

## Religiosity and Entrepreneurial Intention: A Study of Strawberry Generation

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### Abstract

*This research will be conducted on the Strawberry Generation, better known as Generation Z, aimed at testing religiosity on entrepreneurial intentions mediated by self-efficacy, subjective norms, attitudes, and entrepreneurial motivation. This study uses a non-probability sampling technique with a purposive sampling method, with a sample size of 207 respondents. The analysis tool that will be used is SEM AMOS 22. The influence of self-efficacy, subjective norms, and entrepreneurial attitudes as a mediation of the relationship between religiosity and the intensity of entrepreneurship in Generation Z is significant, meaning that someone religious makes Generation Z have the intention to entrepreneur because it has high self-efficacy, subjective norms and also high entrepreneurial attitudes. Entrepreneurial motivation apparently does not make a religious entrepreneur intend to have an entrepreneur for Generation Z.*

*Keywords: religiosity, entrepreneurial, motivation, intention, strawberry generation*

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JEL : L26, M12

DOI : 10.24002/kinerja.v28i2.8455

Received : 12/29/2023

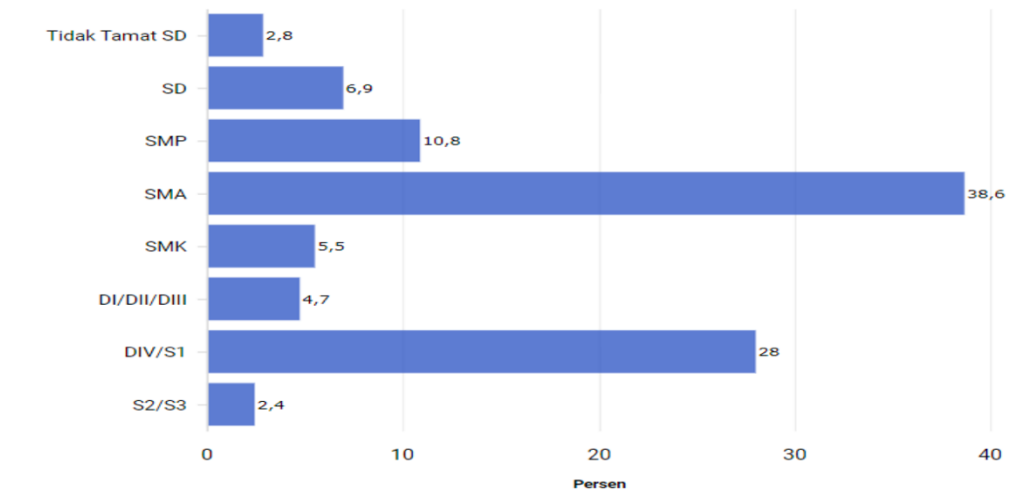
Reviewed: 07/19/24

Final Version: 09/02/2024

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### 1. INTRODUCTION

The unemployment rate in Indonesia is still quite high, and it is the second highest among ASEAN countries. The unemployment rate in Indonesia for 2023 is 5.45% (Source: Bapenas). Although it decreased by 0.38% from the previous year, the figure was still high for unemployment. One of the challenges for developing countries like Indonesia is how the state can employ generations, especially the young generation. The best solution is to encourage young people to do their own business or can be said to be entrepreneurs. Broadly speaking, entrepreneurial activities are very helpful in reducing unemployment in Indonesia. Then, the thing that must be done is to teach entrepreneurial skills to students (Farukh, 2017). Gen Z's skills in the use of technology encourage them to intend to be entrepreneurs. In Figure 1, a percentage of business ownership is owned according to the last level of education in 2020.



**Figure 1.** Percentage of Business Ownership That is Owned According to the Last Level of Education in 2020.

Source: Dihni (2022)

Based on the data in Figure 1, it can be seen that individuals from high school graduates and bachelor degree/diploma IV have a high percentage of business ownership among other graduates. Both levels of education are indeed known to be active in motivating individuals in entrepreneurship. This proves that Generation Z indeed had the intention to be entrepreneurs.

