



Religiosity, Family Support, and Entrepreneurial Intention: A Study on Muslim Female Students in Indonesia

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ABSTRACT - In the current era, the relationship between women and entrepreneurship has gained attention, with many recognising women's success in business. However, limited research addresses how religiosity and family support influence entrepreneurial intention among Muslim female students. This study examines how these two factors affect entrepreneurial intentions, using the Theory of Planned Behaviour (TPB) as a mediating framework. Data were collected from 549 Muslim female students from public and private universities across Indonesia using an online questionnaire distributed via WhatsApp between March and June 2024. The model was analysed using PLS-SEM with SmartPLS 4. Results show that religiosity and family support significantly impact attitude, subjective norms, and perceived behavioural control (PBC). However, religiosity and PBC do not directly influence entrepreneurial intention.

Instead, attitude emerged as the strongest predictor. The findings emphasise the importance of fostering entrepreneurial attitudes, engaging family support, and integrating religious values into educational programs to enhance entrepreneurial motivation among female students. Universities are encouraged to develop support mechanisms that nurture these factors. This study contributes to the limited literature on Muslim female entrepreneurship in emerging economies.

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INTRODUCTION

In recent decades, women's involvement in entrepreneurship has garnered significant attention in academic research and policy discussions. Women entrepreneurs are gaining recognition for their substantial contributions to economic development and innovation. According to the Women's Entrepreneurship Report, nearly 274 million women start businesses, and 139 million women run businesses that are already up and running (Elam et al., 2019).

Conversations about entrepreneurship or business always lead to interesting conversations because they often bring up different points of view. Research conducted by Banu et al. (2021) elucidates the relationship among religiosity, entrepreneurship, and culture, positing that these factors substantially influence students' entrepreneurial interests. Additionally, studies by various researchers, including Badghish et al. (2023), Engle et al. (2011), and Mehtap et al. (2017), demonstrate that cultural norms and values are crucial factors influencing an individual's entrepreneurial interest.

Religiosity is one of the many things that can affect a person's desire to start their own business. Scholars frequently characterise religiosity as an individual's intrinsic motivation and

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conviction in conforming to diverse religious doctrines. Numerous studies have demonstrated the impact of religiosity on enhancing entrepreneurial interest (Ali, 2023; David & Lawal, 2018; Giacomini et al., 2023). Women are often left out of conversations about entrepreneurship. They are often pushed to the side, especially when it comes to religion.

This is frequently the case because Muslim women's religious beliefs can clash with the customs and culture of their immediate families and communities. It is this combination of distinct factors that ultimately influence their desire to start their own businesses. Moreover, a significant factor that can stimulate and enhance women's entrepreneurial interest is familial support, whether financial, material, or moral (Edelman et al., 2016). The research by Le & Loan (2022) also shows how important family support is in shaping how someone thinks about entrepreneurship. This support usually comes in the form of material help, like money or other things that are needed.

The Theory of Planned Behaviour (TPB) put forth by Ajzen in 1991 is the most important theory in the academic discussion about individual interests. Ajzen's theory is valuable for researchers, especially the three variables in the Theory of Planned Behaviour (TPB) framework: attitudes, subjective norms, and perceived behavioural control (PBC). Researchers utilise these variables to evaluate their influence on an individual's entrepreneurial interest (Bagheri et al., 2021; Baistaman et al., 2023; Maheshwari, 2022). The Theory of Planned Behaviour, however, asserts that other factors also influence an individual's interest, suggesting that these three variables are not fixed but rather fluid. Other factors that can affect a person's choice to become an entrepreneur are how their friends see them and how confident they are in themselves. There is a positive link between how confident someone is in their ability to become an entrepreneur and how interested they are in entrepreneurship. The two variables are correlated with religiosity and familial support, which, as indicated by numerous researchers, significantly influence an individual's interests in entrepreneurship.

Numerous studies have investigated the relationship between attitudes and entrepreneurial intention (Amofah & Saladrignes, 2022; Anjum et al., 2023). According to Schlaegel and Koenig (2014), the TPB construct consists of three main factors, each of which has a unique effect. Among these, attitude is the most important factor that affects interest. The last two variables, subjective norms and behavioural control, often change depending on the social and cultural situations. The researcher discerns a deficiency in the literature regarding the entrepreneurial intentions of students, specifically Muslim females, particularly in relation to the influences of religiosity and familial support. This study seeks to examine the development of entrepreneurial intentions among Muslim female students, specifically in Indonesia.

The last decades had seen the participation of women in entrepreneurship received considerable focus in academic study, research and policy discourse. Women entrepreneurs are becoming more recognised for their significant contributions to economic development and innovation. The Women's Entrepreneurship Report indicates that almost 274 million women engage in company start-ups, while 139 million women oversee established enterprises (Elam et al., 2019).

Discussions pertaining to entrepreneurship or business constantly provoke engaging dialogues, as they frequently yield diverse insights. Research by Banu et al. (2021) elucidates the correlation among religiosity, entrepreneurship, and culture, asserting that these elements significantly impact students' entrepreneurial interests. Likewise, research conducted by several scholars, like Badghish et al. (2023), Engle et al. (2011), and Mehtap et al. (2017) indicates that cultural norms and values are significant determinants of an individual's interest in entrepreneurship.

Among the several aspects that influence a person's intention to become an entrepreneur is religiosity. Scholars often define religiosity as a person's personal drive and faith in adhering to various religious rules. The influence of religiosity in increasing one's interest in becoming an entrepreneur has been proven in various studies (Ali, 2023; David & Lawal, 2018; Giacomini et al.,

2023). One aspect often overlooked in discussions regarding entrepreneurial interest is women. Especially when it comes to religion, they are often marginalised.

