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Identifying Key Determinants of Entrepreneurial Intention: Integrating TPB and Religiosity Among Islamic University Students in Yogyakarta

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Abstract

This study aims to examine the influence of religiosity and the Theory of Planned Behavior (TPB) model on entrepreneurial intention among students at Islamic universities in Yogyakarta. The data collection was conducted from January to March 2024 using a purposive sampling method, resulting in 252 respondents. A quantitative research design was employed, with data gathered through an online questionnaire distributed via Google Forms. The data were analyzed using SmartPLS version 4.1.0.1. The study found that independent attitude (X1) and religiosity (X4) did not have a significant influence on students' entrepreneurial intention. In contrast, entrepreneurial knowledge (X2) and motivation (X3) were found to significantly influence students' intention to engage in entrepreneurship. These results suggest that, compared to independent attitude and religiosity, entrepreneurial knowledge and motivation play a more substantial role in shaping entrepreneurial intention among students at Islamic universities in Yogyakarta.

Keywords: *Entrepreneurial Intention, Islamic Universities, Religiosity, Theory of Planned Behavior*

INTRODUCTION

The disparity between the number of university graduates and the availability of employment opportunities in Indonesia has become a critical issue that demands immediate

attention (Kuncoro, 2021; Rosyadi & Ratnasih, 2021). This problem is closely tied to employment challenges and the increasing rate of educated unemployment, particularly among fresh graduates from higher education institutions across the country (Widowati et al., 2022; Wulandari & Sishadiyati, 2023). Educated unemployment is directly linked to the Human Development Index (HDI), which is influenced by factors such as education and social welfare (Amalia et al., 2018; Dahliah & Nur, 2021; Ipmawan et al., 2022). As these factors improve, so does human quality, which can lead to a reduction in unemployment levels. According to national higher education statistics, in 2020, approximately 1.5 million graduates were recorded across all provinces and universities in Indonesia, while only around 230,000 jobs were available. This substantial gap contributes significantly to the potential rise in unemployment.

This issue must be addressed promptly, as it can lead to a continued increase in educated unemployment. The annual growth in population and the number of university graduates could exacerbate the problem if job creation fails to keep pace (Pisár et al., 2021). One potential solution to reduce unemployment in Indonesia—especially among younger generations and recent graduates—is to foster entrepreneurial spirit and promote self-employment as a viable career path (Costa & Brunila, 2016; Sarhan & Aziz, 2023).

According to the Global Entrepreneurship Index (2019), the number of entrepreneurs in Indonesia remains low, with the country ranked 75th out of 137 surveyed nations, scoring only 26% on a global scale. This ranking reflects the country's limited entrepreneurial engagement. Several contributing factors have been identified in the literature as reasons for the low entrepreneurial interest among Indonesian students. These include insufficient entrepreneurial knowledge, lack of motivation, fear of business risks, low entrepreneurial self-efficacy, and environmental influences such as societal and family pressures (Satriadi et al., 2022).

It is imperative to reframe the mindset of the younger generation-particularly students and fresh graduates-regarding their career trajectories. Rather than solely aspiring to become civil servants or corporate employees, graduates should be encouraged to explore entrepreneurial avenues as legitimate and rewarding career choices. Such a shift in perspective can help prevent an escalation in Indonesia's open unemployment rate (Rahmawati & Putri, 2021). Engaging in entrepreneurship can serve as a pragmatic alternative for youth seeking solutions to employment challenges. Cultivating entrepreneurial interest early through education, enhancing entrepreneurial knowledge, building internal motivation, and creating a supportive university environment can foster this interest (Septiana & Kholid, 2022).

Entrepreneurial intention is recognized as a critical factor in increasing employment opportunities among university graduates. It reflects a person's readiness and preference to initiate and manage their own business ventures. The Theory of Planned Behavior (TPB) posits that entrepreneurial intention is shaped by three core components: attitude toward behavior, subjective norms, and perceived behavioral control (Suciviana & Usman, 2022; Vamvaka et al., 2020). Attitude toward behavior represents the degree to which individuals hold positive or negative evaluations of entrepreneurship. Subjective norms refer to perceived social pressures or

support to engage in entrepreneurial activities. Perceived behavioral control relates to individuals' confidence in their ability to perform entrepreneurial actions, including their assessment of available resources and opportunities. Understanding how these components interact is essential for designing interventions—through education, policy, or training programs—that can effectively stimulate entrepreneurial interest.

Religiosity also plays a potentially influential role in shaping entrepreneurial intention among university student**s** (Giacomin et al., 2022; Onjewu et al., 2023). Strong religious values may help form personal integrity, work ethic, and social responsibility—traits considered foundational in entrepreneurial success. In the context of Islamic education, integrating Islamic values into entrepreneurship education can encourage students to build businesses that are not only economically viable but also socially beneficial. Such integration has the potential to produce entrepreneurs who are both competitive and principled (David & Lawal, 2018; McIntyre et al., 2023).

