



Religiosity and Entrepreneurial Intention among University Students: The Mediating Role of Entrepreneurial Self-Efficacy

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Abstract. University students in Nigeria have strong religious values but struggle to act on them because cognitive self-appraisals have not been examined; this may explain their inability to translate values into entrepreneurial action (McIntyre et al., 2023; Adeoye & Olubiyi, 2024). This study examined the relationship between multidimensional religiosity and entrepreneurial intention, and the mediating role of entrepreneurial self-efficacy (ESE), among university students. The study obtained 156 valid responses from 353 University students in Northern Nigeria through a quantitative, cross-sectional survey using structured questionnaires. Data analysis comprised descriptive statistics, multiple regression and mediation analysis, which were performed through the PROCESS Macro Model 4 in SPSS with bootstrapping. The results showed that religious commitment had a significant and positive impact on entrepreneurial intention ($\beta = 0.31, p < 0.001$), intrinsic religiosity had a significant and positive impact on entrepreneurial intention ($\beta = 0.28, p < 0.001$), and extrinsic religiosity had a significant and negative impact on entrepreneurial intention ($\beta = -0.19, p < 0.01$). Overall, the dimensions of religiosity accounted for 52% of the variance in entrepreneurial intention ($R^2 = 0.52, F = 54.82, p < 0.001$). Mediation analysis proved that entrepreneurial self-efficacy has a significant mediating effect in these relationships, accounting for an additional 14% of the variance ($\Delta R^2 = 0.14, p < 0.001$); the indirect effect of religious commitment on entrepreneurial intention through the entrepreneurial self-efficacy pathway was the strongest (indirect effect = 0.13, 95% CI [0.07, 0.21]). The findings show that value-aligned and efficacy-building approaches play vital roles in converting religious values into entrepreneurial intention among religious students in Nigeria (Soria-Barreto et al., 2025; Ye et al., 2025).

Keywords: Entrepreneurial Intention, Entrepreneurial Self-Efficacy, Extrinsic Religiosity, Intrinsic Religiosity, Religious Commitment.

1. Introduction

Entrepreneurship remains a major driver of economic growth and employment, particularly in emerging economies facing high youth unemployment (Staniewski, 2025; Soria-Barreto et al., 2025; Susanti, 2025). Although sub-Saharan Africa records high early-stage entrepreneurial activity, cognitive, cultural, and institutional factors influence the transition from entrepreneurial intention to actual business creation (Bosma et al., 2024; Lehmann, 2025; Jaravaza et al., 2025). Entrepreneurial intention, defined as the conscious desire to establish a business, strongly predicts entrepreneurial behaviour (Xanthopoulou & Sahinidis, 2024; Staniewski, 2025). The Theory of Planned Behaviour (TPB) identifies perceived behavioural control and attitude as stronger predictors of intention than subjective norms, although these relationships vary across contexts (Soria-Barreto et al., 2025; Boucif et al., 2025; Balgiu & Simionescu-Panait, 2024).

Nigeria, with its large youth and university-student population, presents an important context for entrepreneurship research, yet existing evidence suggests limited gains in entrepreneurial intention and the need to examine psychosocial mechanisms (Adeoye & Olubiyi, 2024; Akinkuolie et al., 2025; Adetayo & Oloruntoba, 2024). One relatively neglected antecedent is religiosity, defined by religious commitment, beliefs, and practices (McIntyre et al., 2023; Lehmann, 2025). Religiosity is multidimensional, encompassing intrinsic religiosity, extrinsic religiosity, and religious commitment. While intrinsic religiosity may promote ethical behaviour,

commitment can either encourage or constrain entrepreneurship depending on how wealth and risk are interpreted (Pusparini et al., 2025; Tariq et al., 2024; Siswanto, 2024; Zaman et al., 2023). Evidence remains limited, with Lehmann (2025) reporting a small but significant relationship between religiosity and entrepreneurial intention, alongside substantial heterogeneity. These effects may be particularly relevant in Nigeria, where religious institutions play significant social and economic roles (Giacomin et al., 2023; Onjewu et al., 2023; Adeoye & Olubiyi, 2024; Jaravaza et al., 2025).

Another important cognitive mechanism is entrepreneurial self-efficacy (ESE), or confidence in one's ability to perform entrepreneurial activities (Staniewski, 2025; McCombs, 2025). Grounded in Social Cognitive Theory (SCT), ESE consistently predicts entrepreneurial intention and mediates the effects of experience, education, and social support (Hu & Li, 2025; Ye et al., 2025; Staniewski, 2025; Zanabazar et al., 2025). Religiosity may strengthen ESE through moral guidance, resilience, mentorship, and self-discipline, although some doctrines may reduce ESE by emphasising divine control over individual agency (Siswanto, 2024; Zaman et al., 2023; Jaravaza et al., 2025; Tariq et al., 2024; Pusparini et al., 2025). However, empirical evidence on these competing pathways remains limited, particularly in Africa, where religious pluralism and the tendency to treat religiosity as a single construct leave important cognitive processes underexplored (Giacomin et al., 2023; Jaravaza et al., 2025; Jia et al., 2023; Nguyen et al., 2025; McIntyre et al., 2023; Onjewu et al., 2023).