This often occurs because the religious values held by Muslim women often conflict with the customs and culture of those around them, including their families. It is this combination of various factors that frequently influences Muslim women's interest in participating in entrepreneurship. Furthermore, another crucial factor that can encourage and increase women's entrepreneurial interest is family support, whether financial, material, or moral (Edelman et al., 2016). Findings from Le & Loan (2022) also demonstrate the importance of family support in shaping a person's perception of entrepreneurship. This support typically takes the form of material assistance, such as financial assistance or other necessary needs.

The most significant theory in the discourse concerning individual interests is the Theory of Planned Behaviour (TPB) proposed by Ajzen (1991). Ajzen's theory is instrumental for researchers, particularly concerning the three variables within the Theory of Planned Behaviour (TPB) construct: attitudes, subjective norms, and perceived behavioural control (PBC). These variables are employed by researchers to assess their impact on an individual's entrepreneurial interest (Bagheri et al., 2021; Baistaman et al., 2023; Maheshwari, 2022). Nevertheless, the Theory of Planned Behaviour posits that additional factors also affect an individual's interest, indicating that these three variables are not static but rather dynamic. Other variables influencing an individual's decision to pursue entrepreneurship include the perceptions of their peers and their level of self-confidence. A person's self-confidence in their potential to become an entrepreneur correlate positively with their interest in entrepreneurship. The two variables are correlated with religiosity and familial support, which, as indicated by numerous researchers, significantly influence an individual's interests, particularly in entrepreneurship.

Many studies have examined the correlation between attitudes and entrepreneurial intention (Amofah & Saladrignes, 2022; Anjum et al., 2023). Findings by Schlaegel & Koenig (2014) discovered that while the TPB construct comprises three primary factors, each variable exerts a distinct influence. Among these, attitude is the most significant determinant of interest. The last two variables, subjective norms and behavioural control, frequently fluctuate with varying conditions in both social and cultural contexts.

The researcher identifies a gap in the literature concerning the intention of students, particularly Muslim female students, toward entrepreneurship, especially in relation to the factors of religiosity and family support. This study aims to investigate the formation of entrepreneurial intentions among Muslim female students, particularly in Indonesia.

LITERATURE REVIEW

Entrepreneurial intention

According to Krueger et al. (2000), entrepreneurial intention defines as a state in which an individual consciously directs their attention, actions, and experiences toward entrepreneurial activities. Entrepreneurial intention frequently serves as the main predictor of an individual's decision to pursue entrepreneurship. According to Ajzen (1991) theory, an individual's behaviour is typically preceded by an internal intention. Ajzen further posited that this intention is shaped by three factors: attitude, subjective norms, and behavioural control.

Ajzen's theory has received support from various researchers in the field of entrepreneurship over time. Research by Malebana (2014) indicates that an individual's intention arises not from a singular variable, but from a confluence of self-motivation, appropriateness, and social influences. Anjum et al. (2023) similarly noted that intention can mediate external knowledge and support, subsequently influencing individual intentions. This analysis highlights the significance of the interplay between religious identity, gender, and emotional intelligence in influencing the entrepreneurial perceptions of Muslim female students (Aloulou et al., 2023). Incorporating these variables into the theoretical framework enables researchers to enhance the

understanding of the dynamics of entrepreneurial motivation among female students within an Islamic context.

Religiosity

Religiosity pertains to the attributes or behaviours exhibited by individuals in relation to their religious beliefs. According to McDaniel & Burnett (1990), religiosity is defined as the belief or faith in a religion that exists within an individual, characterised by a steadfast adherence to religious beliefs and a continual effort to follow and implement the teachings of the religion in daily life. Religiosity reflects the depth of an individual's commitment to and practice of their religious beliefs, which can significantly influence their attitudes, values, and behaviours, including their entrepreneurial intentions.

Numerous studies have identified a relationship between religiosity and entrepreneurial intentions. For instance, researches by Jia et al. (2023), Sidi & Kassim (2023) and McIntyre et al. (2023) indicate a strong correlation between religiosity and the intention to participate in social entrepreneurial activities. Similarly, a large-scale study by Ali (2023), encompassing 54 countries, found a positive and significant relationship between religiosity and entrepreneurial intentions. Additional studies by Fauzan (2014), Maullah & Rofiuddin (2021), and Cao & Ngo (2019) have corroborated these findings, demonstrating the influence of religiosity on an individual's entrepreneurial intentions.

In the context of Muslim female students in Indonesia, who typically possess strong academic backgrounds and are often guided towards professional careers as physicians, religiosity can play a significant role in shaping their behaviours, including their entrepreneurial activities. Marzban et al. (2019) highlighted that religiosity can influence various aspects of behaviour among Muslim female students, including their entrepreneurial intention. Based on this literature review, the following hypotheses are proposed:

- H1:** Religiosity has a positive effect on the entrepreneurial intentions of Muslim female students.
- H2:** Religiosity has a positive effect on the constructs of the Theory of Planned Behaviour (TPB).

Theory of Planned Behaviour

Numerous studies have identified the Theory of Planned Behaviour (TPB) as a robust model for explaining entrepreneurial intentions (Maheshwari, 2022; Murad et al., 2021). Developed by Icek Ajzen in 1985 as an extension of the Theory of Reasoned Action (Ajzen, 1991), TPB is a social psychology theory that aims to explain and predict individual behaviour based on three key components: intention, subjective norm, and perceived behavioural control (Godin & Kok, 1996).

Several studies have demonstrated the mediating role of TPB in entrepreneurial intentions (Al-Jubari et al., 2019; Aloulou et al., 2023; Maheshwari & Kha, 2022). The theory is frequently used in entrepreneurship research because it effectively elucidates the relationships between various influencing factors and an individual's entrepreneurial intention (Amofah & Saladrignes, 2022; Kautonen et al., 2015; Malebana, 2014). TPB is particularly valuable in understanding the entrepreneurial intentions of students, as it predicts the likelihood of entrepreneurial behaviour with high accuracy based on attitudes toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 2005).

