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# THE SIGNIFICANCE OF RELIGIOSITY IN TRIGGERING ENTREPRENEURIAL INTENTION

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**Abstract.** Muslims believe that Islam is not merely a religion, but a complete way of life. Although the role of religiosity in life is inherently undeniable among observing Muslims, attempts to increase the discussions on the influence of religiosity in scientific studies are still lacking. Moreover, there is limited deliberation on the role of religiosity in cultivating entrepreneurial intention. This conceptual paper, therefore, attempts to reveal the role of religiosity in inculcating entrepreneurial intention. By reviewing secondary data from various articles and books, this research found the crucial role of Islamic religiosity in initiating entrepreneurial intention. The result of this research also explains how early involvement in entrepreneurial activities will trigger a person's intention to become a future entrepreneur. The authors of this conceptual paper hope it would contribute to the corpus of knowledge and future researchers could use its findings as a valuable reference. The authors also anticipate readers and other scholars to benefit from the exposure on Islamic religiosity in entrepreneurship.

**Keywords:** Religiosity, entrepreneurial intention, entrepreneurship, involvement

## 1. Introduction

Religion is important in our life, as the guidance to achieve the successfulness in the world and hereafter. As an all-encompassing religion, Islam places the guidelines for Muslim in all aspects of human life, such as in the purposes of worship, economic practices, political and social lifestyle (Khan, 2009). In the aspects of economic and *muamalah*, Islam encourages the *ummah* to venture into business as stated in the hadith by Prophet (PBUH).

*"It is better for anyone of you to take a rope and cut the wood (from the forest) and carry it over his back and sell it (as a means of earning a living) rather than to ask a person for something and that person may give him or not"*

(Narrated by Bukhari)

This hadith explains that Muslims are better strive to seek sustenance and not only expect the help from others (K.Davis, 2013). Thus, entrepreneurship is indeed promoted in Islam to ensure the well-being of human life. In fact, entrepreneurship is the best way for Muslim to evade the expectation of wage employment and simultaneously avoid being unemployed. Even, Islam does not hinder a Muslim to gain profit or wealth as stated in Surah al-Jum'ah, verse 10, which means;

*"Then when the prayer is over, then disperse in the land, and seek what you desire from Allah's bounty, and remember Allah much (in all things) that you may prosper in this world."*

(Al-Jumaah: verse 10).

In Islam, Muslim are not prevented from searching for as much as God's favour, which they like, includes from business and entrepreneurship, but they should not ignore His commands. This economic activity can be said as a form of worship (*ibadah*), which aimed at to obtain Allah's gift,

either in the form of material (world profit) and spiritual (profit for hereafter) (Zain & Mubarak, 2015). Even, entrepreneurship is claimed as one of *fardu kifayah* or obligation from economic aspect to meet the demands of *ummah*. The purpose of entrepreneurship is not only to generate economy and the needs of *ummah*, but also to develop a quality of human capital with the formation of more Muslim's personality traits and attitudes (Zain & Mubarak, 2015). Therefore, the process of entrepreneur's establishment is crucial and emphasized in Islam to ensure the entrepreneur produced is in line with Islamic tenets and conforms the *Syariah* compliance. In addition, the programs to develop entrepreneurs need to be refined and considered the religious factor. Consequently, the current research attempts to explore the religiosity as the significance factor to trigger entrepreneurial intention, which is determined as the early process to reveal entrepreneurial behaviour (Ajzen, 1991), (Krueger, Reilly, & Carsrud, 2000), (Liñán, 2004). Although the appearance of previous researches in the track of entrepreneurial intention, but the discussion on the influence of religion is still limited and there is no graphical model to illustrate. Obviously, this deliberation is vital when Islam stipulates that every practice is begin with intention, and the intention is an early requirement for every action.

## 2. The Concept of Intention in Islam

The meaning of intention in terms of language is *al-qashdu* (determination) or *al-iraadah* (desire). In other words, intentions is the purpose of practicing (*amal*) to get closer to Allah, seeking His redemption and His Mercy (Ramlan, 2017). Islam places priority on the intention of its believers that leads to their actions, as recorded by the Prophet Muhammad (PBUH) in the hadith narrated by Bukhari and Muslim:

*"Actions are judged by motives (niyyah), so each man will have what he intended"*  
(Abi Dawud, 2201; Ibn Majah, 4227)

This hadith is known as one of the greatest hadith in Islam, due to the declaration by Imam Syafie that the intention is a part of faith (*Iman*) (Abul 'Abbas, 2009); (Muhyiddin Yahya, 2010). In explaining this hadith, *Imam Nawawi* in *Sharh Arba'een* stated that, *niyyah* or intention has two significances in Islam; firstly, the affirmation of intention is a prerequisite before an *ibadah* or worship, such as in the daily prayer. Secondly, the affirmation of *niyyah* signifies one's willingness (Abi Al-Tayyib, 1968). The second definition is used in this research.