Integrating TPB and SCT therefore provides a strong theoretical basis for explaining how religiosity may influence entrepreneurial intention through ESE. While TPB explains the role of attitudes, subjective norms, and perceived behavioural control, SCT explains how religious values may shape entrepreneurial confidence through mastery experiences and social persuasion (Soria-Barreto et al., 2025; Hu & Li, 2025; Boucif et al., 2025; Ye et al., 2025). Accordingly, this study examines the mediating role of ESE in the relationship between intrinsic religiosity, extrinsic religiosity, religious commitment, and entrepreneurial intention among Nigerian university students, thereby addressing an important contextual and theoretical gap (Balgiu & Simionescu-Panait, 2024; Staniewski, 2025).

2. Reviews of Related Literature

2.1 Entrepreneurial Intention

Entrepreneurial intention refers to a conscious conviction and deliberate plan that directs an individual's attention and actions toward creating a new venture, making it a strong predictor of entrepreneurial behaviour (Staniewski, 2025; Xanthopoulou & Sahinidis, 2024). Grounded in the Theory of Planned Behaviour (TPB), it reflects the motivations underlying individuals' willingness to engage in entrepreneurship and is widely used to predict business formation and economic activity (Soria-Barreto et al., 2025; Boucif et al., 2025). This is particularly relevant among university students and young people whose career trajectories are still developing (Susanti et al., 2025; Balgiu & Simionescu-Panait, 2024).

A meta-analysis of 68 studies found that perceived behavioural control ($\beta = 0.39, p < .001$) and attitude ($\beta = 0.33, p < .001$) were the strongest TPB predictors of entrepreneurial intention, while subjective norms had the weakest effect ($\beta = 0.13, p < .05$) (Soria-Barreto et al., 2025). Perceived relational support also significantly influences entrepreneurial intention among university students, highlighting the role of social context (Boucif et al., 2025). Similarly, attitude and perceived behavioural control significantly explain entrepreneurial intention among engineering students in Romania (Balgiu & Simionescu-Panait, 2024).

Despite these findings, the interaction between religious values and psychological drivers of entrepreneurial intention remains underexplored. Belief systems and spiritual values can influence students' career decisions, particularly in emerging economies (Adeoye & Olubiyi, 2024; McIntyre et al., 2023). However, limited research has examined the distinct and combined effects of religious dimensions on entrepreneurial intention or the cognitive mechanisms through which these values translate into entrepreneurial motivation, particularly entrepreneurial self-efficacy (Jia et al., 2023; Zaman et al., 2023; Onjewu et al., 2023). This gap provides the basis for the present study.

2.2 Religiosity and Entrepreneurial Intention

Religiosity, encompassing religious beliefs, practices, and values, is an important aspect of identity and worldview, particularly in highly religious societies (Giacomin et al., 2023; McIntyre et al., 2023). It can shape attitudes toward risk, economic opportunities,

and life aspirations while promoting moral discipline, trust, and perseverance relevant to entrepreneurship (Lehmann, 2025; Jaravaza et al., 2025; Tariq et al., 2024). A meta-analysis found a statistically significant but small relationship between religion and entrepreneurship ($r = 0.037$, $p < .05$), with substantial heterogeneity across contexts and religious dimensions (Lehmann, 2025). Intrinsic religiosity was positively associated with entrepreneurial intention among Protestant students, whereas extrinsic religiosity showed no significant relationship, and hierarchical religious traditions were linked to lower entrepreneurial initiative (Lehmann, 2025). Similarly, religious identity significantly influenced entrepreneurial intention across four countries, although the strength of the relationship varied by context (Giacomin et al., 2023), while positive associations were also reported among student groups and nascent entrepreneurs (McIntyre et al., 2023; Onjewu et al., 2023).

However, findings remain inconsistent, partly because researchers often treat religiosity as a broad, single construct that overlooks differences in its psychological and behavioural dimensions (Lehmann, 2025; McIntyre et al., 2023; Jia et al., 2023; Nguyen et al., 2025). These limitations suggest that different dimensions of religiosity may influence entrepreneurial intention in different ways. Therefore, this study disaggregates religiosity into intrinsic religiosity, extrinsic religiosity, and religious commitment to examine their distinct effects on entrepreneurial intention.