The applicability of TPB in entrepreneurship research is well-established. For instance, Al-Jubari et al. (2019) found that TPB constructs significantly predicted entrepreneurial intentions among university students. Similarly, Aloulou et al. (2023) highlighted the effectiveness of TPB in capturing the dynamics of entrepreneurial intention formation in various cultural contexts. Furthermore, Maheshwari & Kha (2022) confirmed the theory's robustness in explaining entrepreneurial intentions among different demographic groups.

Attitude

A positive attitude towards entrepreneurship, including enjoyment and perceived benefits, significantly boosts entrepreneurial intentions (Ajzen, 1991). Research shows that material expectations, social reputation, and self-evaluation impact entrepreneurial attitudes, which in turn influence intentions (Lihua, 2022a). Proactive attitudes, combined with perceived behavioural control, shape entrepreneurial intentions (Amofah & Saladríguez, 2022). Studies indicate that attitude mediates the relationship between subjective norms and intentions, even with weak social norms (Anjum et al., 2023). Thus, both perceived benefits and intrinsic enjoyment of entrepreneurship strengthen intentions, leading to the hypothesis that attitude positively affects entrepreneurial intention. Based on the literature review, the following hypothesis is proposed:

H3: Attitude has a positive and significant effect on entrepreneurial intention.

Subjective Norm

Subjective norm (SN) refers to an individual's perception of how influential people in their life view their engagement in certain behaviours, such as starting a business (Al-Jubari et al., 2019). These norms are shaped by the opinions of key reference groups, including family, friends, and significant others. Although the impact of subjective norms on entrepreneurial intention is generally considered weaker compared to attitude and perceived behavioural control (Almobaireek, 2012), several studies have explored its role in shaping entrepreneurial intentions. Krueger et al. (2000) found that while subjective norms significantly impact entrepreneurial intentions, their influence is frequently mediated by other factors such as attitude and perceived behavioural control. Lihua (2022) further demonstrated that support from family, friends, teachers, and role models significantly affects entrepreneurial subjective norms and intentions.

Doanh & Bernat (2019) discovered that subjective norms did not directly influence students' entrepreneurial intentions but had a significant indirect impact. Additionally, Zhao et al. (2005) emphasised that the quality and usefulness of course content can shape students' learning perceptions, providing opportunities to assess their entrepreneurial abilities. However, studies by Nguyen (2017) and Nguyen et al. (2019) did not find a positive correlation between subjective norms and entrepreneurial intentions. Based on these findings, the study proposes the following hypothesis:

H4: Subjective norm has a positive and significant effect on entrepreneurial intention.

Perceived Behavioural Control

According to Ajzen (1991), Perceived Behavioural Control (PBC) and self-efficacy are two key factors influencing individual behaviour. Personal decisions are often affected by the perceived ease or difficulty of performing a behaviour (Al-Jubari et al., 2019). PBC is frequently equated with self-motivation, a critical element in determining one's goals and the effort expended to achieve them (Handoyono et al., 2021; Hendrawan & Sirine, 2017; Marfuah, 2021). Numerous studies have highlighted the significant role of PBC in shaping intentions. For instance, Maheshwari & Kha (2022) and Malebana (2014) found that PBC significantly influences individual intentions across various contexts. Utami (2017) also supported this, indicating that PBC is crucial in directing individual intention and actions.

Research by van Twillert et al. (2020) on technology integration in pedagogy revealed that PBC affects only those teachers with pre-existing intentions, suggesting that initial intent is crucial for maximising PBC's impact on behaviour. Additionally, Lin et al. (2021) found that PBC mediates the relationship between attitude and intention, indicating that PBC not only directly influences intentions but also serves as a mediator between individual attitudes and their behavioural intentions. These findings underscore the importance of PBC in understanding the

dynamics of intention and action, as well as the interplay of various psychological factors influencing human behaviour. Based on this, the study proposes the following hypothesis:

H5: Perceived behavioural control has a positive and significant effect on entrepreneurial intention.

Family Support

In entrepreneurship research, family support is a critical factor influencing entrepreneurial intentions (Edelman et al., 2016). It includes emotional, financial, and logistical assistance, shaping an individual's decision to pursue entrepreneurial ventures. Studies highlight a complex relationship between social norms, the perceived feasibility of entrepreneurship, and the emotional consequences of failure. Family norms, specifically the expected reactions of family members to entrepreneurial plans, are particularly relevant. Family ties, whether supportive or antagonistic, significantly influence decisions and behaviours (Pruett et al., 2009). Emotional and practical support from family members boosts a nascent entrepreneur's confidence and motivation, while lack of support or negative reactions can deter entrepreneurial aspirations (De Laender & Focke, 2021; Klyver et al., 2018). Empirical evidence suggests that family support positively relates to entrepreneurial intention by providing necessary resources, encouragement, and emotional backing, thereby reducing perceived risks and enhancing feasibility.

The Theory of Planned Behaviour (TPB) offers a framework for understanding family support's impact on entrepreneurial intentions, positing that intentions are influenced by attitudes, subjective norms, and perceived behavioural control. Family support enhances positive attitudes towards entrepreneurship by boosting self-confidence and providing practical assistance (Lingappa et al., 2020; Truong et al., 2022). These insights lead to the following hypotheses:

H6: Family support positively influences entrepreneurial intentions.

H7: Family support positively affects the constructs of the Theory of Planned Behaviour.

METHODOLOGY

This study employs a quantitative research method. The population included Muslim female students from 16 different universities in two provinces namely Daerah Istimewa Yogyakarta (DIY) and Central Java, Indonesia, with a sample size of 549 respondents selected using convenience sampling. The convenience sampling technique has been widely used in the field of entrepreneurial intention researches across the globe and yielded reliable results (Anjum et al., 2023; Anwar et al., 2022; Boubker, 2024; Hassan et al., 2021). Convenience sampling allows researchers to engage with specific groups that might otherwise be logistically challenging to survey. Given that the target population is spread across several cities in Central Java, the fragmented geography of the Indonesian archipelago makes traditional probability sampling less feasible. This method is particularly appropriate when surveying Muslim students, whose accessibility can sometimes be restricted by prevailing cultural norms. Therefore, convenience sampling provides a practical pathway to connect with these individuals and enrich the data collected regarding their entrepreneurial aspirations.