The significance of intention is impressive when Islam stipulates intention as compulsory to differentiate between worship and customs or habitual actions, thus the intention in Islam is a requirement in determining one's actions and distinguishing between different actions and worship (Ahmed Badi, 2002). According to ahli sunnah wal jamaah, the intention is permits in the heart, expressed verbally and practiced by deeds; hence, the intention will result in actions. The concept of intention in Islam emphasizes *ikhlas* or sincerity, which means to be truthful and honest to Allah in doing *ibadah* (worship) (Ahmed Badi, 2002). As mentioned in *Jurjani* (Arabic dictionary), sincerity means to leave *riya* and do obedience. In other words, the person is protected from the influence of *riya* and lust (Al-Jurjani, 1985). The command to be sincere (*ikhlas*) in actions is clearly stated in Quran:

*Say, [O Muhammad], "My Lord has ordered justice and that you maintain yourselves [in worship of Him] at every place [or time] of prostration, and invoke Him, sincere to Him in religion." Just as He originated you, you will return [to life]*  
(Al-A'raf: verse 29)

This verse is a call for Muslims to strive in order to achieve sincerity in all practices to gain the rewards from Allah. Although sincerity is in the heart, but Muslim's behaviour reflects their sincerity. As the consequences of sincerity, the good intention will lead the Muslims towards the good deeds in behaviour (Ahmed Badi, 2002). This is the obvious difference between Islamic approach of

intention and western theory. More interestingly is in Islamic practice, the distinction of intention is a good intention will be rewarded despite if not implemented. On the contrary, bad intentions are not subject to sin unless implemented (Mujiburrahman, 2011). In short, the intention in Islam will prescribe whether a person is rewarded by his/her actions or the actions are simply wasted (Jasmi & Kamarul Azmi, 2016). Consequently, Muslim requires to ensure that the action is for the sake of Allah (*ikhlas*), so that it is accepted by Allah and will be rewarded for it.

Specifically in Islamic view, the execution time of intention is done at the beginning of the worship or before the act; and the place is in the heart (Muhyiddin Yahya, 2010). Therefore, most of Muslims Scholars agreed that intention is the pillar of action (Ahmed Badi, 2002); (Abul 'Abbas, 2009); (F.Shaker, 2013); (Ramlan, 2017). Hence, the current research is very significance to examine the influences of religiosity towards the intention to become entrepreneurs.

### 3. The Concept of Islamic Religiosity

The word religiosity refers to the appreciation of religion. Religiosity from Islamic perspective defined as religious lifestyle or religious life. In other words, the religiosity represents to what extent a Muslim applies Islam as a way of life (*ad-Din*) (Ramlan, 2017). This concept of religiosity depends on how far the teachings of Islam are understood, appreciated, and practiced in Muslim life includes physically and spiritually (Rafiza, Jaffary, A Sunawari, & Zaizul, 2014). This word is also known as *Hayyah Mutadayyinah* in Arabic word, which also describes the same meaning as the words religious life, religious consciousness, and appreciation of religion (Ramlan, 2017).

Specifically, the word religiosity relates to the person's faith in their Lord, which expressed by the level of piety and worship (Koentjoro & Subandi, 2017). The high level of person's piety positively influences the level of faith, which depicts the person's religiosity. Hence, in this conceptual paper, the religiosity construct is defined as the person's belief and practices to reflect the Muslim's way of life. Allah stated in the holy Quran:

*O you who have believed, enter into Islam completely (and perfectly) and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.*

(Al-Baqarah: verse 208)

This verse explains that Islamic teachings are not just religious belief, but are also practical in nature, which covers all aspects of human life, includes for the purpose of world and hereafter, such as economic aspect, *muamalat*, political, and social. Eventually, the religiosity in this paper refers to Islamic Religiosity reflected by someone's belief and practices in a Muslim.

### 4. The Effect of Religiosity towards Intention

In most researches, the significant direct effect of religiosity towards intention is found. Tabassi, Esmaeilzadeh, and Sambasivan (2012), proved that religiosity is the most important determinant of Malaysian consumer intention to buy the European products. Meanwhile, the research conducted by Syed, Hawati, Zanariah, Che Aniza, and Nilufar (2012), indicated that religiosity significantly influences the Muslims in Klang Valley, in Malaysia to utilize the Islamic home financing. In addition, religiosity is verified to have a direct significant effect on purchase intention by influencing the consumer's attitude and life style among the students at Syarif Hidayatullah State Islamic University Jakarta, Indonesia (Liza & Nurul, 2016). In the other study, Sallam et al., (2017), affirmed the significant direct effect of religiosity towards volunteering intention among undergraduate Malaysian Muslim students. Hence, all these previous researches show the direct effect of religiosity towards intention.