Interestingly, skills and entrepreneurial education focus on the development of knowledge, skills capacity, and the intention of entrepreneurship (Farukh, 2017). Then, what is meant by entrepreneurship education is one way for young people when the situation is not good to support economic growth and clearly create jobs (Westhead and Solesvik, 2016). One of the suitable generations to be given an understanding of the intention to be an entrepreneur is Generation Z. This generation is those born between 1997 and 2012. This generation is highly creative and very interested in technology. They are also called strawberry generations because this generation is very creative but very soft, like strawberry. They have characteristics that make them easily give up when facing problems, have very high creativity, master technology, and want to achieve instant success. This means that they are suitable for entrepreneurial activities.

Before this entrepreneurial activity goes well, one must have an entrepreneurial intention. The propensity for a person to want to take risks and create new products by taking advantage of existing business opportunities is known as entrepreneurial intention. (Ramayah and Harun, 2005). One antecedent that influences entrepreneurial intention is self-efficacy (Soomro and Shah, 2021). Self-efficacy is an individual belief in the ability to carry out and complete tasks and carry out its role well to achieve certain entrepreneurial results and involve entrepreneurial behavior (Newman et al., 2019). They also added that having high self-efficacy will make the entrepreneurial intention to start a new business, too.

The role of religiosity in business is precarious to ignore. One of the main roles that can be seen from religiosity is to build entrepreneurial behavior (Gursoy et al., 2017). Before speaking further, seeing the previous theory, the relationship that

occurred between religiosity and entrepreneurship was applied to the theory of Protestant Work Ethics, which states that Protestants affect a person's economic behavior (Weber and Kalberg, 1930).

Furthermore, religiosity is another factor influencing entrepreneurs' intentions directly and indirectly (Rehan et al., 2019). Another driver that affects entrepreneurial intention is motivation, which is a kind of driving force for individuals to start a new business (Hesels et al., 2008). The existence of strong motivation will determine someone's ability to become an entrepreneur and pursue opportunities that exist, and there is a desire to gather resources and carry out the process of entrepreneurship (Shane et al., 2003). This entrepreneurial intention is also greatly influenced by the positive attitude of an individual to make a business. There is an element of like to do entrepreneurship. This subjective norm is also a factor that influences entrepreneurial intensity. Subjective norms can be interpreted as individual beliefs about how people who feel important to him can influence him to behave. Then what if it is associated with entrepreneurship? This subjective norm refers to how someone will make an effort to consider the views, values, and points of important people around them, such as family, couples, friends, and relatives who influence their intentions of entrepreneurship (Kautonen et al., 2015).

Furthermore, this entrepreneurial motivation is also proven to be a mediation between religiosity and entrepreneurial intention (Siswanto, 2023). The research is still very rare, so it is necessary to research entrepreneurial motivation. In line with entrepreneurial motivation, other factors such as religiosity, self-efficacy, subjective norms, and attitudes will be linked to entrepreneurial intentions, with strawberry generation samples still rarely done. Therefore, this research will examine this.

## **2. LITERATURE REVIEW**

This study adapted the planned behavior (theory of planned behavior), often abbreviated as TPB. This theory is a complement to the previous theory, namely the theory of reasoning (theory reason) or Seing, abbreviated as TRA Subtitle (if needed). In that theory, the greatest intention when an individual tends to behave, which in this case is analogous to the intention to make an effort (Onjewu et al., 2022) in a behavior (attitude), then will experience a strong subjective norm of that behavior and also has a self-efficacy of high entrepreneurs. Individuals involved in entrepreneurial behavior certainly have different reasons that are often referred to as entrepreneurial motivation, where this motivation is to pursue opportunities in the industrial world (Shane et al., 2003).

### **2.1. The Link Between Religiosity in Entrepreneurial Intentions Mediated by Self-Efficacy**

Religiosity greatly plays an important role in entrepreneurial behavior and can also form good individual values (Gursoy, 2017). Then another related thing is that self-efficacy also has a close relationship between self-religiosity, and self-efficacy (Bekomson and Ntamu, 2019; Bigdeloo and Bozorgi, 2016). The study of the impact of self-efficacy on entrepreneurial intentions is very important and highly recommended (Drnovšek et al., 2010). Religiosity and self-efficacy have a significant effect on entrepreneurial intentions, according to a study of students in Indonesia

(Fikrianoor et al., 2021). Then, it was also added that religiosity both directly and indirectly affected the entrepreneurial intention (Rehan et al, 2019).