Primary data were collected between March and June 2024 using online questionnaires administered via Google Forms. The survey link was distributed through social media platforms, targeting Muslim female students enrolled across 16 universities, comprising 7 public and 9 private universities, situated within two Indonesian provinces, DIY and Central Java. This sampling approach facilitated broad geographic representation and ensured digital accessibility throughout the data collection phase. Participation was entirely voluntary, conducted without coercion, and formalised through digital informed consent collected directly within the instrument using a 5-point Likert scale. Data analysis was executed via Partial Least Square (PLS) - Structural Equation

Modelling (SEM) utilising Smart PLS version 4.1. As a multivariate analytical method, PLS-SEM addresses the restrictive limitations of traditional analytical models (such as multiple regression) that often encounter issues related to small sample sizes, missing data, and multicollinearity (Harahap et al., 2023). Consequently, hypothesis testing was performed in two stages: The Outer Model and the Inner Model.

RESULT

Respondent demography

Delving into Table 1, the respondent profile for this study comprises a diverse group of Muslim female students from various universities in Indonesia. A significant majority of the respondents, 63%, are from public universities, while the remaining 37% are from private universities. This distribution highlights a substantial representation from public institutions, indicating their prominence in the academic landscape.

In terms of ethnicity, the largest group is Javanese, constituting 44% of the respondents. This is followed by Sundanese at 15%, and Malay at 10%. The Minangkabau ethnicity represents 5% of the sample, while those identifying as ‘Others’ make up 26%. This ethnic diversity reflects the varied cultural backgrounds of the respondents, providing a comprehensive overview of the demographic composition of Muslim female students in Indonesia. The significant proportion of respondents from the ‘Others’ category suggests a wide range of other ethnic groups contributing to the study, underscoring the inclusive nature of the sample. This ethnic diversity is critical in understanding the different cultural perspectives and experiences of Muslim female students in the context of higher education.

Regarding academic disciplines, 55% of the respondents are enrolled in Exact Science Departments, while 45% are from Non-Exact Science Departments. This distribution indicates a balanced representation across different academic fields, ensuring a broad perspective in the study. The prominence of Exact Science disciplines might reflect a growing intention and encouragement in pursuing STEM (Science, Technology, Engineering, and Mathematics) fields among female students, which is a positive trend towards gender inclusivity in traditionally male-dominated areas.

Table 1: Respondent profile

Category	Frequency	Percentage
Campus Status		
Public	352	63%
Private	208	37%
Ethnicity		
Javanese	244	44%
Sundanese	76	15%
Malay	58	10%
Minangkabau	29	5%
Lainnya	142	26%
Science Department		
Exact Department	304	55%
Non-Exact Department	245	45%

Source: Primary Data, processed (2024)

Outer model analysis

The outer model analysis aims to test the quality of data and the measurement of research variables by examining the relationships between indicators and research variables (Hair et al., 2012). This analysis includes several stages and sub-analyses, namely convergent validity, construct validity, composite reliability, and discriminant validity. The initial stage involves testing convergent validity, construct validity, and composite reliability using the algorithm menu in SmartPLS. The

results of the analysis are shown in Figure 1.

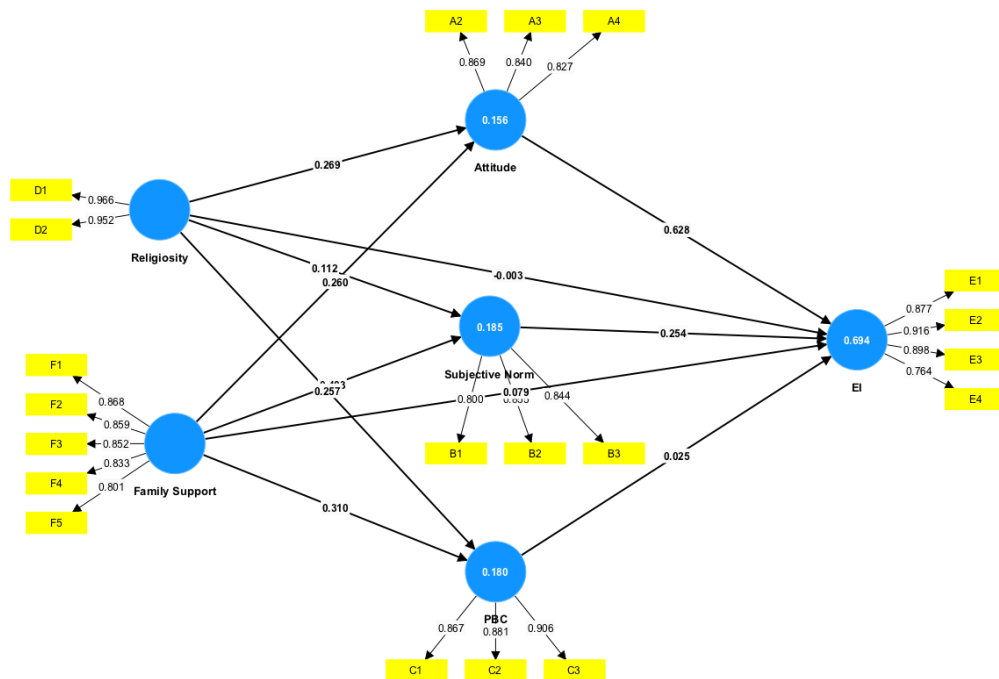


Figure 1: Outer loading for convergent validity test

After excluding variables that did not meet the minimum standard for loading factor values, the remaining indicators are presented in Table 2, showing the outer loadings for each variable. The table demonstrates that all indicators have outer loading values equal to or above 0.7, indicating that they are valid and can be used in the research constructs.