In the effort to develop entrepreneurs, religiosity factor is also important to ensure the quantity and quality of the entrepreneurs produced. In term of quantity, religiosity is important to enhance the numbers of entrepreneurs by motivating the person especially the young generation with the encouragement of Islam towards the entrepreneurship. Most importantly, religiosity

required to assure the quality entrepreneur, who's practicing good deeds in business, without wrongdoing. Riaz, Farrukh, Shams-Ur-Rehman, and Ishaque (2016), found that, people who increasingly adheres to religion (religiosity), more likelihood that individual involves in entrepreneurship. The study involved 290 students of final year from business education in the private sector universities in Lahore, Pakistan. In this study, religion affect the entrepreneurial intention by shaping individuals personality via daily activities.

The impact of religiosity on entrepreneurial intention also can be seen in a study, which conducted in Nigeria. The empirical study on 380 students in Northwest University Kano showed that, religiosity has a highly significant impact on entrepreneurial intention (Ahmad Isa & Mustapha Shitu, 2015). Meanwhile, Mohd Dali et al., (2014), found the significant effect of religiosity construct towards entrepreneurial intention among Malaysian students. The same finding is verified by David and Lawal (2018), in their study about entrepreneurial intention among Business Administration and Economics students at Nigeria. This results indicate that religiosity construct is the significant determinant during the process of entrepreneurial intention process. Hence, this is the clear sign that religiosity increase the intention of students to involve in business.

Religiosity strengthen the entrepreneurial intention by influencing an individual self-assessment of its own abilities and developing an effective attitude towards entrepreneurial behavior. This opinion clearly shows that the determination to involve in business is depend on the student's perception (Wibowo, 2017). Thus, the role of religiosity is very important to enable individuals to understand the real goals that they want to achieve by engaging in entrepreneurship and strengthen the dependence on Allah (*tauwakkal*), even addressing any challenges to start a new business. In this research, religiosity will be seen from the perspective of Islam, which enables a person to see the cognisance (*ma'rifat*), which means the inner sense of that individual; and get the guidance (*hidaya*) from Allah in any action (F.Shaker, 2013).

## 5. The Effect of Involvement towards Intention

The involvement is a variable that have been used widely in various researches, and in many fields. A study conducted by Ko, Kim, Claussen, and Kim (2008) proved that sports involvement has significant and direct effect to influence purchase intention of sports products. Besides that, the travel bloggers involvement shows the significant effect on the intention to purchase the travel products (Huang, Chou, & Lin, 2010). Meanwhile, Lee, Cheng, and Shih (2017), found that product involvement among customers has significant effect towards purchase intention in online shopping to buy medical equipment.

In the field of entrepreneurship, the involvement construct is also indicates the significant and direct impact on entrepreneurial intention. Luca and Cazan (2011) expressed that involvement in entrepreneurship activities influence entrepreneurial skills, resources organization, internal locus control and creativity at once impress entrepreneurial potential among university students who involve in entrepreneurship training module. This significant finding of entrepreneurial learning on entrepreneurial intention is also recommend by X. Xu, Ni and Ye (2016), who conducted a study on 1018 secondary school students, within the age 12 till 18 in China. They suggested that entrepreneurship education in secondary school should focus on how to enhance entrepreneurial confidence among students. The same suggestion made by Cuervo (2016), who recommended that entrepreneurship education helps to develop student's skills. This opinion is supported by Cieřlik and van Stel (2017), who's mention that entrepreneurial exposure and involvement in family business intensify the potential among students to participate in business in the future.

According to Cárcamo-Solís et al. (2017), entrepreneurial learning and education enable to improve student's knowledge ,skills and values. Besides that, the experiences gain by the students in acting as entrepreneurs affect entrepreneurial behavior via improvement in student's self-efficacy. The research by them was conducted on Primary Schools in Mexico within 2009 until 2014, whereby the students were involved in entrepreneurship program known as "My First Enterprise". In the research, students need to set up their own mini company by group with the guidance by teachers as

tutors and monitored by their parents. The findings show that, the real experiences allow students to remember almost 90% of the knowledge, which cultivate the entrepreneurial intention. This is the clear sign that, the involvement in entrepreneurship activities intensify student's entrepreneurial intention. Eventually, this research advocates that earlier involvement in entrepreneurial activities will explain how religiosity influences intention to choose entrepreneurship as career.