**H1: Religiosity has a positive effect on entrepreneurial intentions mediated by self-efficacy.**

## **2.2. The Link Between Religiosity in Entrepreneurial Intentions Mediated by Subjective Norms**

Entrepreneurship is a behavior related to an identity (Terry et al., 1999) where a cultural emphasis affects an entrepreneur's absorption through social legitimacy (Fenech, 2019). This, of course, will make subjective norms and produce an individual who has intrinsic intelligence (Santos Liguori, 2020). As a patchwork, subjective norms lead to entrepreneurial behavior that positions subjective norms as predecessors of the existence of personal norms (Sia and Jose, 2019). Religion is actually indirectly able to shape individuals in choosing a job, which, of course, will have an impact on social norms, so there needs to be certainty between subjective norms explaining the relationship between religiosity and the existence of newborn entrepreneurial intentions (Rietveld and Hoogendorn, 2022).

**H2: Religiosity has a positive effect on entrepreneurial intentions mediated by subjective norms.**

## **2.3. The Link Between Religiosity in Entrepreneurial Intentions Mediated by an Entrepreneurial Attitude**

In the world of entrepreneurship, it should be noted that the background factor includes family factors, and the previous educational and experience factors can form an attitude (Krueger et al., 2000; Athayde, 2009; Basu, 2010; Onjewu et al., 2022). The research conducted by Kusmintarti et al. (2014) included an entrepreneurial attitude as a mediation variable that connects the characteristics of entrepreneurship and entrepreneurial intentions. Recent research provides evidence that the attitude of entrepreneurship is a provision of the relationship between religiosity and entrepreneurial intention and gives positive and significant results (Onjewu et al., 2023).

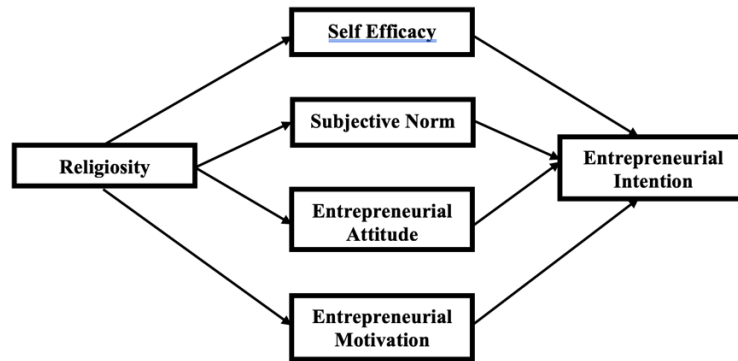
**H3: Religiosity has a positive effect on entrepreneurship intentions mediated by entrepreneurship attitudes.**

## **2.4. The link between religiosity in entrepreneurial intentions mediated by entrepreneurial motivation**

Entrepreneurial motivation is an explanatory mechanism that is very useful for business behavior because motivation affects the intentions and behavior of the next person (Casrud and Brannback, 2011). Religiosity both directly or indirectly affects entrepreneurial intentions (Rehan et al., 2019). Furthermore, there is research on the existence of direct influences that occur on entrepreneurial motivation and entrepreneurial intentions. They state that some of the entrepreneurial motivation dimensions directly affect the intentions of some entrepreneurs, which occurs among Muslim students in Indonesia (Purwana and Suhud, 2018). Then, the motivation of entrepreneurship as a pillar between religiosity and entrepreneurial intentions was

carried out on Indonesian students and obtained positive and significant results (Siswanto, 2023).

**H4: Religiosity has a positive effect on entrepreneurial intentions mediated by entrepreneurial motivation**



**Figure 2.** Research Model

### **3. METHODOLOGY**

#### **3.1. Research Design**

This study uses a quantitative approach that is descriptive with a cross-sectional design. Sugiyono (2013: 13) states that descriptive research is a study conducted to understand the value of independent variables, be it one or more variables (independent variables), without comparing or linking with other variables.