Although the relationship between religiosity, the Theory of Planned Behavior, and entrepreneurial intention has been widely explored (Baranik et al., 2018; David & Lawal, 2018; Siswanto, 2024), few studies have examined this relationship specifically within the context of students enrolled at Islamic universities, particularly in Yogyakarta. This represents a notable research gap, considering the distinct values and environments that characterize Islamic academic institutions. This study seeks to address that gap by investigating how independent attitude, entrepreneurial knowledge, motivation, and religiosity influence entrepreneurial intention among students attending Islamic universities in Yogyakarta.

By incorporating religiosity into the TPB framework, this research contributes to the development of a more contextually grounded understanding of entrepreneurial behavior in Islamic academic settings. It aims to identify which psychological and value-based factors most effectively influence students' intentions to become entrepreneurs. The outcomes of this study are expected to provide actionable insights for educators, policymakers, and institutional leaders to enhance entrepreneurship education that aligns with both academic rigor and religious ethics. This study underscores the urgency of integrating both cognitive and spiritual dimensions into entrepreneurship development programs, particularly in institutions where Islamic values are deeply embedded in the academic culture. Given Indonesia's demographic challenges and economic aspirations, cultivating a new generation of ethical and innovative entrepreneurs is not merely a strategic goal but a national imperative.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), introduced by (Ajzen, 1991), provides a robust foundation for understanding the determinants of entrepreneurial intention. TPB posits that intention is the most immediate antecedent of behavior and is shaped by three core constructs: attitude toward the behavior, subjective norms, and perceived behavioral control (PBC). The TPB is widely applied in entrepreneurship studies (Malebana, 2014; Septiana & Kholid, 2022).

TPB asserts that behavior is preceded by intention and perceived control over the action. An individual's intention is influenced by three core factors: attitude toward the behavior, subjective norms, and perceived behavioral control (Lortie & Castogiovanni, 2015).

Importantly, TPB posits a dual role for Perceived Behavioral Control (PBC). First, PBC acts as a predictor of intention, alongside attitude and subjective norms. Second, when the perception of control accurately reflects actual control, PBC can directly influence behavior without mediation by intention (Ajzen, 1991; Vamvaka et al., 2020). This dual influence underscores the significance of PBC in entrepreneurial contexts, where confidence in resource availability and capability often determines whether intention translates into action.

The TPB framework is particularly well-suited for predicting entrepreneurial intention because it offers a detailed and structured model for understanding behavioral motivations (Raguž & Matic, 2011). It has been extensively employed in entrepreneurship research due to its ability to explain how social and psychological factors interact to influence an individual's decision to start a business (Onjewu et al., 2023; Souitaris et al., 2007; Vamvaka et al., 2020; Wang et al., 2023).

Independent Attitude

Attitude is defined as an individual's evaluative disposition toward a particular behavior. In entrepreneurship, it reflects how students perceive self-employment whether it is favorably or unfavorably. An independent attitude represents a mental and behavioral tendency to act without reliance on others, which is crucial for entrepreneurial success. This includes the ability to act within the boundaries of ethical principles, show initiative, and remain resilient in the face of challenges (Amofah & Saladrigues, 2022; Suciviana & Usman, 2022). Independent attitude in this study refers more to a positive attitude toward entrepreneurship and independence in business decision-making, rather than a general personality trait. This attitude measures how students view entrepreneurship as an independent career choice, where they have full control over managing their business, and their readiness to take risks associated with entrepreneurship.

Research has highlighted that an independent attitude often correlates positively with entrepreneurial intention (Rahman et al., 2015; Tshikovhi & Shambare, 2015). However, these effects may vary depending on context and the interaction with other motivational and cognitive variables. Within TPB, attitude is considered a conscious and subjective phenomenon, and thus, an individual's independent disposition can influence their perception of entrepreneurship and their willingness to engage in it (Tshikovhi & Shambare, 2015).

Entrepreneurial Knowledge

Knowledge, particularly in the domain of entrepreneurship, serves as an essential cognitive resource that shapes an individual's decision-making and innovation capability. Entrepreneurial knowledge encompasses an understanding of how to identify opportunities, manage risk, create value, and navigate the complexities of launching and sustaining a business (Prince et al., 2021; Ullah, 2020). Prior studies consistently support the notion that entrepreneurial knowledge plays a pivotal role in shaping intention to start a business (Pham et al., 2023; Ruswanti, 2016). Knowledge enables individuals to evaluate business opportunities effectively and reduces uncertainty, thus enhancing their confidence and intention to act entrepreneurially (Escobar et al., 2022; Tshikovhi & Shambare, 2015). In the context of

university students, particularly in Islamic institutions, such knowledge is often acquired through entrepreneurship courses, extracurricular programs, and mentoring initiatives. This research highlights the significance of individual factors affecting entrepreneurial intention in accordance with the SDGs. Entrepreneurial knowledge represents cognitive resources that can enhance individuals' confidence in their capacity to operate a business (perceived behavioural control). This study did not incorporate subjective norms as an independent concept, instead concentrating on the individual determinants deemed most pertinent to Islamic university students.

