreneurship through self-efficacy' (Onjewu *et al.* 2021,p. 425). Nevertheless, Zhao *et al.* (2005) and Kumar and Shukla's (2022) indication that entrepreneurial self-efficacy plays a critical role and fully mediates the path to entrepreneurial behaviour is corroborated here. Underlying this mediation could be the notion of faith motivation and praxis (Erasmus and Morey, 2016). Here, a transcendent imperative to act heightens individuals' belief that they can undertake entrepreneurial tasks such as searching for opportunities and planning for a new venture. On this basis, faith could also trigger individuals' functionalism by incentivising the development of knowledge in undertakings related to professional

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3 development (Chacón *et al.*, 2017). This is admissible in the two dominant religions in
4 Nigeria. Hoque *et al.* (2013, p. 129) write that, in the holy book of Islam, ‘Allah the almighty
5 says “business is lawful for you” [Quran, 2:275]’. In like manner, in Christians’ holy book,
6 Exodus 35:35 states that ‘he has filled them with skill to do all kinds of work as craftsmen,
7 designers, embroiderers in blue, purple and scarlet yarn and fine linen, and weavers - all of
8 them master craftsmen and designers’ (Dekker, 2020). Accordingly, it is arguable that
9 religious faith instigates entrepreneurial action.
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17 Turning to the mediating role of entrepreneurial attitudes, Singh *et al.*’s (2021) discernment
18 that having a positive attitude controls the link between religiosity and intention is confirmed.
19 Also sustained is Kusmintarti *et al.*’s (2017) finding that entrepreneurial attitude fully
20 mediates the prediction of entrepreneurial intention. The results improve on Onjewu *et al.*’s
21 (2022) determination that attitudes mediate for entrepreneurial implementation intention.
22
23 Now, entrepreneurial attitudes can also be viewed as critical for reaching the more advanced
24 preoperational phase of new venture creation. The mechanism of this mediation could be
25 explained by erstwhile evidence of the role of religion on attitude formation (Suhartanto *et*
26 *al.*, 2022), as well as the influence of religious affiliation on risk-taking (Zelekha *et al.*, 2014)
27 that is essential in venture creation. On this premise, Dvouletý (2023) notes that, to an extent,
28 religion shapes the career and work-related attitudes of young adults by helping them persist
29 or enhance entrepreneurial performance when faced with adversity. This is due to virtues,
30 known as ‘Akhlak’ in Islam (Arifin, 2023), developed through religious practices reinforcing
31 a stronger personal attitude towards entrepreneurial activity (Wibowo, 2017). Also,
32 acknowledging Morris and Schindehutte’s (2005) affirmation that entrepreneurship is a
33 values-driven endeavour, it is conceivable that a religious attitude will be lent to new venture
34 creation. In view of this, Okeke (2020) has illustrated the value of appropriating Christian
35 ethics as a tool for nurturing the entrepreneurial mindset of Nigerian youth.
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50 Touching on the mediating role of subjective norms, the pressures asserted by family, friends
51 and significant others has also been found to ratify the religiosity – nascent entrepreneurship
52 nexus. This means that, commensurate with Sia and Jose (2019), subjective norms are a
53 sound path for exuding observed behaviours, such as entrepreneurial behaviour as deduced
54 by Onjewu *et al.* (2022). Thus, Fenech *et al.*’s (2019) suggestion of social legitimisation is
55 inherently manifest. Two likely explanations for this occurrence are the theories of role-
56 taking and external attribution (Wikström, 1987). First, role-taking is the mental and affective
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3 process of putting oneself in others' position (Davis and Love, 2017). It is a form of
4 expressive labour that facilitates the performance of identity related endeavours (Meeker and
5 Weitzel-O'Neill, 1977). Second, external attribution theory purports that individuals credit
6 their feats to others (Iqbal, 2017), such as entrepreneurial success being derived from divine
7 providence. Subsequently, individuals' observation of others in the course of social
8 interaction creates expectations of how they will behave towards their own self (Wikström,
9 1987). In Nigeria, it is common for practicing entrepreneurs to ascribe their wins to the
10 blessing or grace of God. This demeanour is aptly observed and replicated by budding and
11 nascent entrepreneurs.
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20 **7. Conclusion**