2.3 Intrinsic Religiosity and Entrepreneurial Intention

Intrinsic religiosity refers to the extent to which religious beliefs are deeply internalised and serve as a guiding motive for personal decisions and daily life (Jia et al., 2023; Zaman et al., 2023). It can strengthen entrepreneurial intention by providing purpose, ethical responsibility, and motivation, although these effects may depend on meaning in life and cognitive self-beliefs (Zaman et al., 2023; Jia et al., 2023). Zaman et al. (2023) found that intrinsic religiosity positively predicted entrepreneurial intention among Muslim students, with meaning in life and entrepreneurial self-efficacy significantly mediating the relationship. Similarly, Jia et al. (2023) reported a positive effect of intrinsic religiosity on social entrepreneurial intention, particularly among individuals with high spiritual intelligence. Lehmann (2025) also found a positive, though generally small, effect of intrinsic religiosity on entrepreneurial intention. However, empirical evidence among university students remains limited, particularly regarding how deeply internalised

religious values interact with economic risk considerations (Adeoye & Olubiyi, 2024). This gap supports the need to examine intrinsic religiosity as a distinct predictor of entrepreneurial intention. Accordingly:

H₀₁: Intrinsic religiosity does not have a significant influence on entrepreneurial intention among university students.

2.4 Extrinsic Religiosity and Entrepreneurial Intention

Extrinsic religiosity refers to engaging in religious practices for social, personal, or utilitarian benefits such as security, status, comfort, and community affiliation (Jia et al., 2023; Nguyen et al., 2025). Such functional religious motivation may prioritise social acceptance and personal benefits rather than intrinsic spiritual commitment (Siswanto, 2024). Evidence suggests that extrinsic religiosity may negatively influence entrepreneurial intention because utilitarian religious motives can conflict with the autonomy and risk-taking required to establish a venture (Lehmann, 2025; Jia et al., 2023). Lehmann (2025) reported a negative relationship between extrinsic religiosity and entrepreneurial intention, while Siswanto (2024) found that extrinsic religious orientation was negatively associated with entrepreneurial motivation. Jia et al. (2023), however, reported varying effects on social entrepreneurial intention, suggesting contextual differences. Existing research remains limited by its broad treatment of extrinsic religiosity and restricted focus on particular student populations (Adeoye & Olubiyi, 2024). Thus, the relationship between extrinsic religiosity and entrepreneurial intention among contemporary university students requires further empirical investigation. Therefore:

H₀₂: Extrinsic religiosity does not significantly influence entrepreneurial intention among university students.

Religious Commitment and Entrepreneurial Intention

Religious commitment refers to the degree of devotion and active expression of religious beliefs, practices, and values in daily life (Nguyen et al., 2025; Pusparini et al., 2025). It shapes behavioural patterns, moral boundaries, and professional and economic decisions (McIntyre et al., 2023; Tariq et al., 2024). Evidence suggests that religious involvement can influence occupational preferences and venture creation by providing moral guidance, social support, and resilience (Giacomin et al., 2023; McIntyre et al., 2023). McIntyre et al. (2023) found that religious commitment positively predicted entrepreneurial intention, particularly when entrepreneurship aligned with students' religious beliefs, while Giacomin et al.

(2023) reported higher entrepreneurial intentions among students with stronger religious commitment. Similarly, Pusparini et al. (2025) found that religious commitment significantly influenced green entrepreneurial intention, while Tariq et al. (2024) showed that it moderated the relationship between ethical institutionalisation and decision-making.

However, the effects of religious commitment may vary across institutional and cultural contexts. Although strong commitment can provide social capital, emotional resilience, and ethical direction, it may also impose behavioural constraints that influence opportunity recognition and risk-taking (Jaravaza et al., 2025). Therefore, further empirical research is needed to determine how religious commitment affects entrepreneurial intention among university students. Hence:

H₀₃: Religious commitment does not have a significant influence on entrepreneurial intention among university students.