Motivation

Motivation refers to the internal drive that compels an individual to pursue specific goals. In entrepreneurship, motivation is often categorized into push and pull factors. Push factors include unemployment or job dissatisfaction, while pull factors involve the desire for independence, financial success, and personal fulfilment (Otache et al., 2022).

Numerous empirical studies have found a significant positive relationship between motivation and entrepreneurial intention. Individuals who exhibit strong internal motivations tend to demonstrate a higher likelihood of engaging in entrepreneurial behaviour (Al-Jubari et al., 2019; Hassan et al., 2021; Tiwari et al., 2022; Yamini et al., 2022). Motivation not only fosters intention but also sustains entrepreneurial commitment in the face of uncertainty and failure (Jahanbin & Sharifi, 2023). Thus, motivation is considered a key driver that energizes and directs entrepreneurial behavior. The motivation developed in an Islamic university environment will lead to the formation of ethical attitudes, also driven by religious values. Therefore, entrepreneurship education at Islamic universities not only provides technical knowledge but also integrates the moral and social principles underlying entrepreneurship.

The Theory of Planned Behaviour (TPB) claims that Perceived Behavioural Control (PBC) affects entrepreneurial intention and can directly impact entrepreneurial behaviour, particularly when an individual's impression of control aligns with their actual control. This indicates that when an individual perceives control over resources and opportunities, they are more inclined to act in alignment with their predetermined intentions. Consequently, in this setting, PBC functions as a predictor of both entrepreneurial intention and behaviour.

Perceived Behavioral Control (PBC) in the TPB is an individual's perception of how much they feel they can control their entrepreneurial behavior, based on beliefs about control over resources and opportunities. PBC serves as a predictor of entrepreneurial intention, not as a proxy for it. Thus, PBC influences entrepreneurial intention, but intention itself is the result of three main factors: attitude, subjective norms, and PBC (Vamvaka et al., 2020). According to the TPB, Perceived Behavioral Control (PBC) not only serves as a predictor of entrepreneurial intention but can also directly influence entrepreneurial behavior when a person's perceived control reflects the actual control they possess. In other words, PBC not only influences entrepreneurial intentions but can also lead to entrepreneurial action when individuals perceive sufficient control over existing resources and opportunities.

Religiosity

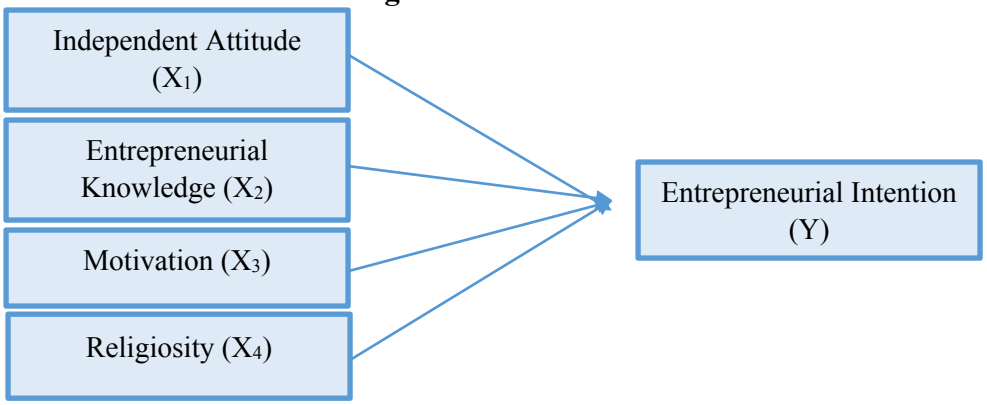
Religiosity refers to the degree of individual commitment to religious beliefs and practices. It differs from religion as an institution; religiosity is more personal and experiential. In entrepreneurship, religiosity is increasingly recognized as a factor influencing ethical decision-

making, risk-taking, and the moral dimensions of business conduct (Ali, 2023; Giacomin et al., 2022; McIntyre et al., 2023).

Within Islamic contexts, entrepreneurship is not merely an economic activity but also a form of worship. Entrepreneurs are expected to act with integrity, social responsibility, and compliance with shariah principles (Harizan & Mustafa, 2020). However, religiosity's influence on entrepreneurial intention remains inconclusive in the literature. While some studies show that religiosity positively correlates with entrepreneurial motivation and ethical behaviour (Baranik et al., 2018; David & Lawal, 2018), others find either no effect or even a negative relationship due to varying definitions and measurements of religiosity (Jia et al., 2023; Khoirunnisa et al., 2023; McIntyre et al., 2023).

For instance, religiosity can be measured through belief-based indicators, such as trust in divine will, or through practice-based metrics, such as frequency of religious observance and community engagement. This variation in operationalization may account for the mixed findings across empirical studies. In this study, religiosity is treated as a personal value that may or may not significantly influence students' entrepreneurial orientation depending on how it interacts with cognitive and motivational variables. Based on the findings described above, the following hypothesis is formulated in this study as shown in Figure 1 below:

Figure 1. Framework of Research



(Source: *Figure processed by the author 2024*)

METHOD

This study employs a quantitative research design aimed at examining the influence of several psychological and value-based factors—including entrepreneurial knowledge, motivation, religiosity, and independent attitude—on the entrepreneurial intention of students enrolled at Islamic universities in Yogyakarta, Indonesia. The research adopts a positivist approach, wherein data are collected through structured instruments and analyzed statistically to validate the proposed model and test the formulated hypotheses.