## 6. The Effect of Religiosity towards Involvement

Religiosity in Islamic philosophy refers to the belief and practice among Muslims. In many scientific research, the religiosity construct is used to measure the extent to which a Muslim appreciate the religion, and makes Islam as a way of life (Ramlan, 2017). Previous researches proved the significant effect of religiosity towards involvement. The significant effect of religiosity construct on the level of product involvement was found by the research among the consumers in Pakistan (Yousaf & Malik, 2013). Besides that, the significant and positive impact of religiosity towards product involvement is also proved in a previous research by Yener (2014). The religiosity construct is also found to have positive and significant effect on job involvement (Golmohammadian, Nasab, Nejad, & Moyedfar, 2014). On the other hand, religiosity effects the involvement of student's towards road behavior (Tabrizi et al., 2017). Meanwhile Ramlan (2017), stated that religiosity has positive and significant effect on the involvement of students in academic dishonesty.

In entrepreneurship, religiosity construct is important in determining the involvement of Muslim in business. This affected from the understanding of the principle of the demands towards entrepreneurship in Islamic perspective. In addition, the Muslim with high religiosity have a sense of responsibility and accountability to fulfill the trusted tasks (Ramadani, Dana, Ratten, & Tahiri, 2015). The involvement and success of Muslim women entrepreneur in Kedah, Malaysia is affected from the Islamic practice and belief in their life. This refers to the religiosity construct in shaping their participation in entrepreneurship (Abu Bakar, Raziah, & Azizah, 2018). Hence, this research assumes that the religiosity will impact an individual involvement in entrepreneurial activities.

## 7. The Proposed Framework

As the contribution to the body of knowledge, this conceptual paper proposes a conceptual framework to illustrate the significant effects of religiosity in the scientific research to predict entrepreneurial intention. The assumptions of mediating construct are; there are the direct effect and indirect effect between the measured constructs (Baron & Kenny, 1986); (Zainudin, 2016). Thus, the mediator can be determined through the paths between the independent variable to the mediator (indirect effect), the mediator to the dependent variable (indirect effect), eventually between the independent variable to the dependent variable (direct effect) (Baron & Kenny, 1986).

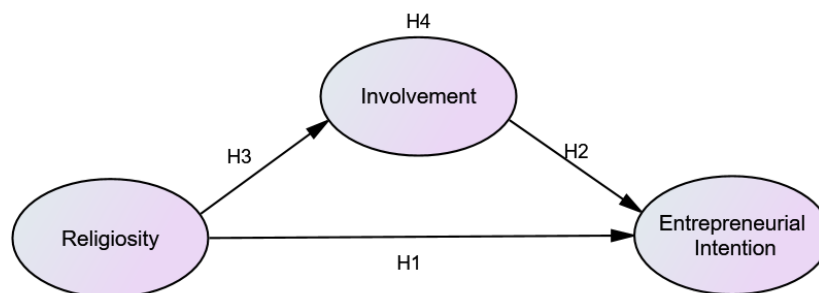


Figure 2: The Role of Religiosity

Finally, this research advocates the following four (4) hypotheses:

(H1) Religiosity has a positive and significant effect on Entrepreneurial Intention;



- (H2) Involvement has a positive and significant effect on Entrepreneurial Intention;  
 (H3) Religiosity has a positive and significant effect on Involvement;  
 (H4) Involvement mediates the relationship between Religiosity and Entrepreneurial Intention.

## 8. Conclusion

Religiosity in oneself enables the individual to see the *ma'rifat*, which is the individual sense. The discussion of this research revolves within the effect of religiosity towards entrepreneurial intention (direct effect); the effect of involvement towards entrepreneurial intention (indirect effect); and the effect of religiosity towards involvement (indirect effect). This research is pivotal to contribute to the understanding of what the antecedents influence entrepreneurial intention to trigger entrepreneurial behaviour. Finally, this research highlights two important findings; (1) the involvement of young people in entrepreneurial activities since an early age to inculcate entrepreneurial intention. (2) Religiosity as the base of intention refinement process to choose entrepreneurship as career in the future. Furthermore, this research recommends to measure the intention of young people who involved directly (hands-on) in entrepreneurial activities whether in school or in family business. Due the significant of intention in every Muslim's practice, hence the intention is a preliminary measure to do something including career choice (Norliana, Fakhrol Anwar, Wan Norhayate, Norfadzilah, & Asyraf, 2018). Therefore, this research concludes that religiosity has a positive and significant effect in triggering entrepreneurial intention. Thus, this finding will deliver a strong contribution to the current academic knowledge.

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