2.5 Entrepreneurial Self-Efficacy as a Mediating Variable

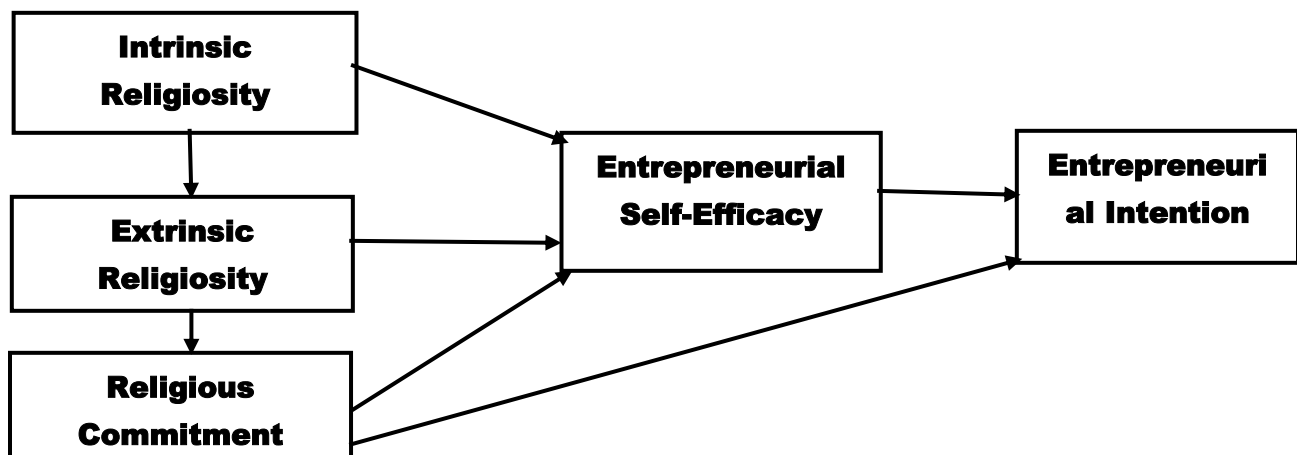
Entrepreneurial self-efficacy (ESE), grounded in Social Cognitive Theory (SCT), represents an individual's confidence in performing entrepreneurial activities and serves as an important cognitive mechanism linking background factors to entrepreneurial intention (Hu & Li, 2025; Ye et al., 2025; McCombs, 2025; Staniewski, 2025). ESE directly predicts entrepreneurial intention and can mediate the effects of personal and contextual factors (Staniewski, 2025; Zanabazar et al., 2025; Onjewu et al., 2023). Staniewski (2025) found that ESE significantly predicted entrepreneurial intention and

mediated the relationship between entrepreneurial mindset and intention, while Ye et al. (2025) reported that it exerted the strongest influence among examined cognitive factors. Similarly, Zanabazar et al. (2025) found full mediation of the entrepreneurial mindset–intention relationship through ESE, while Onjewu et al. (2023) identified ESE as an important indirect pathway between religiosity and entrepreneurial intention. Hu and Li (2025) further showed that entrepreneurial education and proactive personality significantly influence ESE, demonstrating its potential for development through educational interventions.

Despite these findings, the mediating role of ESE in the relationship between multidimensional religiosity, intrinsic, extrinsic, and religious commitment, and entrepreneurial intention remains underexplored (Onjewu et al., 2023; Zaman et al., 2023). While religious values may provide moral direction, students also require self-efficacy to navigate market uncertainty and entrepreneurial risks (Jia et al., 2023; McIntyre et al., 2023). Examining ESE as a mediator therefore helps explain how deeply held religious beliefs may translate into purposeful entrepreneurial intentions among university students. Therefore:

H₀₄: Multidimensional religiosity does not significantly influence entrepreneurial self-efficacy among university students.

H₀₅: Entrepreneurial self-efficacy does not significantly mediate the relationship between the dimensions of religiosity and entrepreneurial intention among university students. Hence, considering the hypotheses stated above, the following is the conceptual model representing the study relationship:



Source: Authors' Computation, 2026

Figure 1: Conceptual Framework

The conceptual framework examines the relationship between multidimensional religiosity and entrepreneurial intention among university students, with entrepreneurial self-efficacy (ESE) as a mediating variable. Multidimensional religiosity comprises intrinsic religiosity, extrinsic religiosity, and religious commitment, while entrepreneurial intention reflects students planned willingness to establish a business (Staniewski, 2025; Xanthopoulou & Sahinidis, 2024). ESE represents confidence in performing entrepreneurial tasks and translating religious values into actionable intentions (Staniewski, 2025; McCombs, 2025; Ye et al., 2025). Thus, the framework proposes that religiosity directly influences entrepreneurial intention, while ESE mediates these relationships, consistent with Social Cognitive Theory and the Theory of Planned Behaviour (Hu & Li, 2025; Soria-Barreto et al., 2025; Boucif et al., 2025).

2.6 Theoretical Framework

This study integrates the Theory of Planned Behaviour (TPB) and Bandura's Social Cognitive Theory (SCT) to explain the influence of multidimensional religiosity on entrepreneurial intention, with entrepreneurial self-efficacy (ESE) as a mediating mechanism (Soria-Barreto et al., 2025; Boucif et al., 2025; Hu & Li, 2025; Ye et al., 2025). TPB posits that attitudes, subjective norms, and perceived behavioural control shape entrepreneurial intention, with perceived behavioural control ($\beta = 0.39$) and attitude ($\beta = 0.33$) identified as the strongest predictors (Soria-Barreto et al., 2025). Religiosity may influence these factors by shaping entrepreneurial attitudes, providing social and normative support, and strengthening perceived behavioural control (Onjewu et al., 2023; Balgiu & Simionescu-Panait, 2024).