#### **3.2. Population and Sample**

The sample determination is carried out using the nonprobability method, where the population is unknown. The technique used is purposive sampling, so each member does not have the same opportunity to be chosen as a sample, or it can be said to be a sampling technique with certain criteria (Cooper and Schindler 2014:152). The repetition that is used as a sample has the criteria for birth in the 2000s often referred to as the Generation Z or strawberry generation, which was born between 1997 and 2012, with a sample size of 207 respondents.

#### **3.3. Measures**

This study uses a questionnaire in the form of Google Forms by respondents for the data collection process. Each variable is measured using a Likert scale, where each variable has its own indicator using a Likert 5-point scale, from strongly disagreeing to very agree (Sekaran & Bougie, 2016). The indicators of each variable in this study are in Table 1.

**Table 1.** Indicators Variables

Variable	Indicator
Religiosity (Marler and Hadaway, 2002)	<ol style="list-style-type: none"> <li>1. God is very important in my life</li> <li>2. I consider myself very religious</li> <li>3. I often attend religious events</li> </ol>
Self Efficacy (Zao et al., 2005)	<ol style="list-style-type: none"> <li>1. I believe that I can identify new business opportunities with success</li> <li>2. I am sure I can create new products successfully</li> <li>3. I'm sure I can think creatively</li> <li>4. I'm sure I can sell ideas</li> </ol>
Subjective Norm (Carr and Sequeira, 2007)	<ol style="list-style-type: none"> <li>1. My parents will feel positive when I start a business</li> <li>2. My partner/other important people will feel positive when I start a business</li> <li>3. My brothers/sisters will feel positive when I start a business</li> <li>4. In general, my relatives will feel positive when I start a business</li> <li>5. My neighbor will feel positive when I start a business</li> <li>6. My coworkers will feel positive when I start a business</li> <li>7. In general, my acquaintance will feel positive when I start a business</li> <li>8. My close friend will feel positive when I start a business.</li> <li>9. My parents will feel positive when I start a business</li> </ol>
Entrepreneurial Attitude (Carr and Sequeira, 2007)	<ol style="list-style-type: none"> <li>1. In general, in my opinion, launching the business</li> <li>2. Launching a business is generally beneficial.</li> <li>3. Launching a business is generally a good thing.</li> <li>4. In general, I think it's an excellent idea to establish a business.</li> <li>5. Launching a business is often highly beneficial.</li> </ol>
Entrepreneurial Motivation (Solesvik, 2013)	<ol style="list-style-type: none"> <li>1. I'm thinking of going into business investing as a career.</li> <li>2. I'll launch my own company since I want to be self-sufficient.</li> <li>3. I want to launch my own company in order to carry out my notion.</li> <li>4. I want to launch a business in order to improve my financial situation.</li> <li>5. I want to launch a business in order to achieve personal success.</li> <li>6. In order to assist others, I wish to launch a business.</li> <li>7. I want to manage religious orders hence, I want to launch a firm.</li> </ol>
Entrepreneurial Intention (Linan dan Chen, 2009)	<ol style="list-style-type: none"> <li>1. I'll do whatever it takes to launch my own business.</li> <li>2. I want to become an entrepreneur as a career.</li> <li>3. I've been serious about beginning a business.</li> <li>4. I'm committed to manage a business in the future.</li> <li>5. I hope to launch a business eventually.</li> <li>6. After graduation, I want to launch a firm within five years.</li> </ol>

Source: Author (2023).

