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

Abstract

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

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

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

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

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

1. Introduction

Weber’s (1930) maiden treatise on the link between protestantism and capitalism first alerted scholars to the concurrence of religious values and enterprise development (Bellu and Fiume, 2004; Witham, 2010). As an essential component of people’s lives, religion characterises the mix of cultural and spiritual worldviews, including individuals’ beliefs, values and norms (Podgorny, 2012). The devotion to religious activities is integral and inseparable from the life of individuals to the extent that it predicts their behaviour (Nwankwo and Gbadamosi, 2013), and this is especially true in Africa where religion is a central element of people’s lives (McIntyre et al., 2023). That being said, even though religion implies transcendence or a belief in the supernatural (Corrêa et al., 2022), in the entrepreneurship discourse, it pertains to social
practices that encompass entrepreneurial activity (Serafim and Feuerschutte, 2015). According to Dana (2010), this is because entrepreneurial agency operates in the context of multiple religious values and beliefs that have a bearing on the social appeal of entrepreneurship. Moreover, Bellu and Fiume (2004) reason that the material rewards arising from successful entrepreneurship may well lead to adverse outcomes unless there is a presence of personal religiosity. Along these lines, Drakopoulou-Dodd and Seaman (1998) posited that religion gives meaning to the entrepreneurial system.

As a behaviour, entrepreneurship is expressed in incremental degrees through (1) entrepreneurial goal intention (Nowiński et al., 2019), (2) entrepreneurial implementation intention (Haddoud et al., 2020) and (3) nascent entrepreneurship (Onjewu et al., 2021). Beginning with the first, entrepreneurial goal intention reflects individuals’ aspiration to assume entrepreneurship (Liñán and Chen (2009). It is the incipient expression of entrepreneurial behaviour (Pham et al., 2021). In the second instance, entrepreneurial implementation intention mirrors a more advanced phase of entrepreneurial performance and plan-making for new venture creation (Martijn et al., 2008; Adam and Fayolle, 2016). Furthermore, Fayolle and Liñán (2014) and Krueger (2017) believe that, compared to entrepreneurial goal intention, entrepreneurial implementation intention reflects an even greater drive to launch a new venture. Rather than being an incipient desire, entrepreneurial implementation intention is a volitional phase that is backed by actioning the where, when and how of new venture creation (Gollwitzer, 1999; Onjewu et al., 2022). Third, nascent entrepreneurship refers to the gathering of resources to launch the new venture although still being preoperational (Warhuus et al., 2021). Individuals in this more advanced stage would have taken significant steps towards new venture creation but are not yet fully-fledged entrepreneurs (Onjewu et al., 2021). Bayon et al. (2014) noted that the assumption of nascent entrepreneurship is driven by individuals’ confidence in their ability to meet the challenges of self-employment. Hence, scholars including Lamine et al. (2014), Ilonen et al. (2018) and Sá et al. (2019), to mention a few, have found it more revealing of entrepreneurial behaviour to observe nascent entrepreneurship as opposed to entrepreneurial goal or implementation intention.
By definition, the theory of planned behaviour [TPB] maintains that intentions are greatest when individuals are predisposed to a behaviour [attitude], experience strong subjective norms towards that behaviour, and have a conviction of its successful performance [entrepreneurial self-efficacy] (Carr and Sequeira, 2007). Thus, a dense literature has accrued espousing TPB to describe outcomes such as environmental sustainability intention (Singh et al., 2021), travel intention (Sujood and Bano; 2022), electronic wallet use intention (Persada et al., 2021) and, relatedly, entrepreneurial intention (David and Lawal, 2018; Onjewu et al., 2022).

Appertaining to the religiosity – nascent entrepreneurship nexus, a holistic examination of the unique effects of attitude, subjective norms and entrepreneurial self-efficacy in this association is seemingly missing. Singh et al. (2021) weighed the mediating role of TPB attitudes with religiosity as an antecedent. However, they estimated environmental sustainability rather than nascent entrepreneurship. Similarly, David and Lawal (2018) examined the role of TPB in connecting religiosity with entrepreneurial intention. By no means have scholars clarified the link between religiosity and nascent entrepreneurship through a TPB lens. Probing this relationship will accede to Smith et al.’s (2021, p. 4) call for a ‘theological turn’ in entrepreneurship research to ‘uncover unique motivational processes especially related to goals’, such as nascent entrepreneurship.