The target population comprises male and female students from Islamic higher education institutions located within the Special Region of Yogyakarta. These institutions include both public and private Islamic universities. A purposive sampling technique was employed to

select respondents based on their relevance to the study's objectives. In total, 252 students were selected as the sample. This sample size is consistent with recommendations in structural equation modeling (SEM) literature, where a range of 200 to 400 observations is considered appropriate for obtaining accurate and reliable model estimations (Hair et al., 2006; Kline, 2011).

The inclusion criteria were as follows: (1) the respondent must be currently enrolled in an Islamic university in Yogyakarta, and (2) the respondent must be willing to participate voluntarily. No specific restrictions were imposed based on the students' academic discipline or year of study to ensure the diversity and generalizability of the results within the defined population.

Primary data were gathered using a structured questionnaire distributed through Google Forms. The questionnaire included items designed to measure each research variable using a five-point Likert scale. These indicators were adapted and translated to fit the local academic and cultural context. The questionnaire was divided into several sections: demographic information, items related to independent attitude, entrepreneurial knowledge, motivation, religiosity, and entrepreneurial intention.

The data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique, which is appropriate for testing complex relationships between latent constructs, especially in studies with predictive and exploratory objectives. The analysis was conducted using SmartPLS version 4.1.0.1. The choice of PLS-SEM over covariance-based SEM was based on its advantages in handling relatively small sample sizes, non-normal data distributions, and models with formative indicators (Harizan & Mustafa, 2020).

The analysis consisted of two stages: the Outer Model (Measurement Model) assessment and the Inner Model (Structural Model) assessment. The Outer Model evaluation focused on testing the reliability and validity of the measurement instruments through indicator loadings, composite reliability (CR), and average variance extracted (AVE). Only indicators with loading values ≥ 0.7 were retained. Discriminant validity was examined using the Fornell-Larcker criterion and cross-loading analysis.

The Inner Model was assessed to examine the relationships among latent constructs, using bootstrapping procedures with 5,000 resamples to determine the significance of path coefficients. Hypotheses were tested based on t-statistics (>1.96 for 95% confidence) and p-values (<0.05 for significance).

RESULT

Respondent Profile

A total of 252 valid responses were collected from students at various Islamic universities in Yogyakarta. The respondent profile data is as explained in table 1. The gender distribution shows that 68% of the respondents were male (172 students), while the remaining 32% were female (80 students). Regarding the institutional origin, 25% of respondents were from Universitas Islam Indonesia (UII), 12% from Universitas Muhammadiyah Yogyakarta (UMY),

21% from Universitas Ahmad Dahlan (UAD), 13% from Universitas 'Aisyiyah (UNISA), and 29% from Universitas Islam Negeri (UIN) Yogyakarta.

Disciplinary backgrounds varied, with most respondents coming from the Faculty of Economics and Business (19%), followed by Law (12%), Religious Studies (13%), and others from faculties such as Engineering, Psychology, Medicine, Social and Political Sciences, and Education. This diversity adds value to the generalizability of the findings across various academic domains within Islamic higher education institutions.

Table 1. Respondent Profile

Category	Frequency	Percentage
Gender		
Male	172	68%
Female	80	32%
University		
UII	64	25%
UMY	29	12%
UAD	54	21%
UNISA	33	13%
UIN Yogyakarta	72	29%
Department		
Faculty of Religion	32	13%
Faculty of Medicine	4	2%
Faculty of Engineering	23	9%
Faculty of Phsychology	19	8%
Faculty of Business and Economics	49	19%
Faculty of Law	30	12%
Faculty of Social and Politic Science	3	1%
Faculty of Education	10	4%
Other	82	33%

Source: *Primary data, processed* (2024)

Validity and Reliability Testing

Table 2 presents the results of convergent validity and reliability tests. Items with factor loadings below 0.7—specifically, M1 and M3 (Motivation), R2, R3, and R5 (Religiosity), and SM1, SM2, SM4, SM5 (Independent Attitude)—were dropped from the model. The revised model retained only statistically valid indicators. All retained indicators exceeded the threshold of 0.7, confirming strong outer loadings for each construct as showed in table 3.