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22 The understanding of this paper is that entrepreneurial self-efficacy has the greatest positive
23 effect as a mediator of religiosity and nascent entrepreneurship, in spite of being less
24 impacted by religiosity. This is followed by subjective norms and entrepreneurial attitudes.
25 It is also understood that all TPB dimensions mediate the relationship between religiosity
26 and nascent entrepreneurship. This study now concludes by reflecting on its theoretical and
27 practical implications, and then some empirical limitations which will incite new research.
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34 ***Theoretical Implications***

35 Firstly, the unique links in the theoretical framework in figure 1 and the path model in figure
36 2 offer measurement specificity in the prediction of entrepreneurial behaviour. The distinct
37 contribution of each TPB dimension has been clearly illustrated, rather than a single
38 influence as presented by Onjewu *et al.* (2021) and Singh *et al.* (2021). Secondly, Haddoud
39 *et al.* (2020) and Onjewu *et al.*'s (2022) measure of entrepreneurial behaviour has been
40 improved by predicting the more immediate nascent entrepreneurship in place of
41 entrepreneurial implementation intention. Thirdly, the mechanism of the TPB dimensions
42 acting as mediators in the link between religiosity and nascent entrepreneurship has been
43 clarified through the lens of (1) faith motivation and praxis, (2) role-taking and (3) attribution
44 theory. No prior studies have contemplated these premises to rationalise nascent
45 entrepreneurship.
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55 ***Practical Implications***

56 The findings speak to decision-makers and stakeholders such as entrepreneurship educators
57 to consider religious activity as an ingredient for entrepreneurial development. Much of the
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3 prior focus on religiosity and entrepreneurship has been on the former's influence on
4 'consumerism, corporate social responsibility, sustainability, leadership orientation,
5 organisational culture, financial and social ethics, and socioeconomic development' (Kumar
6 *et al.*, 2022, p. 1). As already suggested by Helfaya *et al.* (2018) and Obregon *et al.* (2021),
7 religious beliefs ought to be considered in the design and delivery of entrepreneurship
8 education. It is not that religious doctrines should be included in the entrepreneurship
9 curriculum. Rather, in the course of direct instruction and through case studies, existing
10 religious beliefs can be anecdotally referenced to shape students' entrepreneurialism to elicit
11 nascent entrepreneurship. In a religious yet economically deprived terrain like Nigeria, such
12 measures will potentially improve the socioeconomic stability and resilience of
13 entrepreneurial communities as asserted by Javaid *et al.* (2020). Faith-based institutions can
14 also reflect on these findings to develop training initiatives aimed at sensitising and
15 enhancing the welfare of their congregation.

26 ***Limitations and Future Research***

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28 The first limitation of this study is its specificity to the country and social context of Nigeria
29 which may curtail the generalisability of the findings. Scholars are invited to replicate the
30 path model in other West African settings and beyond to extend or contest the findings. The
31 second inherent limitation is the cross-sectional approach taken. Owing to this, the
32 relationships determined are associations without any suggestion of causality. Therefore,
33 new studies may choose to take a longitudinal approach to demonstrate causality and, at the
34 same time, address concerns regarding endogeneity. In terms of the sample characteristics,
35 the religious affiliation of the respondents was not captured. Hence, it has not been possible
36 to present more granular insights into the correlations by comparing Christians vs. Muslims
37 vs. other religions in the sample through a multi group analysis. Upcoming studies can be
38 predicated on precisely this premise as Siwale *et al.* (2023) assert that various religions value
39 entrepreneurship in different degrees. Even though the generalisability concerns stemming
40 from convenience sampling have been allayed by achieving a high response rate (as
41 recommended by Coviello and Jones, 2004), studies taking a more random approach are
42 summoned to verify the current results. As for the measures, only five entrepreneurial-self-
43 efficacy items for searching and planning tasks were appraised as they are more likely to
44 occur first. In upcoming studies, scholars may expand the analysis to include self-efficacy
45 for marketing, managing people and managing finance. Also, notwithstanding the trajectory
46 of the direct and mediating relationships in the path model, there is a possibility of reverse

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causality between religiosity and the TPB dimensions. Future studies can investigate this prospect and offer a theoretical explanation if proven. Finally, there is new scope for future research to capture and test the influence of faith motivation and praxis, role-taking and external attribution in the nexus between psychosocial antecedents and guises of entrepreneurial behaviour.