In the main, it is tenable that the connection between religiosity and entrepreneurial behaviour is conducted by psychosocial variables. In fact, to predict nascent entrepreneurship, prior works have examined mediators such as fear of failure (Kollmann et al., 2017), race (Sims and Chinta, 2019), causation (Li et al., 2020) and entrepreneurial self-efficacy (Onjewu et al., 2021). To explain, Kollmann et al. (2017) determined that the perception of obstacles activates a fear of failure that has a detrimental effect on the development of nascent entrepreneurship. In Sims and Chinta’s (2019) study, it was found that being of minority extraction [Black women] marred the relationship between entrepreneurial efficacy and nascent entrepreneurship. In terms of causation, Li et al. (2020) reported that the attribute partially mediated the relationship between opportunity discovery and nascent entrepreneurship. For full mediation, evidence is found in Onjewu et al.’s (2021) assessment of entrepreneurial self-efficacy in the link between entrepreneurship education and nascent entrepreneurship. Yet, the authors’ [Onjewu et al. 2021] investigation was limited to one dimension of Ajzen and Fishbein’s (1980) theory of planned behaviour that has been extensively reviewed in the entrepreneurship corpus (Barrios
et al., 2022; Maheshwari and Kha, 2022). The dimensions of attitude and subjective norms were overlooked.

Pressing on, the concern of this inquiry is to address (1) the extent to which religiosity affects individuals’ (a) entrepreneurial self-efficacy, (b) attitude and (c) subjective norms. In turn, it contemplates (2) the rate at which the TPB features stimulate nascent entrepreneurship. In view of this, a four-pronged contribution is conjectured. First, this is one of the first studies to interrogate TPB in the religiosity and nascent entrepreneurship nexus. Secondly, a more exacting indicator of entrepreneurship [nascent entrepreneurship] is captured, shedding greater light on the ingredients for yielding this desired outcome. Thirdly, evidence is presented from the highly religious context of Nigeria (David and Lawal, 2018). In this regard, the belief in the supernatural is more likely to have a genuine influence on entrepreneurship behaviour in such an environment. Finally, for a practical contribution, the distinct permutation of the correlations will aid the work of enterprise and entrepreneurship educators to conscientiously consider religiosity in the design and delivery of entrepreneurship programmes.

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

2. Religiosity in Nigeria

The rate of perceived religiosity in Nigeria is 96%, but countries with a higher proportion such as Somalia (99.8%), Yemen (99.1%) Afghanistan (99.7%) and Myanmar (97%) have a much smaller population (Ireland, 2020). Religious people in Nigeria are 53.5% Muslim, 10.6% Roman Catholic Christians, 35.3% other Christian denominations, and 0.6% folk religion (Central Intelligence Agency, 2022). Observance of other religions such as Hinduism, Bahaism and Judaism in the country is mostly by foreigners (Kitause and Achunike, 2013). By all accounts, Islam and Christianity prevail over other religions (Akpanika, 2019; McKinnon,
Islam was first professed in Northern Nigeria sometime between 1000 A.D. and 1100 A.D. (Enwerem, 1995), approximately 500 – 600 years before the advent of Christianity in the land (Metuh, 1985). At first, Islam was mostly embraced by city dwellers and the upper class. Then, from 1750 A.D. onwards, conversion to Islam spread across every nook and cranny of Northern Nigeria (Kitause and Achunike, 2013). This was aided by the advocacy of Usman Dan Fodio, who was a renowned Islamic and Sunni scholar of the era (Sedgwick, 2015). Historically, the Sunni ideology [devoted to the traditional teachings of Prophet Muhammed] has dominated Islam in Nigeria. However, since the 1980s, the growth of Shiism and the Shia community [who believe in Ali and the Imams as successors of Prophet Muhammad] has challenged the Sunni supremacy (Isa, 2015). With regard to Christianity, Catholic missionaries arrived in Nigeria in the 16th century followed by Protestants in the 1840s (Wogu, 2020). While Islam spread across the North, Christianity was propagated from the southern coastal areas particularly via Badagry and Calabar (Abu, 2013). Roman Catholic orders including the Society of African Mission and Holy Ghost Fathers have been specially credited for proselytizing and winning Christian converts in Nigeria (Okafor, 2014), but the evangelism of the Anglican, Baptist and Methodist missionaries is also worthy of mention (Kew and Kwaja, 2022). Fast forward to 2022, Nigeria is the 4th country with the highest total number of Christians, only trailing the United States, Brazil and Mexico (World Population Review, 2022). All things considered, some commentators describe the country as the most religious nation in the world with Churches and Mosques teeming with worshippers on Sundays and Fridays (Kew and Kwaja, 2022).