Table 2: Loading factors

Abbreviation	Variable	Source	Outer Loadings
Attitude			
A 2	A career as an entrepreneur is interesting to me;	(Maresch et al., 2016)	0.869
A 3	If I had the opportunity and resources, I would be an entrepreneur.		0.840
A 4	Being an entrepreneur would give me great satisfaction.		0.827
Subjective Norm			
B 1	If I become an entrepreneur, will my parents/family?	(Liñán & Chen, 2009; Maresch et al., 2016)	0.800
B 2	If I become an entrepreneur, will my friends/relatives?		0.855
B 3	If I become an entrepreneur, will the people who are important to me?		0.844
Perceived Behavioural Control			
C 1	If I want, I can take steps to start a business	(Maresch et al., 2016)	0.867
C 2	If I take steps to start a business, I myself will be able to control the progress of the process to the maximum.		0.881
C 3	It will be easy for me to take steps to start a business		0.906
Religiosity			
D 1	I am interested in exploring religion more deeply	(Kautonen et al., 2015)	0.966
D 2	I am a religious person		0.952
Entrepreneurial Intention			
E 1	I have an interest in entrepreneurship.	(Jaya & Harti, 2021; Yadewani &	0.877
E 2	I feel happy in entrepreneurship.		0.916

E 3	I have motivation and hope for/in entrepreneurship.	Wijaya, 2017)	0.898
E 4	I have advantages in entrepreneurship.		0.764
Family Support			
F 1	My parents/family provide me with funds/money to start a business;		0.871
F 2	My parents/family provide me with assets/equity to start a business;		0.862
F 3	The money/capital provided by my parents/family to start a business is very profitable and flexible.	(Edelman et al., 2016)	0.856
F 4	My parents/family connect me with people who can help me start a business		0.841
F 5	My parents/family introduce me to business networks, provide contacts with potential business partners and/or customers.		0.808

Source: Primary Data, processed (2024)

Convergent validity

The convergent validity test aims to examine the extent to which indicators in one variable correlate well with each other. It can be measured using the correlation coefficient between indicators. The loading values obtained from the outer model can be seen in Table 3. However, several indicators did not meet the requirements for convergent validity because their outer loading values were not greater than 0.7. Consequently, these indicators were eliminated and the model was retested. After the model was retested, the results showed that all variable items have values that meet the specified criteria of greater than 0.70 (Hair et al., 2021). This is illustrated in Table 3. The outer loading values obtained demonstrate that all indicators have achieved the required level of convergent validity and can be tested further.

Table 3: Measurement model

Research Indicators	Outer loadings	AVE	Cronbach's Alpha	Composite Reliability
Attitude		0.715	0.800	0.803
A 2	0.869			
A 3	0.840			
A 4	0.827			
Subjective Norm		0.695	0.780	0.780
B 1	0.800			
B 2	0.855			
B 3	0.844			
Perceived Behaviour Control		0.783	0.862	0.868
C 1	0.867			
C 2	0.881			
C 3	0.906			
Religiosity		0.919	0.912	0.931
D 1	0.966			
D 2	0.952			
Entrepreneurial Intention		0.750	0.887	0.896
E 1	0.877			
E 2	0.916			
E 3	0.898			
E 4	0.764			
Family Support		0.710	0.898	0.900
F 1	0.871			
F 2	0.862			
F 3	0.856			

F 4	0.841
F 5	0.808

Source: Primary Data, processed (2024)

Additionally, the Average Variance Extracted (AVE) values for each construct were calculated to assess convergent validity further. The AVE values for Attitude (0.715), Subjective Norm (0.695), Perceived Behavioural Control (0.783), Religiosity (0.919), Entrepreneurial Intention (0.750), and Family Support (0.710) all exceeded the recommended threshold of 0.50 (Hair et al., 2014).

The reliability of the constructs was also evaluated using Cronbach's Alpha and Composite Reliability. Cronbach's Alpha values for all constructs were above 0.70, demonstrating acceptable internal consistency. Specifically, Attitude, Subjective Norm, Perceived Behavioural Control, Religiosity, Entrepreneurial Intention, and Family Support all showed high reliability. Composite Reliability values also surpassed the threshold of 0.70 (Hair et al., 2014), with Attitude (0.803), Subjective Norm (0.780), Perceived Behavioural Control (0.868), Religiosity (0.931), Entrepreneurial Intention (0.896), and Family Support (0.900) confirming the constructs' reliability.

Discriminant validity

Discriminant validity was assessed to ensure that the constructs measured by different indicators are distinct and not overly correlated with each other. Two methods were used to evaluate discriminant validity: the cross-loading of indicators and the Fornell-Larcker criterion (Ab Hamid et al., 2017; Henseler et al., 2015).

Cross loading

Table 4 presents the cross-loadings of the indicators. An indicator exhibits good discriminant validity if its loading on the intended construct is higher than its loadings on other constructs. The table shows that each indicator's loading on its corresponding construct is higher than its loadings on any other construct. For example, the indicator A2 has a loading of 0.869 on Attitude, which is higher than its loadings on Entrepreneurial Intention (EI), Family Support, Perceived Behavioural Control (PBC), Religiosity, and Subjective Norm, which are 0.741, 0.227, 0.438, 0.218, and 0.456 respectively. This pattern is consistent across all indicators, indicating good discriminant validity.