### 3.4. Sampling

The sample determination is carried out using the nonprobability method, where the population is unknown. The technique used is purposive sampling, so each member does not have the same opportunity to be chosen as a sample, or it can be said to be a sampling technique with certain criteria (Cooper and Schindler 2014, p. 152). Respondent, which is used as a sample, has the criteria for birth in the 2000s, often referred to as the Generation Z or strawberry generation, which was born

between 1997 and 2012, with a sample size of 207 respondents. According to Ghozali (2017), this study employs quantitative analysis via SEM (Structural Equation Modeling) with the AMOS 22 program. The advantage of using Sem-Amos to analyze data is that it is able to analyze two models simultaneously, namely the measurement model and structural model (Hair et al. 2014, p. 574). The size of the sample used in this study, according to Hair et al. (2014, p. 100) states that if a study uses an analysis tool such as the Structural Equation Model (SEM), then in determining the minimum sample number of representatives depends on the number of indicators multiplied by 5 to 10. This research uses SEM analysis tools. The sample size for this research is as follows. Minimum sample size = number of indicators x 5. Minimum sample size = 34 x 5 = 170; Maximum sample size = 34 x 10 = 340. So, this research uses 207 respondents.

### 3.5. Characteristics of Respondents

**Table 2.** Characteristics of Respondents

		Frequency	Percentage (%)
1.	Gender		
	Male	90	43.5
	Female	117	56.5
	Total	207	100
2.	Age (year)		
	15 – 17	11	5.3
	18 – 20	33	15.9
	21 – 23	163	78.7
	Total	207	100
3.	Status		
	Not working	4	1.9
	Student	87	42
	College student	101	48.8
	Employee	15	7.2
	Total	207	100

Source: Author (2023).

### 3.6. Validity and Reliability

Validity testing in this study includes convergent validity and discharge validas. Convergent validity is a test of validity related to the principle that gauges from a construct should be highly correlated with the construct that should be measured (Hair et al., 2014, p. 709). The conditions that must be met are that the standardized loading estimate must be equal to 0.50 or more; ideally, it must be 0.70 (Ghozali, 2017). If the AVE root of each concept is higher than the correlation between that construct and the other constructs in the model, then the model has appropriate discriminant validity (Chin et al., 1995). Table 3 displays the confirmation factor analysis (CFA) validity test findings between the construct of religiosity variables, self-efficacy, subjective norms, entrepreneurial attitudes, entrepreneurial motivation, and entrepreneurial intentions. Table 4 displays the results of the discriminant validity test. It is evident from Tables 3 and 4 that the findings support its validity.

**Table 3.** Confirmatory Factor Analysis Validity Test Results

Variable	Statement	Factor Loading	Conclusion
Religiosity	RE1	0.769	Valid
	RE2	0.762	Valid
	RE3	0.833	Valid
Self-Efficacy	ED1	0.843	Valid
	ED2	0.761	Valid
	ED3	0.807	Valid
	ED4	0.852	Valid
Subjective Norm	NS1	0.885	Valid
	NS2	0.838	Valid
	NS3	0.839	Valid
	NS4	0.817	Valid
	NS5	0.884	Valid
	NS6	0.874	Valid
	NS7	0.859	Valid
	NS8	0.882	Valid
	NS9	0.861	Valid
Entrepreneurial Attitude	SB1	0.806	Valid
	SB2	0.844	Valid
	SB3	0.799	Valid
	SB4	0.772	Valid
	SB5	0.852	Valid
Entrepreneurial Motivation	MB1	0.869	Valid
	MB2	0.829	Valid
	MB3	0.850	Valid
	MB4	0.878	Valid
	MB5	0.862	Valid
	MB6	0.847	Valid
	MB7	0.881	Valid
Entrepreneurial Intention	NB1	0.821	Valid
	NB2	0.763	Valid
	NB3	0.799	Valid
	NB4	0.859	Valid
	NB5	0.863	Valid
	NB6	0.860	Valid

Source: Author (2023).

**Table 5.** Discriminant Validity Test Results

	Religiosity	Entrepreneurial Motivation	Entrepreneurial Attitude	Subjective Norm	Self-Efficacy	Entrepreneurial Intention
<b>Religiosity</b>	0.789					
<b>Entrepreneurial Motivation</b>	0.069	0.860				
<b>Entrepreneurial Attitude</b>	0.633	0.044	0.815			
<b>Subjective Norm</b>	0.676	0.047	0.428	0.860		
<b>Self-Efficacy</b>	0.636	0.044	0.403	0.430	0.817	
<b>Entrepreneurial Intention</b>	0.628	0.207	0.571	0.604	0.597	0.828

Source: Author (2023).