3. Theoretical Framework and Hypotheses Development

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

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

Religiosity and Planned Behaviour

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

**H1**: Religiosity is significantly and positively associated to (a) entrepreneurial self-efficacy (b) attitude and (c) subjective norms

**The Mediating Role of Entrepreneurial Self-Efficacy**

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

**H2: Entrepreneurial self-efficacy mediates the association between religiosity and nascent entrepreneurship**

**The Mediating Role of Attitude Towards Entrepreneurship**

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

**H3: Attitude mediates the association between religiosity and nascent entrepreneurship**

**The Mediating Role of Subjective Norms**

Subjective norms relate to social pressure to adopt behaviours that are desirable and acceptable by significant others (Ajzen, 2001). Carr and Sequeira (2007) describe this dimension as individuals’ perception of social pressure to engage or disengage from a particular behaviour, such as entrepreneurship (Heuer and Lars, 2014; Kautonen et al., 2015). The source of this pressure is very often family, friends and significant others (Ajzen, 1991). These entities are a social reference and their approval inspires the pursuit of entrepreneurial and non-entrepreneurial careers (Boyd and Vozikis, 1994; Liñán and Chen, 2009). This is because others’ opinion determines how individuals are viewed by their reference groups, and is also needed for the validation of life choices (Al-Swidi et al., 2014). Terry et al. (1999) even argue that entrepreneurship is an identity related behaviour, as Fenech et al. (2019) stress that culture influences the uptake of entrepreneurship through social legitimisation. To this extent, subjective norms generate an intrinsic resourcefulness within individuals (Santos and Liguori, 2020). In terms of the mediating role of subjective norms leading to entrepreneurial behaviour, Onjewu et al. (2022) determined that subjective norms explain individuals’ entrepreneurial behaviour when mediating the link between family business background and implementation intention. Even though Elo (2016) contends that religion enables the creation of social networks at the individual level, and Henley (2017) argues that religion imparts values that manifest in entrepreneurial behaviour, there is no evidence of studies evaluating the mediating role of subjective norms with religiosity as an antecedent. Bananuka et al.’s (2020) research into subjective norms and the intention to adopt Islamic banking only assessed attitude as a mediator. Similarly, Sia and Jose (2019) positioned subjective norm as an antecedent to personal norms which regulate behavioural intention. Yet, to probe Rietveld and Hoogendorn’s (2022) postulation that religion indirectly shapes occupational choices by impacting on social norms, it is thereby necessary to ascertain the likelihood that subjective norms explain the
association between religiosity and nascent entrepreneurship. Hence, a concluding hypothesis is framed as below:

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

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

**Figure 1. Theoretical Framework**

Please insert Figure 1 here

4. Method

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

**Instruments**

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

**Sampling**

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

**Table 1: Sample Characteristics**

Please insert Table 1 here

**Reliability and Validity**

Following convention in non-linear analysis, the internal consistency of the outer model was assessed through composite reliability and Cronbach’s alpha (α) scores exceeding the 0.7 threshold (MacKenzie et al., 2011), while discriminant validity was checked by average variance extracted values surpassing 0.5 (Hair et al., 2011). Nascent entrepreneurship was measured by the summation of seven factors into a single item, hence no reliability nor validity scores could be determined. To check for common method bias and multicollinearity in the path model, variance inflation factor scores were also calculated to ensure that they did not exceed 5 (Hair et al., 2019). The respective figures are provided below.