Table 2. Operationald Variables Loading Factors

Variable	Source	Outer loadings
Motivation (M)	(Sánchez & Sahuquillo, 2018)	
M 1 : I have a strong desire to succeed and achieve success.		0.218
M 2 : I am motivated to engage in business.		0.800
M 3 : I have goals and aspirations for the future.		0.164
M 4 : I receive appreciation for my efforts in business.		0.729
M 5 : I find business activities interesting.		0.766
Entrepreneurial Intention (MB)	(Jaya & Harti, 2021; Yadewani & Wijaya, 2017)	
MB 1 : I have an interest in entrepreneurship.		0.813
MB 2 : I enjoy engaging in entrepreneurship.		0.758
MB 3 : I am motivated and hopeful about entrepreneurship.		0.768
MB 4 : I possess entrepreneurial skills.		0.714
Entrepreneurial Knowledge (PK)	(Alkhalaf et al., 2022)	
PK 1 : I am willing to take risks in business.		0.800
PK 2 : I understand to analyze opportunities in business.		0.784
PK 3 : I understand how to find solutions when facing business problems.		0.800
Religiosity (R)	(Huber & Huber, 2012)	
R 1 : I am interested in deepening my religious knowledge.		0.842

R 2 : I believe that there is no God but Allah.		0.413
R 3 : I believe that being part of a religious study or community is important.		0.259
R 4 : I perform religious practices daily and avoid prohibited actions.		0.706
R 5 : I believe that Allah is always with me, watching over me, guiding me, and giving me direction.		0.415
Independent Attitude (SM)	(Jaya & Harti, 2021)	
SM 1 : I have a strong desire and willingness to achieve what I want.		0.540
SM 2 : I have confidence in my own abilities.		0.635
SM 3 : I am honest and responsible.		0.783
SM 4 : I am able to endure in any situation and adapt to new environments.		0.518
SM 5 : I am persistent and committed to completing tasks.		0.671
SM 6 : I always think positively, creatively, and innovatively.		0.732

Source: *Primary data, processed* (2024)

Table 3. Loading Factor Value After Indicator Drop

Indicators	Outer loadings	AVE	CR
Motivation (M)		0.599	0.818
M 2	0.805		
M 4	0.742		
M 5	0.774		
Entrepreneurial Intention (MB)		0.584	0.848
MB 1	0.811		
MB 2	0.761		

MB 3	0.763		
MB 4	0.718		
Entrepreneurship Knowledge (PK)		0.632	0.837
PK 1	0.799		
PK 2	0.785		
PK 3	0.801		
Religiosity (R)		0.661	0.794
R 1	0.897		
R 4	0.719		
Independent Attitude (SM)		0.715	0.832
SM 3	0.929		
SM 6	0.752		

Source: *Primary data, processed* (2024)

Further analysis in Table 3 showed that all constructs achieved Average Variance Extracted (AVE) scores above 0.5 and Composite Reliability (CR) scores above 0.7, indicating acceptable construct validity and internal consistency (Hair et al., 2006).

Table 4 and Table 5 confirmed discriminant validity through cross-loading analysis and Fornell-Larcker Criterion. Each indicator In cross-loading analysis demonstrated higher loadings on its respective construct than on others, verifying that the items accurately reflect distinct latent variables. The Table 5, represent the Average Variance Extracted (AVE) for each construct (MB, M, PK, R, SM). AVE is used to evaluate how well a construct explains its indicators. The off-diagonal values represent the **correlations between constructs**. For discriminant validity to be established, the AVE for each construct should be higher than the correlations between that construct and others, which is the case in this table, indicating good discriminant validity across the constructs.

Table 4. *Cross Loading*

	MB	**M**	**PK**	**R**	**SM**
M 2	0.602	**0.805**	0.402	0.147	0.062
M 4	0.516	**0.742**	0.525	0.038	0.065
M 5	0.568	**0.774**	0.396	0.200	0.063
MB 1	**0.811**	0.584	0.457	0.219	0.128
MB 2	**0.761**	0.587	0.411	0.149	0.079
MB 3	**0.763**	0.458	0.456	0.203	0.205
MB 4	**0.718**	0.581	0.483	0.126	0.143
PK 1	0.491	0.427	**0.799**	0.258	0.284
PK 2	0.468	0.469	**0.785**	0.191	0.248

PK 3	0.452	0.451	**0.801**	0.089	0.169
R 1	0.219	0.176	0.190	**0.897**	0.164
R 4	0.139	0.084	0.188	**0.719**	0.335
SM 3	0.183	0.098	0.248	0.256	**0.929**
SM 6	0.103	0.023	0.270	0.214	**0.752**

Source: *Primary data, processed* (2024)

Table 5. *Fornell-Larcker Criterion*

	MB	**M**	**PK**	**R**	**SM**
MB	**0.769**				
M	0.739	**0.776**			
PK	0.590	0.561	**0.800**		
R	0.235	0.152	0.237	**0.815**	
SM	0.171	0.071	0.297	0.290	**0.834**

Structural Model and Hypotheses Testing

The R-square value for the dependent variable, entrepreneurial intention, was 0.585 as show in table 5. This suggests that 58.5% of the variance in entrepreneurial intention is explained by the combined effects of the independent variables in the model. This figure surpasses a previous study by Miranda et al. (2023), which reported an R-square of 0.568 when modifying the TPB framework.

The results of hypothesis testing are shown in Table 6. Among the four hypotheses tested, only H2 (Entrepreneurial Knowledge → Entrepreneurial Intention) and H3 (Motivation → Entrepreneurial Intention) were statistically supported.