Table 4: Cross loading

	Attitude	EI	Family Support	PBC	Religiosity	Subjective Norm
A2	0.869	0.741	0.227	0.438	0.218	0.456
A3	0.840	0.616	0.206	0.515	0.320	0.380
A4	0.827	0.646	0.305	0.411	0.226	0.447
B1	0.447	0.540	0.327	0.265	0.141	0.800
B2	0.436	0.510	0.355	0.309	0.152	0.855
B3	0.383	0.482	0.357	0.318	0.102	0.844
C1	0.448	0.392	0.336	0.867	0.260	0.289
C2	0.468	0.389	0.289	0.881	0.208	0.287
C3	0.505	0.480	0.278	0.906	0.300	0.364
D1	0.309	0.242	0.113	0.306	0.966	0.164
D2	0.260	0.218	0.106	0.249	0.952	0.138
E1	0.760	0.877	0.252	0.449	0.261	0.461
E2	0.735	0.916	0.335	0.423	0.219	0.559
E3	0.700	0.898	0.336	0.434	0.222	0.564
E4	0.529	0.764	0.393	0.342	0.120	0.554

F1	0.257	0.342	0.868	0.310	0.065	0.346
F2	0.260	0.321	0.859	0.296	0.101	0.327
F3	0.255	0.334	0.852	0.322	0.078	0.359
F4	0.216	0.293	0.833	0.245	0.127	0.363
F5	0.234	0.286	0.801	0.252	0.118	0.358

Source: Primary Data, processed (2024)

Fornell-Larcker

The Fornell-Larcker criterion further supports discriminant validity by comparing the square root of the Average Variance Extracted (AVE) for each construct with the correlations between the construct and other constructs. A construct should have a higher square root of AVE than its correlations with other constructs.

Table 5: Fornell-Larcker

	Attitude	EI	Family Support	PBC	Religiosity	Subjective Norm
Attitude	0.845					
EI	0.792	0.866				
Family Support	0.291	0.375	0.843			
PBC	0.536	0.478	0.340	0.885		
Religiosity	0.299	0.241	0.115	0.292	0.959	
Subjective Norm	0.507	0.614	0.416	0.356	0.159	0.833

Source: Primary Data, processed (2024)

Table 5 shows that the square roots of AVE for Attitude (0.845), EI (0.866), Family Support (0.843), PBC (0.885), Religiosity (0.959), and Subjective Norm (0.833) are all greater than the correlations of these constructs with any other construct. For example, the square root of AVE for Attitude is 0.845, which is higher than its correlations with EI (0.792), Family Support (0.291), PBC (0.536), Religiosity (0.299), and Subjective Norm (0.507). This pattern confirms good discriminant validity for the constructs.

Structural model analysis

The structural model analysis aims to assess the relationships between the research variables, providing insights into the direct and indirect effects within the model. This analysis involves examining path coefficients, t-statistics, and p-values to determine the significance and support for the hypothesised relationships. The results of the structural model analysis are summarised in Table 4.

The path coefficients indicate the strength and direction of the relationships between variables. A path coefficient close to 1 suggests a strong positive relationship, while a coefficient close to -1 indicates a strong negative relationship. T-statistics greater than 1.96 signify statistical significance at the 5% level, and p-values less than 0.05 indicate significant relationships.

Table 6 presents that Attitude has a strong positive effect on Entrepreneurial Intention (EI) indicating strong support for this relationship. Family Support significantly influences Attitude, EI, Perceived Behavioural Control (PBC), and Subjective Norm, demonstrating its broad impact on these variables.

Table 6: Structural Model (Path Coefficient)

	Path Coefficient	T statistics (O/STDEV)	P values	Test
Attitude -> EI	0.628	20.553	0.000	Supported
Family Support -> Attitude	0.260	5.706	0.000	Supported
Family Support -> EI	0.079	2.483	0.013	Supported
Family Support -> PBC	0.310	6.550	0.000	Supported
Family Support -> Subjective Norm	0.403	8.870	0.000	Supported
PBC -> EI	0.025	0.715	0.474	Not Supported
Religiosity -> Attitude	0.269	5.985	0.000	Supported
Religiosity -> EI	-0.003	0.106	0.915	Not Supported
Religiosity -> PBC	0.257	5.787	0.000	Supported
Religiosity -> Subjective Norm	0.112	2.835	0.005	Supported
Subjective Norm -> EI	0.254	8.005	0.000	Supported

Source: Primary Data, processed (2024)

As shown at Table 6, Religiosity shows a significant positive effect on Attitude, PBC, and Subjective Norm. However, its direct effects on EI are not supported. PBC also does not have a significant direct effect on EI. Subjective Norm significantly affects EI, thus indicating strong support for this relationship.

Mediation analysis

Mediation analysis was performed to examine the underlying mediating mechanisms proposed in the conceptual model (McIntyre et al., 2023). Two mediation test approaches were used: the traditional procedure by Baron & Kenny (1986) and Preacher & Hayes (2008). The advanced bootstrapping approach offers greater power in determining and comparing individual effects (Xie et al., 2015). The findings confirm the presence of various mediational effects proposed in the conceptual model. Table 7 highlights a summary of these results. Specifically, the results show that Family Support significantly influences Attitude, Perceived Behavioural Control (PBC), and Subjective Norm. Similarly, Religiosity significantly influences Attitude, PBC, and Subjective Norm.

Table 7: Result of mediation test of the link between religiosity and family support to TPB variables

	β	SE	t-value	Lower	Upper	p-value
Religiosity and Family Support to TPB Variables						
Total Indirect Effects						
Family Support -> Attitude	0.260	0.046	5.706	0.170	0.350	0.000
Family Support -> PBC	0.310	0.047	6.550	0.218	0.402	0.000
Family Support -> Subjective Norm	0.403	0.045	8.870	0.315	0.491	0.000
Religiosity -> Attitude	0.269	0.045	5.985	0.181	0.357	0.000
Religiosity -> PBC	0.257	0.044	5.787	0.171	0.343	0.000
Religiosity -> Subjective Norm	0.112	0.040	2.835	0.033	0.191	0.005
Specific Indirect Effects						
Religiosity -> PBC -> EI	0.006	0.009	0.716	-0.012	0.024	0.474
Family Support -> Attitude -> EI	0.163	0.029	5.570	0.106	0.220	0.000
Family Support -> Subjective Norm -> EI	0.102	0.017	6.049	0.068	0.136	0.000
Family Support -> PBC -> EI	0.008	0.011	0.716	-0.013	0.029	0.474
Religiosity -> Subjective Norm -> EI	0.029	0.011	2.597	0.007	0.051	0.009
Religiosity and Family Support to Entrepreneurial Intention						
Total Indirect Effects						
Family Support -> EI	0.273	0.039	7.038	0.195	0.351	0.000
Religiosity -> EI	0.204	0.036	5.698	0.134	0.274	0.000