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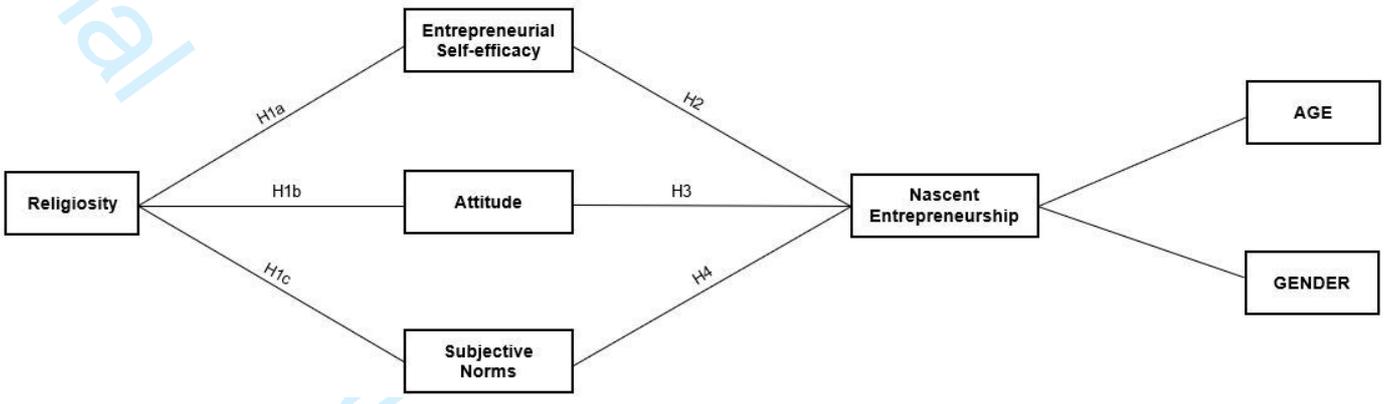