Table 5. Results of Determinant Coefficient (R^2)

	R Square
Entrepreneurial Intention	0.585

Source: *Primary data, processed* (2024)

Table 6. Hypothesis Test Results

Hypothesis	**Original sample**	**T - Statistics**	**P values**
(H_1) Independent Attitude → Entrepreneurial Intention	0.043	0.998	0.318
(H_2) Entrepreneurship Knowledge → Entrepreneurial Intention	0.238	3.642	0.000
(H_3) Motivation → Entrepreneurial Intention	0.580	10.711	0.000

(H_4) Religiosity → Entrepreneurial Intention	0.063	1.385	0.166

Source: *Primary data, processed* (2024)

H1: Independent Attitude → Entrepreneurial Intention

The relationship between independent attitude and entrepreneurial intention was found to be positive but statistically insignificant (original sample = 0.043; t-statistic = 0.998; p-value = 0.318). This suggests that independent attitude alone does not significantly influence students' entrepreneurial intention.

These findings are inconsistent with earlier research (Amofah & Saladrigues, 2022; Suciviana & Usman, 2022), which identified a positive relationship between self-reliance and entrepreneurial behavior. The discrepancy may be attributed to the lack of entrepreneurial literacy among respondents, as posited by Rosmiati et al. (2015). Without adequate knowledge and exposure to entrepreneurship, students' independent attitudes may not translate into concrete intentions to pursue entrepreneurial ventures.

H2: Entrepreneurial Knowledge → Entrepreneurial Intention

Entrepreneurial knowledge had a positive and significant influence on entrepreneurial intention (original sample = 0.238; t-statistic = 3.642; p-value = 0.000). These results confirm H2 and align with previous findings (Pham et al., 2023; Tshikovhi & Shambare, 2015), which highlight the role of entrepreneurial knowledge in enhancing entrepreneurial interest.

Knowledge provides the foundation for decision-making and problem-solving in entrepreneurship. Students equipped with theoretical and practical understanding of business practices are more likely to perceive entrepreneurship as a viable and desirable career option. As such, knowledge not only increases confidence but also reduces perceived risk, thereby fostering entrepreneurial intention.

H3: Motivation → Entrepreneurial Intention

Motivation showed the strongest and most significant effect on entrepreneurial intention (original sample = 0.580; t-statistic = 10.711; p-value = 0.000). This finding validates H3 and reinforces the notion that internal motivation serves as a key psychological driver in the entrepreneurial process (Al-Jubari et al., 2019; Jahanbin & Sharifi, 2023).

Motivation fuels an individual's commitment and perseverance in the face of uncertainty, which is intrinsic to entrepreneurial ventures. Whether driven by a desire for independence, financial success, or social impact, motivated students are more inclined to pursue entrepreneurial paths. The strong effect size observed in this study indicates that motivational factors should be a primary focus in entrepreneurship education programs.

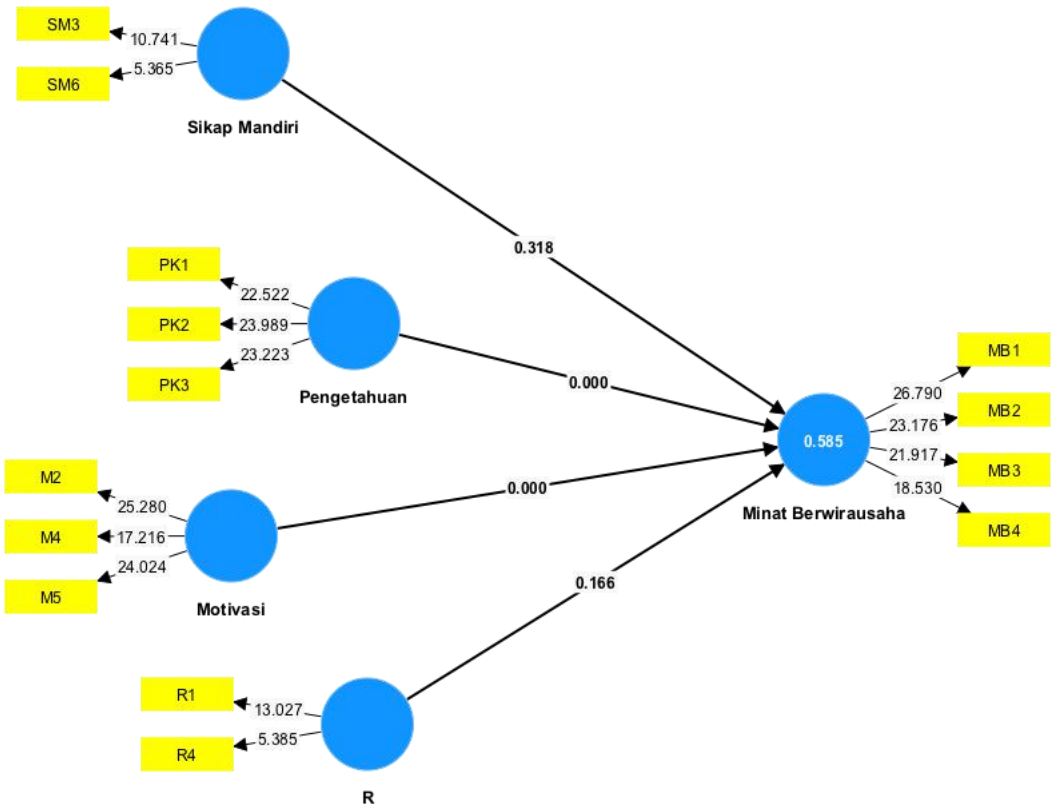
H4: Religiosity → Entrepreneurial Intention