Specific Indirect Effects						
Religiosity -> Attitude -> EI	0.169	0.030	5.567	0.110	0.228	0.000
Total Effects						
Attitude -> EI	0.628	0.031	20.553	0.567	0.689	0.000
Family Support -> EI	0.352	0.046	7.700	0.262	0.442	0.000
Religiosity -> EI	0.201	0.042	4.735	0.119	0.283	0.000
Subjective Norm -> EI	0.254	0.032	8.005	0.191	0.317	0.000

Source: Primary Data, processed (2024)

Further examination of specific indirect effects reveals that the path from Family Support to Entrepreneurial Intention (EI) through Attitude is significant, as well as the path through Subjective Norm. The indirect path from Religiosity to EI through Subjective Norm is also significant. However, the indirect effects of Religiosity through PBC and Family Support through PBC are not supported.

The total indirect effects indicate that Family Support has a significant overall effect on EI, and Religiosity also has a significant overall effect on EI. Specific indirect effects show that the path from Religiosity to EI through Attitude is significant.

The total effects confirm the substantial impact of Attitude on EI ($\beta = 0.628$, $t = 20.553$, $p = 0.000$, CI: [0.567, 0.689]), Family Support on EI ($\beta = 0.352$, $t = 7.700$, $p = 0.000$, CI: [0.262, 0.442]), Religiosity on EI ($\beta = 0.201$, $t = 4.735$, $p = 0.000$, CI: [0.119, 0.283]), and Subjective Norm on EI ($\beta = 0.254$, $t = 8.005$, $p = 0.000$, CI: [0.191, 0.317]).

DISCUSSION

Findings of this study offers a new insight into how Muslim female student's entrepreneurial intention are formed and highlight the role of religiosity and family support in this.

Religiosity and entrepreneurial intention

This research finds that among Muslim female students in Indonesia, religiosity does not have a significant influence on their entrepreneurial intentions directly, but rather through the mediating role of the TPB constructs, specifically attitudes and subjective norms. This finding confirms previous research findings which stated that the influence of religiosity on entrepreneurial intentions is often mediated by other variables (Jia et al., 2023; McIntyre et al., 2023). This emphasises the crucial role of building entrepreneurial attitudes and positive social norms that are maintained within a religious framework to escalate the entrepreneurial intention. Furthermore, although this seems to contradict with prior findings that suggest religiosity directly influences entrepreneurial intentions, this study demonstrates the complexity of how these intentions are formed in Muslim female students within her socioeconomic context. Therefore, future research should elaborate more on the key factors influencing this complexity, whether they are environmental, religious education, or other factors.

Family support and entrepreneurial intention

Unlike religiosity, in this study, family support significantly influences the entrepreneurial interest of Muslim female students, both directly and through the TPB construct. The vigorous influence of family support mediated by the TPB construct seems to emphasise the significant role of family support across multiple dimensions in shaping the entrepreneurial interest of Muslim female students. Mediation analysis also shows that the TPB construct is the most dominant mechanism in strengthening the influence of family support. This suggest that family support in the context of this study not only provides direct motivation but also reshapes the attitudes, values, and perceptions of female students regarding their interest in entrepreneurship. This finding strengthens the perspective of mediation causality, namely that external support operates through cognitive and normative restructuring processes, not only through the provision of resources

alone. The findings emphasise the importance of developing a TPB model that is integrated with contextual aspects such as family support as a variable that also has an influence on the core TPB construct itself. Implications, this study emphasises the need for massive intervention to maximise the mediation pathway through a family-based entrepreneurial education process and strengthening supportive social norms.

This finding also implies that family support not only provides tangible resources but also fosters psychological readiness and social encouragement, which are crucial for entrepreneurial development. For educational institutions and policymakers, this underscores the importance of involving families in entrepreneurship education programs. Initiatives such as family-inclusive workshops, mentorship programs involving parents, and community-based entrepreneurial campaigns could enhance students' confidence and motivation. The research findings can also be used as a consideration by educational institutions and policymakers to increase the role of families in entrepreneurship education programs. Several programs could be initiated, such as workshops involving families, entrepreneurship mentoring programs in collaboration with families, or business community-based entrepreneurship campaigns that can boost the confidence and motivate Muslim female students. Theoretically, this reinforces the TPB framework by demonstrating that external social factors like family support can significantly influence internal cognitive constructs, thereby shaping behavioural intentions. These findings are consistent with existing literature that emphasises the crucial role of family in providing the emotional, financial, and logistical support necessary for entrepreneurial endeavours (Edelman et al., 2016; Kirkwood, 2009; Le & Loan, 2022). The direct effect of family support suggests that familial encouragement and resources can directly motivate students to pursue entrepreneurial activities without necessarily altering their attitudes or perceived social norms.

Influence of TPB constructs on entrepreneurial intention

The findings of this study reveal that among the three TPB constructs, attitude and subjective norm significantly influence entrepreneurial intention (EI), while perceived behavioural control (PBC) does not have a significant direct effect on entrepreneurial intention. This contrasts with previous studies where PBC is often found to be a significant predictor of entrepreneurial intentions (Malebana, 2014). In this study, attitude and subjective norm are the primary drivers of EI. The prominence of attitude suggests that fostering a positive perception of entrepreneurship is critical for enhancing entrepreneurial intentions among Muslim female students (Al-Mamary et al., 2020). The lack of impact from PBC might be explained by cultural factors where communal and familial support plays a more dominant role in influencing entrepreneurial decisions than individual perceptions of control. In collectivist settings such as Indonesia, entrepreneurial intention are often co-determined with family and significant others, making social legitimacy and value alignment more salient than individual perceptions of control (Bastian et al., 2023; Bullough et al., 2022).