**Table 2. Constructs’ Reliability and Validity**

Please insert Table 2 here

**Analysis**

The analytic technique is non-linear partial least squares structural equation modelling [PLS-SEM] using Kock’s (2019) WarpPLS software version 7.0. The choice of PLS-SEM is informed by the study’s premise to predict nascent entrepreneurship. According to Ali et al. (2016), PLS-SEM is suitable for research seeking to predict measurable outcomes through correlations. The findings will be drawn by interpretation of the p-Values and path coefficients (β) of the relationships in the path model.
5. Findings
The path analysis revealed that religiosity positively and significantly increases entrepreneurial self-efficacy ($\beta = 0.13$), attitudes ($\beta = 0.22$) and subjective norms ($\beta = 0.28$). In turn, all the TPB dimensions of entrepreneurial self-efficacy ($\beta = 0.29$), entrepreneurial attitudes ($\beta = 0.07$) and subjective norms ($\beta = 0.11$) were found to directly increase nascent entrepreneurship. In terms of the mediating power of the path model, the p-Value for the sums of indirect effect was estimated at 0.002. Hence, it can be concluded that the TPB dimensions meaningfully explain the link between religiosity and nascent entrepreneurship. For the control variables, age is significantly and positively correlated with nascent entrepreneurship ($\beta = 0.14$) while gender is nonsignificant ($p$-Value = 0.32). After considering all paths, the structural model explained 17% of the variance in the students’ nascent entrepreneurship.

Figure 2. Structural Model

Please insert Figure 2 here

Table 3 summarises the results.

Table 3. Hypothesis Testing

Please insert Table 3 here

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

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

The mediating role of entrepreneurial self-efficacy in the religiosity – nascent entrepreneurship nexus contests Onjewu et al.’s (2021) finding. Despite evaluating entrepreneurship education as the antecedent, the authors found that workshops/creativity labs/entrepreneurship training and simulations ‘do not have any effect on nascent entrepreneurship through self-efficacy’ (Onjewu et al. 2021, p. 425). Nevertheless, Zhao et al. (2005) and Kumar and Shukla’s (2022) indication that entrepreneurial self-efficacy plays a critical role and fully mediates the path to entrepreneurial behaviour is corroborated here. Underlying this mediation could be the notion of faith motivation and praxis (Erasmus and Morey, 2016). Here, a transcendent imperative to act heightens individuals’ belief that they can undertake entrepreneurial tasks such as searching for opportunities and planning for a new venture. On this basis, faith could also trigger individuals’ functionalism by incentivising the development of knowledge in undertakings related to professional development (Chacón et al., 2017). This is admissible in the two dominant religions in Nigeria. Hoque et al. (2013, p. 129) write that, in the holy book of Islam, ‘Allah the almighty says “business is lawful for you” [Quran, 2:275]’. In like manner, in Christians’ holy book, Exodus 35:35 states that ‘he has filled them with skill to do all kinds of work as craftsmen, designers, embroiderers in blue, purple and scarlet yarn and fine linen, and weavers - all of them master craftsmen and designers’ (Dekker, 2020). Accordingly, it is arguable that religious faith instigates entrepreneurial action.
Turning to the mediating role of entrepreneurial attitudes, Singh et al.’s (2021) discernment that having a positive attitude controls the link between religiosity and intention is confirmed. Also sustained is Kusmintarti et al.’s (2017) finding that entrepreneurial attitude fully mediates the prediction of entrepreneurial intention. The results improve on Onjewu et al.’s (2022) determination that attitudes mediate for entrepreneurial implementation intention. Now, entrepreneurial attitudes can also be viewed as critical for reaching the more advanced preoperational phase of new venture creation. The mechanism of this mediation could be explained by erstwhile evidence of the role of religion on attitude formation (Suhartanto et al., 2022), as well as the influence of religious affiliation on risk-taking (Zelekha et al., 2014) that is essential in venture creation. On this premise, Dvouletý (2023) notes that, to an extent, religion shapes the career and work-related attitudes of young adults by helping them persist or enhance entrepreneurial performance when faced with adversity. This is due to virtues, known as ‘Akhlak’ in Islam (Arifin, 2023), developed through religious practices reinforcing a stronger personal attitude towards entrepreneurial activity (Wibowo, 2017). Also, acknowledging Morris and Schindelhutte’s (2005) affirmation that entrepreneurship is a values-driven endeavour, it is conceivable that a religious attitude will be lent to new venture creation. In view of this, Okeke (2020) has illustrated the value of appropriating Christian ethics as a tool for nurturing the entrepreneurial mindset of Nigerian youth.