Although religiosity was positively associated with entrepreneurial intention, the relationship was not statistically significant (original sample = 0.063; t-statistic = 1.385; p-value = 0.166). Consequently, H4 is not supported. This finding implies that religiosity alone may not be sufficient to foster entrepreneurial intent among students.

The inconsistent relationship between religiosity and entrepreneurship has been documented in various studies (Ali, 2023; McIntyre et al., 2023). Differences in operational definitions and measurement approaches of religiosity may account for the variability in results. For example, while some studies measure religiosity through observable practices, such as religious attendance or involvement in community rituals (David & Lawal, 2018), this study focused more on beliefs and internal convictions.

As highlighted by Khoirunnisa et al. (2023), religiosity might influence ethical reasoning or long-term decision-making but may not directly shape entrepreneurial intention unless coupled with practical business exposure or entrepreneurial self-efficacy. Therefore, the broader role of religiosity in entrepreneurial development may be indirect or context-dependent.

Figure 2. Inner Path Diagram of PLS Mode



DISCUSSION

The primary objective of this study was to examine the influence of independent attitude, entrepreneurial knowledge, motivation, and religiosity on entrepreneurial intention among

students enrolled in Islamic universities in Yogyakarta, Indonesia. The empirical findings provide nuanced insights into how these psychological and value-based constructs interact with students' entrepreneurial inclinations. The discussion below unpacks these findings in light of prior research, theory, and contextual factors, offering both theoretical and practical implications.

The first notable finding reveals that independent attitude does not have a significant effect on entrepreneurial intention. Although the relationship is positive, the lack of statistical significance suggests that the presence of an independent mindset alone may not be sufficient to drive students Amofah & Saladrigues (2022), Suciviana & Usman (2022) and Vamvaka et al. (2020) found a significant influence of independence on entrepreneurship. However, those studies emphasized that independence becomes influential when integrated with other variables such as entrepreneurial knowledge, self-efficacy, family environment, and motivation. These moderating or mediating conditions may not have been fully present or accounted for in this study, which could explain the deviation.

Moreover, Rosmiati et al. (2015) posited that limited understanding of entrepreneurial practice among students could blunt the effect of independence. When students are unaware of practical avenues for self-employment, independence as a trait may not translate into actionable entrepreneurial behavior. This supports the current study's implication that an independent attitude needs to be complemented by experiential knowledge and institutional support to manifest as entrepreneurial intent. Therefore, while independence remains conceptually valuable, its practical impact is contingent on knowledge and confidence to act upon one's self-directed ideas.

Conversely, entrepreneurial knowledge emerged as a statistically significant determinant of entrepreneurial intention. Students who possessed higher levels of entrepreneurial understanding were more likely to express a desire to engage in self-employment. This finding is consistent with previous studies by Pham et al. (2023), Rahman et al. (2015) and Tshikovhi & Shambare (2015), who emphasized the foundational role of knowledge in shaping entrepreneurial decision-making. Entrepreneurial knowledge equips individuals with the cognitive tools needed to identify opportunities, mitigate risks, and navigate the uncertainties of business start-ups.
Knowledge also serves to demystify entrepreneurship by providing clarity around processes such as business planning, market analysis, financial management, and innovation. These competencies increase one's confidence in executing entrepreneurial tasks and reduce perceived behavioral control barriers, which aligns with the TPB framework. Therefore, enhancing entrepreneurship education in Islamic universities can significantly contribute to increasing entrepreneurial intention, especially when integrated into curricula and co-curricular initiatives such as workshops, incubators, and business plan competitions.

Motivation, unsurprisingly, demonstrated the strongest influence on entrepreneurial intention. This supports the hypothesis and aligns with the extensive literature identifying motivation as a primary psychological driver in entrepreneurial processes (Jahanbin & Sharifi, 2023; Malebana, 2014; Marfuah, 2021). The role of motivation in this context may be multidimensional, including intrinsic drivers such as personal fulfillment and autonomy, as well

as extrinsic incentives like income, recognition, and social contribution. As motivation strengthens, so does one's persistence and resilience in pursuing entrepreneurial goals.

This study's results suggest that Islamic university students with high motivation levels are significantly more inclined to pursue entrepreneurship as a career path. These findings reinforce the need for universities to not only deliver knowledge but also foster motivational climates through mentorship, exposure to entrepreneurial role models, and alignment of entrepreneurship with students' personal values. Such interventions may cultivate what Sarosa (2005) referred to as "entrepreneurial drive"—the internal momentum that propels individuals toward opportunity creation and risk-taking.