The TPB model discusses the idea that attitudes are not formed spontaneously but are influenced by various antecedents that then accelerate the emergence of entrepreneurial intentions. In the context of this research, religiosity appears to be more influential in shaping entrepreneurial attitudes than directly influencing entrepreneurial intentions. This finding aligns with the TPB development model for Muslim students, which suggests that religious values can strengthen positive attitudes toward entrepreneurship, which in turn encourages the formation of EI (Al-Jubari, 2019; Lihua, 2022). The strong influence of attitudes suggests that Muslim female students' self-evaluations of entrepreneurship play a significant role in shaping their intention to engage in entrepreneurial activities. This reaffirms the importance of education prioritising the development of positive attitudes through experiential learning, role modelling, and values-based content.

Meanwhile, the significant role of subjective norm indicates that social approval and perceived expectations from family, peers, and significant others are critical motivators. This finding challenges the conventional view that subjective norm is the weakest TPB predictor

(Krueger et al., 2000), and instead highlights its relevance in collectivist societies. In such contexts, decisions are often made in consultation with or in consideration of others, especially family members.

The strong social values in Indonesia reinforce the influence of subjective norms, as individual success is often seen as a shared success. In a society that emphasises harmony and a spirit of cooperation, the decision to become an entrepreneur is judged not only from an economic perspective but also by the extent to which it aligns with family and community expectations. Family support can influence access to capital, business networks, and community perceptions of a business's feasibility. Therefore, subjective norms in Indonesia serve a dual function: reinforcing individuals' internal motivation and acting as a social mechanism that opens external opportunities. The practical implication of these findings is that entrepreneurship education programs need to involve families and communities, for example through community-based activities or training involving parents, so that social norms that support entrepreneurship can be more systematically built.

The non-significance of PBC raises important questions regarding students' lack of self-confidence, or perhaps they perceive obstacles in their entrepreneurial endeavours, such as limited capital, business relationships, or a lack of experience. On the other hand, students may feel they possess entrepreneurial abilities, but their decisions are largely influenced by social or attitudinal factors. These results suggest the need for further research that can further elaborate on the psychological and cultural aspects that influence entrepreneurial thinking in this group of Muslim female students.

The dominant role of attitudes and subjective norms in predicting entrepreneurial intentions among Muslim female students suggests that entrepreneurship education cannot solely focus on technical skills but needs to place greater emphasis on strengthening values and social engagement. This study's findings confirm that the key constructs in the Theory of Planned Behaviour (TPB) remain strongly relevant in explaining entrepreneurial intentions among Muslim students. Therefore, educational institutions have a strategic role in designing and developing entrepreneurship curricula oriented toward value formation, strengthening positive attitudes, and enhancing students' social connectedness, as essential foundations for fostering entrepreneurial interest after completing formal education. Educational programs that consciously foster positive attitudes have the potential to significantly increase entrepreneurial intentions. Furthermore, the strong influence of subjective norms underscores the importance of community-based intervention approaches involving family and close social networks, particularly in Indonesia's collectivist society. The results of this study not only strengthen the assumption regarding the universality of TPB as a theoretical framework but also emphasise the urgency of adapting entrepreneurship education to local social and cultural realities, rather than applying a generic model, especially in the context of Indonesia's strong and deep-rooted culture.

Through the results of this study, we also found several things that require collective attention, including: the insignificance of PBC raises theoretical concerns: is this problem related to entrepreneurial interest as a measurement issue or a true cultural phenomenon? This study has limitations in exploring whether students perceive high levels of control but still prioritise social approval, or whether structural barriers (e.g., access to capital) reduce the relevance of PBC. Without a more in-depth qualitative analysis, this interpretation remains speculative. On the other hand, relying on the TPB construct without integrating religiosity or gender norms as mediators can simplify the decision-making process in an Islamic context. As a norm, religiosity is integrated not only through the TPB construct but also through other elements apart from this concept. Therefore, it is important to further elaborate on the integration of religiosity into other concepts that can influence a person's interest.

In summary, the study contributes to TPB literature by demonstrating that the relative influence of its constructs can vary significantly across cultural and gendered contexts. For practitioners, this implies that interventions aimed at fostering entrepreneurship among Muslim

female students should focus more on shaping attitudes and leveraging social support rather than solely enhancing self-efficacy or control perceptions.

CONCLUSION

This study sheds light on the complex interplay between religiosity, family support, and entrepreneurial intention among Muslim female students in Indonesia, using the Theory of Planned Behaviour as a mediating framework. The findings reveal that religiosity indirectly influences entrepreneurial intentions through attitude and subjective norms, while family support has both direct and indirect effects. Among the TPB constructs, attitude emerges as the most influential factor in shaping entrepreneurial intentions.

The implications of these findings are significant for educational institutions and policymakers. By integrating religious values, engaging families, and fostering positive attitudes and supportive social norms, universities can enhance the entrepreneurial intentions of Muslim female students. These efforts are crucial for empowering women in emerging economies and leveraging their potential to drive economic development and innovation. Future research should explore these dynamics further, considering different cultural and social contexts to provide a more comprehensive understanding of the factors influencing female entrepreneurship.

Based on the results of this study, the author suggests that educational institutions include religious values in their curriculum to encourage positive attitudes toward entrepreneurship. This could involve adding Islamic principles to entrepreneurship courses, organising seminars with successful Muslim entrepreneurs, and offering business ethics training that aligns with religious teachings. The author also recommends that universities and policymakers create programs that involve families in entrepreneurship education. Family-oriented workshops and support groups can help build a supportive home environment that promotes entrepreneurial activities. By involving families, educational institutions can use the strong influence of family support to inspire and maintain students' entrepreneurial aspirations.

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