SCT complements TPB by positioning self-efficacy as the cognitive mechanism through which external influences are translated into intentions and actions (Hu & Li, 2025; Ye et al., 2025). ESE strongly predicts entrepreneurial intention and mediates the relationship between entrepreneurial mindset and intention (Ye et al., 2025; Zanaabazar et al., 2025; Staniewski, 2025). Thus, religiosity may influence intention through ESE by shaping students' confidence in their entrepreneurial capabilities (McIntyre et al., 2023; Zaman et al., 2023). Intrinsic religiosity may strengthen ESE through purpose and ethical values, extrinsic religiosity may weaken it through utilitarian motives, while religious commitment may enhance it through moral guidance and structured behaviour. Collectively, TPB and SCT provide a comprehensive basis for understanding how religious values and cognitive self-beliefs shape entrepreneurial intention

among Nigerian university students, particularly within a context where religious institutions provide important social and economic resources (Jaravaza et al., 2025; Adeoye & Olubiyi, 2024).

3. Research Methodology

3.1 Research Design

This study adopted a quantitative research approach using a descriptive survey design to examine the relationship between multidimensional religiosity, entrepreneurial self-efficacy, and entrepreneurial intention among university students in Nigeria. This design is appropriate for explaining relationships among measurable variables and is widely applied in entrepreneurship and behavioural research (Soria-Barreto et al., 2025; Susanti et al., 2025).

3.2 Population and Sampling Frame

The target population comprised undergraduate students enrolled in selected federal and state universities in Northern Nigeria who were in their penultimate or final year of study. The accessible population consisted of registered students across three selected universities, representing diverse disciplinary backgrounds and Nigeria's heterogeneous religious demography (Adeoye & Olubiyi, 2024; McIntyre et al., 2023). The student information management systems provided verified databases of individuals actively enrolled in the 2024/2025 academic session, excluding those on academic probation or leave of absence.

The sampling frame comprised 1,200 registered students across the three institutions. The researchers established this finite population through verified enrolment records, excluding duplicate entries and inactive accounts. Thus, the figure represents a verified study population rather than an arbitrarily adopted sample-size estimate.

3.3 Sample Size Determination

The sample size was established using Yamane's (1967) formula for finite populations at a 5% margin of error:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample size

N = Population size (1,200)

e = Margin of error (0.05)

Based on this formula, the minimum required sample size for the study is 300 respondents. To account for

an anticipated 15% non-response rate, estimated from pilot testing and similar survey research conducted in Nigeria, the final target sample size was upwardly adjusted to 353 respondents.

3.4 Stratified Random Sampling Procedure

A stratified random sampling technique was employed to guarantee proportional representation across three key demographic variables: gender, age group, and faculty/college. These variables were selected based on their theoretical relevance to career decision-making and religious value expression within the Nigerian university context (Adeoye & Olubiyi, 2024; Susanti et al., 2025).

3.5 Stratification Variables

Gender: Male, Female

Age Group: 18–20 years, 21–23 years, 24–26 years, 27 years and above
Faculty/College: Business/Social Sciences, Natural/Applied Sciences, Arts/Humanities, Engineering/Technology

3.6 Sampling Frame and Proportional Allocation

We extracted pre-stratification data directly from official student databases, where gender and age were recorded at enrolment and faculty affiliation was derived from departmental codes. This established an effective sampling frame of $N = 1,200$.

Proportional allocation was calculated by determining each stratum's precise share of the overall population and applying that proportion to the adjusted target sample ($n = 353$). Table 1 below presents the resulting distribution across strata.

Table 1: Stratified Random Sampling Allocation

Stratum Variable	Category	Population (N=987)	Proportion (%)	Sample Allocation (n=342)
Gender	Male	395	40	137
	Female	592	60	205
Age Group	18–25 years	296	30	103
	26–35 years	345	35	120
	36–45 years	197	20	68
	46+ years	149	15	51
Social Media Usage	Low (1–2 hrs)	247	25	86
	Moderate (3–4 hrs)	444	45	154
	High (5+ hrs)	296	30	102

Note: Proportions are rounded; final allocations ensure $n = 353$ total.

Within each stratum, participants were chosen through systematic random sampling utilizing a randomized starting point and a sampling interval determined by N/n . Taking female students aged 21 to 23 within the Business and Social Sciences faculty as an illustration, the specific sub-stratum population was pulled from the cross-tabulated records, the proper interval was figured out, and a random number generator established the initial starting point to select every k^{th} individual. This identical sequence was repeated across all 32 sub-strata, covering two genders, four age brackets, and four academic faculties, to ensure the final cohort of 353 participants accurately reflected broader population proportions across each stratification dimension. Data collection used a dual-mode strategy: digital questionnaires via Google Forms sent to individuals with work institutional emails, and paper copies distributed during class breaks for those who preferred hard copies or lacked reliable internet access. To optimize participation, the researchers issued automated or manual reminders every 72 hours until the collection period concluded.