Interestingly, the effect of religiosity on entrepreneurial intention, although positive, was not statistically significant. This finding aligns with studies such as those by Khoirunnisa et al. (2023) and McIntyre et al. (2023), which also reported non-significant relationships between religiosity and entrepreneurial intention. The inconsistency in findings across various studies may stem from differences in how religiosity is operationalized. For instance, David & Lawal (2018) measured religiosity through observable behaviors such as frequency of attending religious services and direct involvement in religious organizations. In contrast, the current study assessed religiosity through cognitive beliefs and internal values.

Such methodological differences could dilute or amplify the perceived influence of religiosity depending on the context. Additionally, religiosity may exert an indirect rather than direct effect, influencing ethical attitudes, long-term orientations, or social responsibility rather than immediate entrepreneurial actions. For example, students may internalize religious values that align with ethical entrepreneurship—such as honesty, trustworthiness, and fairness—but these values alone may not suffice to trigger the intention to start a business without complementary skills or opportunities.

Moreover, religiosity as a construct is inherently multifaceted and culturally embedded. It may be influenced by denominational affiliations, interpretative frameworks, and socio-political contexts. Thus, religiosity's role in shaping entrepreneurial intention might differ across student populations, institutional settings, or national cultures. This complexity suggests that future research should investigate potential mediating or moderating factors, such as entrepreneurial self-efficacy, religious norms specific to commerce, or institutional support for faith-based entrepreneurship.

From a theoretical standpoint, the findings of this study partially support the Theory of Planned Behavior. The positive and significant effects of entrepreneurial knowledge and motivation on entrepreneurial intention align with TPB's components of perceived behavioral control and attitude toward the behavior. However, the non-significant effects of independent attitude and religiosity challenge the assumption that all attitudinal components uniformly influence intention. This suggests that TPB may benefit from contextual enrichment, especially when applied in environments where religious, cultural, or institutional variables exert complex effects.

Practically, the results underscore the importance of integrating entrepreneurship education into higher education, particularly in Islamic institutions where moral values and social responsibility are also emphasized. Policymakers and educators should design programs that not only convey entrepreneurial content but also inspire motivation through experiential learning, personal development, and community engagement. Furthermore, religious values should be positioned as enablers of ethical entrepreneurship, rather than as isolated variables expected to drive intent.

This study is not without limitations. The sample was geographically confined to Islamic universities in Yogyakarta, which may limit generalizability. Additionally, the majority of respondents were male, introducing potential gender bias. The study also did not control for external variables such as family background, prior entrepreneurial exposure, or access to capital, which could influence entrepreneurial intention. Finally, the cross-sectional design restricts causal inference, and the use of self-reported data raises concerns about social desirability bias.

Future research should consider longitudinal designs to track changes in entrepreneurial intention over time and test causal relationships. Expanding the sample across different regions and institutions, including gender-balanced participation, will enhance the external validity of findings. It would also be beneficial to explore the role of religious entrepreneurship education in shaping not only intention but also entrepreneurial behavior. Incorporating qualitative methods could provide richer insights into how students interpret and act upon religious teachings in their entrepreneurial journeys.

CONCLUSION

This study explored the influence of independent attitude, entrepreneurial knowledge, motivation, and religiosity on the entrepreneurial intention of students at Islamic universities in Yogyakarta. The findings reveal that while entrepreneurial knowledge and motivation significantly and positively affect entrepreneurial intention, independent attitude and religiosity do not exhibit statistically significant effects. These results underscore the dominant role of knowledge and internal drive in shaping students' desire to pursue entrepreneurial paths.

Theoretically, this study supports and refines the Theory of Planned Behavior by validating the importance of perceived behavioral control and motivational attitudes while questioning the consistency of attitudinal and value-based predictors in specific cultural-religious contexts. Practically, the findings suggest that entrepreneurship education must go beyond skill-building and actively foster intrinsic motivation to be effective. Moreover, religious values, although morally significant, may not directly translate into entrepreneurial intentions without contextual or cognitive reinforcement.

This research contributes to the ongoing discourse on youth entrepreneurship in Islamic educational settings, offering a nuanced understanding of which factors truly drive intention. It highlights the need for holistic education models that integrate knowledge, personal development, and contextual understanding. The study enriches the literature by emphasizing the interplay

between motivation, cognition, and cultural context in entrepreneurial behavior among Muslim youth.

While this study offers valuable insights into the factors influencing entrepreneurial intention among Islamic university students, it is limited by its regional focus on Yogyakarta, its cross-sectional design, and the exclusion of other relevant psychological or contextual variables such as self-efficacy or prior entrepreneurial exposure. Future research should address these limitations by employing longitudinal designs, incorporating broader and more diverse samples, and including additional variables to build a more comprehensive model. Exploring the mediating or moderating role of religiosity in combination with entrepreneurial support systems may also yield deeper theoretical and practical insights.

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