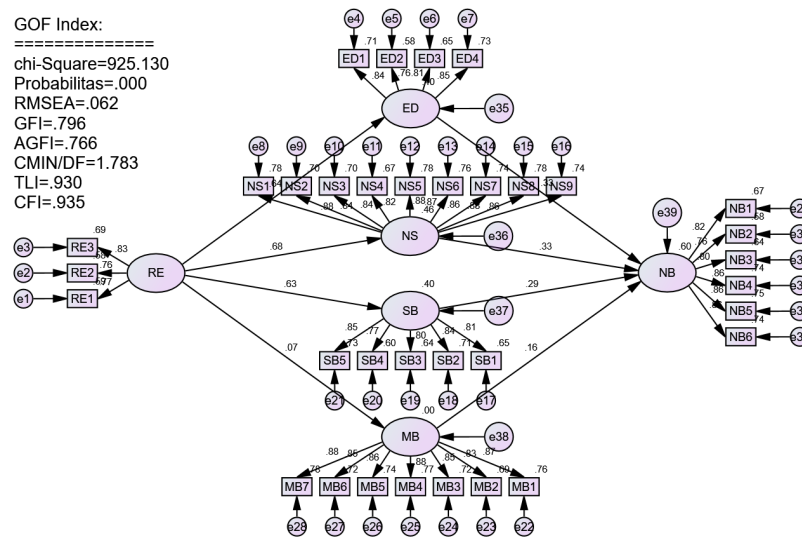


The reliability test in this study used two methods, namely the Cronbach Alpha and Composite Reliability. Cronbach Alpha is a measure of the construct reliability that measures the lower limit of the reliability value of a construct, while composite reliability is a measure of reliability that measures the true reliability value of a construct (Salisbury et al., 2002). Build dependability: Reliability of 0.60 to 0.70 is still acceptable as long as the indicator is valid in a decent model; reliability of 0.70 or higher indicates good reliability. Table 6 displays the results of the reliability test

**Table 6.** The Reliability Test Results

Variable	Construct Reliability	Conclusion
Religiosity	0,831	Reliable
Self-Efficacy	0,889	Reliable
Subjective Norm	0,962	Reliable
Entrepreneurial Attitude	0,908	Reliable
Entrepreneurial Motivation	0,952	Reliable
Entrepreneurial Intention	0,929	Reliable

Source: Author (2023).



**Figure 3.** Full Model Structural Equation Modeling

## 4. RESULT AND DISCUSSION

### 4.1. Result

Hypothesis testing in this study was carried out by looking at the CR and P-value values. Hypothesis testing is directly shown from the critical ratio (C.R) value, indicating the value > 1.96 and the p-value value < 0.05. Direct Effects (Path coefficient) judging from standardized regression numbers, with the same significance testing of the Critical Ratio (CR) comparative value as t count or t table, if t count is greater than t table means significant (Ghozali, 2017). Hypothesis test results are found in Table 7.

**Table 7.** Hypothesis Test Results

Hipotesis	Estimate	S.E.	C.R.	P-value	Conclusion
Religiosity → Self-Efficacy → Entrepreneurial Intention	0,222	0,061	3,636	0,000	Significant
Religiosity → Subjective Norm → Entrepreneurial Intention	0,235	0,061	3,838	0,000	Significant
Religiosity → Entrepreneurial Attitude → Entrepreneurial Intention	0,192	0,058	3,276	0,001	Significant
Religiosity → Entrepreneurial Motivation → Entrepreneurial Intention	0,012	0,014	0,842	0,399	Not Significant

Source: Output AMOS 22 Standardized Regression Weight (2023).