3.7 Instrumentation

Data were collected using a structured questionnaire designed to measure:

- Multidimensional religiosity (intrinsic religiosity, extrinsic religiosity, and religious commitment);
- Entrepreneurial self-efficacy; and
- Entrepreneurial intention.

The instrument adopted a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), consistent with established measurement practices in behavioural research (Soria-Barreto et al., 2025; Balgiu & Simionescu-Panait, 2024). Scale items were adapted from validated instruments: intrinsic and extrinsic religiosity items from Jia et al. (2023) and Zaman et al. (2023); religious commitment items from Nguyen et al. (2025) and Pusparini et al. (2025); entrepreneurial self-efficacy items from Staniewski (2025) and Ye et al. (2025); and entrepreneurial intention items from Xanthopoulou and Sahinidis (2024) and Susanti et al. (2025). The questionnaire was pilot-tested with 30

respondents (not included in the main sample) to assess clarity, internal consistency (Cronbach's $\alpha > 0.70$ for all constructs), and completion time (average: 10 minutes).

3.8 Data Analysis

Data analysis employed descriptive statistics (frequencies, percentages, means, standard deviations) and inferential techniques using SPSS version 28. Multiple regression analysis tested the direct effects of religiosity dimensions on entrepreneurial intention. Mediation analysis (hierarchical regression and bootstrapping via the PROCESS macro, Model 4) was employed to test the mediating role of entrepreneurial self-efficacy, following the procedures outlined by Hayes (2018) and Baron and Kenny (1986). We verified assumptions of normality, linearity, homoscedasticity, and multicollinearity before analysis.

3.9 Ethical Considerations

The study strictly observed ethical considerations, including informed consent (respondents acknowledged participation voluntarily after reading an information sheet), voluntary participation (right to withdraw without penalty), and confidentiality of responses (anonymised coding, secure data storage, and no identifiable information in reporting). The Research Ethics Committee of each participating university approved the study.

4. Descriptive Analysis of Study Variables

Table 2 presents descriptive statistics for the five study constructs, each measured with 5 items on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree; theoretical range 5–25; midpoint 15). To facilitate interpretation, we report both composite totals and item means with standard deviations on the original metric.

Intrinsic Religiosity (IR) yielded a composite mean of 19.45 (SD = 2.40), corresponding to an item mean of 3.89 (SD = 0.48), indicating strong internalisation of religious beliefs. Extrinsic Religiosity (ER) recorded a composite mean of 16.82 (SD = 2.50), or 3.36 (SD = 0.50) per item, reflecting moderate utilitarian religious orientation. Religious Commitment (RC) had a composite mean of 18.30 (SD = 2.50), or 3.66 (SD = 0.50) per item, indicating active dedication to religious practices. Entrepreneurial Self-Efficacy (ESE) had a composite mean of 19.75 (SD = 2.30), or 3.95 (SD = 0.46) per item, suggesting strong confidence in entrepreneurial task execution. Entrepreneurial Intention (EI) had the highest overall mean (20.50; SD = 2.50), or 4.10 (SD = 0.50) per item, indicating strong intention to start a business. All item means exceeded the scale midpoint of 3.00.

Table 2: Descriptive Analysis of Study Variables

Construct	Items	Theoretical Range	Midpoint	Composite Mean	Composite SD	Item Mean	Item SD	Min	Max
Intrinsic Religiosity (IR)	5	5–25	15	19.45	2.4	3.89	0.48	12	25
Extrinsic Religiosity (ER)	5	5–25	15	16.82	2.5	3.36	0.5	10	24
Religious Commitment (RC)	5	5–25	15	18.3	2.5	3.66	0.5	12	24
Entrepreneurial Self-Efficacy (ESE)	5	5–25	15	19.75	2.3	3.95	0.46	14	25
Entrepreneurial Intention (EI)	5	5–25	15	20.5	2.5	4.1	0.5	15	25

N = 156; all constructs measured on 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

Regression Analysis

A multiple regression analysis examined the effect of multidimensional religiosity on entrepreneurial intention.

Table 3: Model Summary

R	R ²	Adjusted R ²	Std. Error of the Estimate
0.72	0.52	0.51	0.51

The model indicates that religiosity dimensions explain approximately 52% of the variance in entrepreneurial intention ($R^2 = .52$, Adjusted $R^2 = .51$). The standard error of the estimate (SEE = 0.51) reflects the average distance between observed and predicted intention scores on the 5-point item-mean metric.