Figure 1. Theoretical Framework

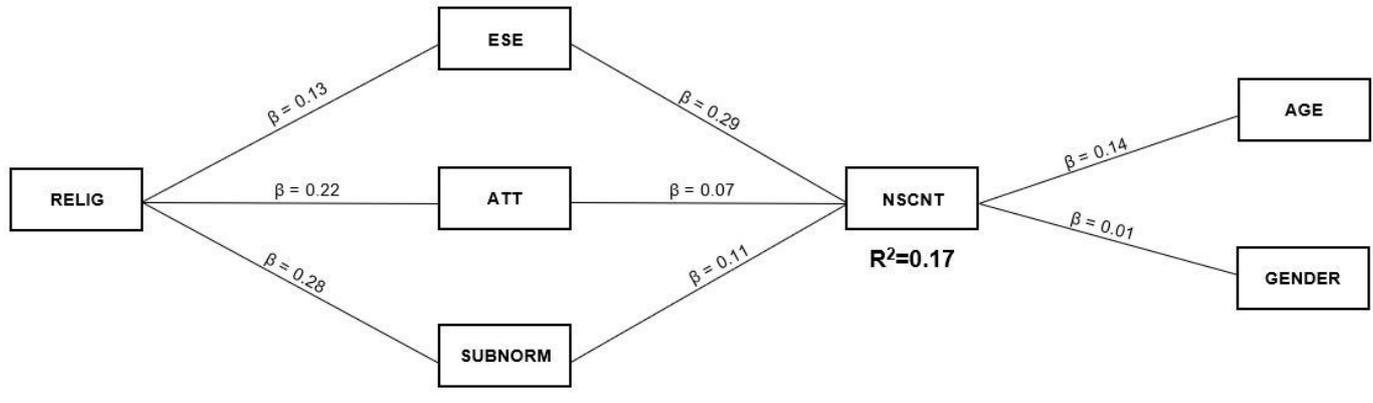


Figure 2. Structural Model

List of Tables

Table 1: Sample Characteristics

Gender		
	Frequency	Percentage
Female	634	50.4
Male	625	49.6
Total	1,259	100.00
Age		
	Frequency	Percentage
<20	143	11.6
20-21	281	22.2
22-23	358	28.3
24-25	238	18.9
>25	239	19.0
Total	1,259	100.00

Table 2. Constructs' Reliability and Validity

	RELIG	ESE	ATT	SN			
CR	0.826	0.950	0.917	0.912			
α	0.710	0.933	0.886	0.889			
AVE	0.615	0.790	0.688	0.566			
	RELIG	ESE	ATT	SN	NSCNT	GEN	AGE
VIF	1.101	1.420	1.563	1.461	1.181	1.087	1.103

Table 3. Hypothesis Testing

Hypothesised Relationships	Path Coefficient	p-Value	Test
H1a. RELIG \Rightarrow ESE	0.13	<0.1	Significant, Accepted
H1b. RELIG \Rightarrow ATT	0.22	<0.1	Significant, Accepted
H1c. RELIG \Rightarrow SN	0.28	<0.1	Significant, Accepted
H2. ESE \Rightarrow NSCNT	0.29	<0.1	Significant, Accepted
H3. ATT \Rightarrow NSCNT	0.07	<0.1	Significant, Accepted
H4. SN \Rightarrow NSCNT	0.11	<0.1	Significant, Accepted

Appendix

Variable	Measurement Items	Scale
Religiosity	How important is God in your life?	7-point: Not at all Important - Extremely Important
	Do you consider yourself a religious person?	7-point: Not at all Religious - Extremely Religious
	How often do you attend religious gatherings?	7-point: Never - Several Times a Week
Entrepreneurial Self-Efficacy	How much confidence they had in their ability to brainstorm a new idea for a product or service	7-point: Very Low - Very High
	How much confidence they had in their ability to identify the need for a new product or service	
	How much confidence they had in their ability to design a product or service that will satisfy customer needs and wants	
	How much confidence they had in their ability to estimate customer demand for a new product or service	
	How much confidence they had in their ability to determine a competitive price for a new product or service	
Entrepreneurial Attitudes	In general, starting a business is <i>worthwhile</i>	7-point: Strongly Disagree - Strongly Agree
	In general, starting a business is <i>rewarding</i>	
	In general, starting a business is <i>positive</i>	
	In general, starting a business is <i>good for me</i>	
	In general, starting a business is <i>helpful</i>	
Subjective Norms	My parent(s) would feel positive about my starting a business	7-point: Strongly Disagree - Strongly Agree
	My spouse/significant other would feel positive about my starting a business	
	My brother(s)/sister(s) would feel positive about my starting a business	
	In general my relatives would feel positive about my starting a business	

	My neighbour would feel positive about my starting a business	
	My co-worker(s) would feel positive about my starting a business	
	In general my acquaintances would feel positive about my starting a business	
	My close friends would feel positive about my starting a business	
	My parent(s) would feel positive about my starting a business	
Nascent Entrepreneurship	Are you currently or in the last 3 years have you attended a “start your own business” planning seminar or conference	Binary: Yes or No
	Are you currently or in the last 3 years have you written a business plan or participated in seminars that focus on writing a business plan	
	Are you currently or in the last 3 years have you put together a start-up team	
	Are you currently or in the last 3 years have you looked for a building or equipment for a business	
	Are you currently or in the last 3 years have you saved money to invest in a business	
	Are you currently or in the last 3 years have you developed a new product or service	
	Are you currently or in the last 3 years have you built networks to start a new business	