Touching on the mediating role of subjective norms, the pressures asserted by family, friends and significant others has also been found to ratify the religiosity – nascent entrepreneurship nexus. This means that, commensurate with Sia and Jose (2019), subjective norms are a sound path for exuding observed behaviours, such as entrepreneurial behaviour as deduced by Onjewu et al. (2022). Thus, Fenech et al.’s (2019) suggestion of social legitimisation is inherently manifest. Two likely explanations for this occurrence are the theories of role-taking and external attribution (Wikström, 1987). First, role-taking is the mental and affective process of putting oneself in others’ position (Davis and Love, 2017). It is a form of expressive labour that facilitates the performance of identity related endeavours (Meeker and Weitzel-O’Neill, 1977). Second, external attribution theory purports that individuals credit their feats to others (Iqbal, 2017), such as entrepreneurial success being derived from divine providence. Subsequently, individuals’ observation of others in the course of social interaction creates expectations of how they will behave towards their own self (Wikström, 1987). In Nigeria, it
is common for practicing entrepreneurs to ascribe their wins to the blessing or grace of God. This demeanour is aptly observed and replicated by budding and nascent entrepreneurs.

7. Conclusion

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

Theoretical Implications

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

Practical Implications

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

**Limitations and Future Research**

The first limitation of this study is its specificity to the country and social context of Nigeria which may curtail the generalisability of the findings. Scholars are invited to replicate the path model in other West African settings and beyond to extend or contest the findings. The second inherent limitation is the cross-sectional approach taken. Owing to this, the relationships determined are associations without any suggestion of causality. Therefore, new studies may choose to take a longitudinal approach to demonstrate causality and, at the same time, address concerns regarding endogeneity. In terms of the sample characteristics, the religious affiliation of the respondents was not captured. Hence, it has not been possible to present more granular insights into the correlations by comparing Christians vs. Muslims vs. other religions in the sample through a multi group analysis. Upcoming studies can be predicated on precisely this premise as Siwale et al. (2023) assert that various religions value entrepreneurship in different degrees. Even though the generalisability concerns stemming from convenience sampling have been allayed by achieving a high response rate (as recommended by Coviello and Jones, 2004), studies taking a more random approach are summoned to verify the current results. As for the measures, only five entrepreneurial-self-efficacy items for searching and planning tasks were appraised as they are more likely to occur first. In upcoming studies, scholars may expand the analysis to include self-efficacy for marketing, managing people and managing finance. Also, notwithstanding the trajectory of the direct and mediating relationships in the path model, there is a possibility of reverse causality between religiosity and the TPB dimensions. Future studies can investigate this prospect and offer a theoretical explanation if proven. Finally, there is new scope for future research to capture and test the influence of faith motivation and praxis, role-taking and external attribution in the nexus between psychosocial antecedents and guises of entrepreneurial behaviour.
References


List of Figures

Figure 1. Theoretical Framework

Figure 2. Structural Model
List of Tables

Table 1: Sample Characteristics

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
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<td>Female</td>
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<td>50.4</td>
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<td>Total</td>
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<table>
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<td>&lt;20</td>
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<td>22-23</td>
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Table 2. Constructs’ Reliability and Validity

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<th>VIF</th>
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<th>ESE</th>
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<th>SN</th>
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<td>ESE</td>
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Table 3. Hypothesis Testing

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<tr>
<th>Hypothesised Relationships</th>
<th>Path Coefficient</th>
<th>p-Value</th>
<th>Test</th>
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<td>H1a. RELIG ⇒ ESE</td>
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<td>H1c. RELIG ⇒ SN</td>
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<td>H3. ATT ⇒ NSCNT</td>
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## Appendix

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

| Nascent Entrepreneurship | Are you currently or in the last 3 years have you attended a “start your own business” planning seminar or conference  
| Are you currently or in the last 3 years have you written a business plan or participated in seminars that focus on writing a business plan  
| Are you currently or in the last 3 years have you put together a start-up team  
| Are you currently or in the last 3 years have you looked for a building or equipment for a business  
| Are you currently or in the last 3 years have you saved money to invest in a business  
| Are you currently or in the last 3 years have you developed a new product or service  
| Are you currently or in the last 3 years have you built networks to start a new business | Binary: Yes or No |