## 4.2. Discussion

The first hypothesis test results indicate that there is a positive correlation between self-efficacy religiosity and entrepreneurial intentions. Specifically, the estimated parameter of the Standardized Regression Weight coefficient is 0.222. This indicates that the self-efficacy variable plays a positive mediating function in the connection between religiosity and the intention to start a business. After examining the link between the two variables, it was determined that the hypothesis "positive religious religiosity on entrepreneurial intentions mediated by self-efficacy" was supported with a C.R. of  $3,636 > 1.96$  and a p-value of  $0.000 < 0.05$  (Table 7). This means that someone who has high religiosity and is supported by high self-efficacy will make Generation Z have higher entrepreneurial intentions, especially at the ages of 21 and 23. This study's findings are consistent with those of Onjewu (2023), Siswanto (2023), and Vats et al. (2021) studies, which found that self-efficacy fully mediates the association between religiosity and entrepreneurial inclinations.

According to the results of the test of the link between the two variables, "positive religious religiosity on entrepreneurial intentions mediated by subjective norms" is the hypothesis of hypothesis 2 was supported, with a C.R. of  $3,838 > 1.96$  and a p-value of  $0.000 < 0.05$  (Table 7). This means that someone who has high religiosity and is supported by a highly subjective norm will make Generation Z have higher entrepreneurial intentions, especially at the age of 21 to 23 years, and respondents are still in the status of students. The findings of this study are consistent with studies by Onjewu et al. (2023) and Onjewu et al. (2022), which claim that subjective standards provide an association between religiosity and entrepreneurial inclinations.

Results of the Third Hypothesis Test on the Mediated Entrepreneurial Attitude and Religion's Impact on Entrepreneurial Intentions reveal an estimated Standardised Regression Weight coefficient with a positive value of 0.192. This indicates that the variable of entrepreneurial views plays a positive mediating function in the link between religiosity and the intention to start a business. Following a test of the two variables' relationship, the results indicate that the third hypothesis—that is,

that "religiosity has a positive effect on entrepreneurial intentions mediated by entrepreneurial attitudes" is supported with a p-value of  $0.001 < 0.05$  and a coefficient of determination of  $3,276 > 1.96$  (Table 7). This means that someone who has a high religiosity and is supported by a positive attitude toward being an entrepreneur will make Generation Z have higher entrepreneurial intentions, especially at the age of 21 to 23 years, and respondents are still students. The positive attitude shown by Generation Z is more visible because they are mastering technology, so entrepreneurs are considered more promising and considered a challenge. This study's findings support those of Onjewu et al. (2023) and Kusmintarti (2017), who claim that entrepreneurial mindsets serve as a buffer between religious beliefs and entrepreneurial intentions.

Results of the fourth hypothesis test on the mediated entrepreneurial motivation effect of religion on entrepreneurial intentions indicate that the Standardised Regression Weight coefficient has an estimated positive value of 0.012. This indicates that there is a positive mediation effect of the entrepreneurial motivation variable on the association between religiosity and the intention to start a business. According to the results of the test of the link between the two variables, "positive religious religiosity on entrepreneurial intentions mediated by entrepreneurial motivation" (H4: p-value =  $0.399 > 0.05$ ) and a C.R. value of  $0.805 > 1.96$  indicate that the hypothesis is not supported. This means that someone who has high religiosity is not supported by a strong motivation for entrepreneurial intention. Generation Z This is caused by motivation or encouragement from other parties among Generation Z not to be too affected by them to become entrepreneurs because of encouragement from research. The majority of respondents are women, so the motivation that comes from within is greater than the motivation that comes from others. The findings of this study contradict those of Siswanto (2023), who claims that the association between religion and entrepreneurial intention is a prerequisite for entrepreneurial motivation.

## **5. CONCLUSION**

### **5.1. Theory Implication**

The research objective of this study is to determine the effect of religiosity on the intention of business in the strawberry generation, often referred to as Generation Z, mediated by self-efficacy. The subjective norms of attitudes and motivation have been answered. The application of this TPB theory is expected to increase the contribution of the theory, which states that an individual can do something (behavior), which in this case is still in the form of intention to be driven by many factors so that the behavior can be achieved.

### **5.2. Suggestion**

Based on the results of research that has been done, some suggestions that can be done are as follows:

- a) Add other variables that can strengthen models, such as entrepreneurial education, culture, and family support.
- b) Add moderation variables such as gender to see the differences that occur between stronger women and men.

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