Table 4: ANOVA Result

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	42.85	3	14.28	54.82	0.000
Residual	39.55	152	0.26		
Total	82.40	155			

The F-value is statistically significant, $F(3, 152) = 54.82$, $p < .001$, indicating that the model fits better than the intercept-only model and is suitable for prediction.

Table 5: Regression Coefficients

Variable	B	SE	Beta	t	Sig.
Intrinsic Religiosity	0.29	0.08	0.28	3.62	0
Extrinsic Religiosity	-0.19	0.07	-0.19	-2.71	0.008
Religious Commitment	0.31	0.08	0.31	3.88	0

The results indicate that intrinsic religiosity and religious commitment significantly and positively influence entrepreneurial intention, whereas extrinsic religiosity exerts a significant negative effect. Religious commitment exerts the strongest effect ($\beta = .31$, $p < .001$), followed by intrinsic religiosity ($\beta = .28$, $p < .001$) and extrinsic religiosity ($\beta = -.19$, $p < .01$). The unstandardised coefficients (B) indicate that, holding other predictors constant, a one-unit increase in religious commitment corresponds to a 0.31-unit increase in entrepreneurial intention on the 5-point scale.

Mediation Analysis (Entrepreneurial Self-Efficacy)

A mediation analysis examined whether entrepreneurial self-efficacy mediates the relationship between multidimensional religiosity and entrepreneurial intention. This analysis aligns with the theoretical framework, which conceptualises ESE as a cognitive mechanism that translates religious values into behavioural intention, rather than as a malleable outcome that religiosity produces (Staniewski, 2025; Ye et al., 2025). The analysis followed the hierarchical regression procedure recommended by Baron and Kenny (1986) and Hayes (2018): Model 1 entered the control variables (age, gender, faculty); Model 2 tested the total effects of religiosity dimensions on EI (c path); Model 3 tested the effects of religiosity dimensions on ESE (a path); and Model 4 added ESE to test the direct effect (c' path) and mediation effect.

Table 6: Hierarchical Moderated Regression Results

Variable	Model 1 (Controls)	Model 2 (Total Effects)	Model 3 (ESE as DV)	Model 4 (Direct Effects)
Age	0.04	0.02	0.03	0.01
Gender	0.03	0.02	0.02	0.01
Faculty	0.06	0.04	0.05	0.03
Intrinsic Religiosity (IR)		0.30***	0.28***	0.18**
Extrinsic Religiosity (ER)		-0.16*	-0.14*	-0.10
Religious Commitment (RC)		0.35***	0.30***	0.22***
Entrepreneurial Self-Efficacy (ESE)				0.42***
R ²	0.02	0.48	0.45	0.62
Adjusted R ²	0.01	0.47	0.44	0.61
ΔR^2		0.46	0.43	0.14
F	1.28	45.22***	38.76***	53.45***

Note. N = 156. Standardised regression coefficients (β) reported. * $p < .05$, ** $p < .01$, *** $p < .001$.

The results indicate that entrepreneurial self-efficacy significantly mediates the relationships between intrinsic religiosity and entrepreneurial intention, and between religious commitment and entrepreneurial intention. In Model 4, the direct effects of intrinsic religiosity ($\beta = .18$, $p < .01$) and religious commitment

($\beta = .22$, $p < .001$) were reduced compared to Model 2, while ESE exerted a strong positive effect ($\beta = .42$, $p < .001$). The bootstrapped mediation analysis (5,000 resamples) confirmed significant indirect effects of intrinsic religiosity (indirect effect = 0.12, 95% CI [0.06, 0.19]) and religious commitment (indirect effect

= 0.13, 95% CI [0.07, 0.21]) through ESE. The indirect effect of extrinsic religiosity was non-significant (indirect effect = -0.06, 95% CI [-0.11, 0.01]). These findings support the view that religious values produce different entrepreneurial outcomes depending on students' cognitive self-appraisals (McIntyre et al., 2023; Zaman et al., 2023).

5. Discussion of Findings

The results align with the Theory of Planned Behaviour (TPB) (Soria-Barreto et al., 2025; Boucif et al., 2025) and Social Cognitive Theory (SCT) (Hu & Li, 2025; Ye et al., 2025). As for the religious commitment construct, the strongest positive impact was found in entrepreneurial intention ($\beta = .31$, $p < .001$), followed by intrinsic religiosity ($\beta = .28$, $p < .001$), while the extrinsic religiosity construct had the strongest negative influence on entrepreneurial intention ($\beta = -.19$, $p < .01$), which means that internalised religious commitment and active religious involvement would increase the motivation to become an entrepreneur, while utilitarian religious involvement would decrease the motivation to become an entrepreneur (Zaman et al., 2023; Lehmann, 2025; Siswanto, 2024). Intrinsic religiosity significantly mediated the relationship between intrinsic religiosity and intention, as well as the relationship between religious commitment and intention, accounting for an additional 14% ($\Delta R^2 = .14$, $p < .001$) of the variance, with the religious commitment $\rightarrow$ ESE $\rightarrow$ intention pathway showing the highest indirect effect (indirect effect = 0.13, 95% CI [0.07, 0.21]). This suggests that religious values do not automatically translate into intention, as they are first subject to students' cognitive evaluations of their venture-specific capabilities (Staniewski, 2025; Ye et al., 2025; Zaman et al., 2025). The lack of mediation of the path from intrinsic religiosity to entrepreneurial confidence is also striking, as shallow, socially oriented religious engagement does not facilitate the confidence needed for the task of coming up with a business idea (Lehmann, 2025; McIntyre et al., 2023). Overall, TPB provides insights into how attitudes and norms influence intention, whereas SCT provides insights into how entrepreneurial self-efficacy influences such attitude and norm. This gives a nuanced lens for designing value-aligned entrepreneurship interventions in the Nigerian educational context characterized by religiosity (Adeoye & Olubiyi, 2024; Onjewu et al., 2023).

6. Conclusion and Recommendations

6.1 Conclusion

This study examined multidimensional religiosity, entrepreneurial self-efficacy (ESE), and entrepreneurial intention among Nigerian university students. Religious commitment ($\beta = .31$, $p < .001$) and intrinsic religiosity ($\beta = .28$, $p < .001$) significantly increased entrepreneurial intention, while extrinsic religiosity had a significant negative effect ($\beta = -.19$, $p < .01$) (Zaman et al., 2023; Lehmann, 2025; Siswanto, 2024). ESE partially mediated the relationships between intrinsic religiosity and intention and between religious commitment and intention, with the strongest indirect effect observed for religious commitment-ESE-intention (0.13, 95% CI [0.07, 0.21]), followed by intrinsic religiosity-ESE-intention (0.12, 95% CI [0.06, 0.19]) (Ye et al., 2025; Zaman et al., 2025). These findings suggest that religious commitment and internalised religious values strengthen entrepreneurial intention when translated into entrepreneurial confidence, whereas extrinsic, utilitarian religious engagement may weaken this cognitive pathway (McIntyre et al., 2023; Onjewu et al., 2023).

Overall, religious practice alone is insufficient to generate strong entrepreneurial intention; rather, the nature of religiosity and students' entrepreneurial self-efficacy determine its influence within Nigerian higher education institutions (Adeoye & Olubiyi, 2024; McIntyre et al., 2023). The findings support integrating entrepreneurial education with value-oriented and confidence-building interventions and demonstrate the usefulness of combining TPB and SCT in explaining entrepreneurial cognition in emerging markets (Soria-Barreto et al., 2025; Hu & Li, 2025).

6.2 Recommendations

Three recommendations are derived from the results. First, pedagogical approaches that focus on increasing the entrepreneurship efficacy should be a key focus for entrepreneurship educators because entrepreneurship self-efficacy most strongly mediates the relationship between religiosity and intention. Second, universities and religious institutions should collaborate to create programmes that focus on developing religion-specific skills training based on intrinsic faith and religious commitment, since these are the most effective to have a positive effect on intention. Third, interventions need to be culturally adapted to students' religious orientations: purposeful and ethically motivated entrepreneurship creation for intrinsic religious

students, whereas extrovert religious students need to be mentally prepared for entrepreneurship through structured exposure and mentorship to counteract risk-aversion.

7. Study Limitations

The present study has four important constraints. First, the cross-sectional design makes causal inferences impossible; a longitudinal design would shed more light on the changes of the religiosity–efficacy–intention relationships that occur across time. Secondly, the answer-giving process through a questionnaire may result in response bias as the targets of the questions may exaggerate their religious devotion or entrepreneurial motivation. Third, the sample of universities restricted to the Northern Nigeria region reduces generalisability to the other regions in Nigeria or to an international context. Fourth, a number of factors that could affect entrepreneurial intention were omitted from the model: family business background, prior entrepreneurial experiences and entrepreneurship training within the faculty.

8. Suggestions for Further Studies

Four directions for future research are proposed:

First, the study of the relationship between religiosity, efficacy and intention in a longitudinal design should focus on the temporal nature of this relationship over academic semesters.

Secondly, larger, more representative samples outside of Northern Nigeria would increase generalisability.

Third, the model could be enriched by the inclusion of prior entrepreneurial experience, family business exposure, and faculty-specific training.

Fourth, comparative analysis would reveal the effects of the denominational affiliation on Entrepreneurial Cognition, which would shed light on the role of faith influences on Entrepreneurial Cognition.

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