Entrepreneurial Religiosity towards Business Financing Intentions

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Abstract

This study examines religiosity as it affects business financing intentions. Survey questionnaires was used for data collection. The exploratory factor analysis and One-way ANOVA analysis was carried out to investigate religiosity with theory of planned behaviour (TPB) towards business financing intentions. Result shows there is low level religious effect on business financing intentions, and high level for attitude, subjective norms and perceived behavioral control affect for business financing intentions. This research paper proposed Islamic financing for business funding.

Keywords: Religiosity, Entrepreneurial, one-way ANOVA, Business Growth, Theory of planned behaviour, business financing alternatives.

1. Introduction

Religion is one of the most social factors that influences the life of its believer. It is personal in nature and therefore its effects on one's behavior depend on the individual's level of religious commitment or the importance on their life. Humans are known to build their attitudes and behavior round it. Religion profoundly influences culture, by shaping what people think about the world and how the society develop (Sherifah and Marhanum, 2018). The magnitude of religious influence and the degree of being religious varies and reflects differently in people's attitude and behavior. Over time there are more research on religiosity and its effect This research is to know the religious effect on entrepreneurial intentions on business financing Apart from the individuals, religion is also affecting government plans. It is a key factor in decision making by the government in a country. Considering Nigeria, a multi-religious country, where the northern part of the country is dominated by Muslims and the south dominated by the non-Muslims, decisions by the government are critically reviewed. This is to prevent religious conflicts and riots, decisions which will benefit all religious groups are most times prioritize, by the government and other stake holder (Elfaki , Musa, & Deji, 2023). This shows how religiosity affects decisions made in the country.

In this regard, the objective of this research is to examine and know, how religiosity affect individual's entrepreneurial business financing intentions in Nigeria. The implication of this research is that it shows the possible link between the factor's religiosity, attitude towards act, subjective norms, perceived behavioral control, and entrepreneurial financing intentions. More also, considering a diversified religious

group, this research will provide relevant information needed for business financing policy that will be less burden and suitable for all.

The respondents for this research are from Edo state, Nigeria, a multi-religious state, dominated by Christians and Muslims minority group. The decisions on business finances by persons of these religious groups would probably be different because of their different religious believes or views. Also, some of these people are civil servants, petty traders, subsistence farmers and some unemployed.

2. Literature review

2.1 Religiosity

Religiosity has been used at different dimension in research, like Stanford and Brewer (2011), they developed a model for the relationship between religiosity and environmentalism using a path analysis. Their result shows there was a weak relationship with environmentalism such as in education, age, an interest in politics, the size of the respondent's town and the respondent's religious orientation. In Mokhlis, (2009) he examined the influence of religiosity on one aspect of consumer behavior which was shopping orientation. His findings revealed that three shopping orientation factors, namely quality consciousness, impulsive shopping, and price consciousness were related to religiosity. Arief, (2013) explored entrepreneurship in relation to implementation of religiosity in achieving performance. This was to develop other determinants that may affect the achievement of entrepreneurship performance. Sherifah & Marhanum (2020) viewed religiosity from the aspect of religious intolerance and ethnic conflict, as it has limited business growth. This greatly limits foreign investors who would be willing to invest in a country. Over time many foreign business owners are known to have left a country due to ethnic and religious conflicts. Religious intolerance in a country has also brought tension and instability. A lot of businesses structures have been burnt down and a lot of people dying in this course. This shows religiosity can influence people's intentions and act. This research is to find out if religiosity affects the entrepreneurial religiosity affect their intentions in the choice of finances for their businesses. Deji, A., Khan, S., Habaebi, H.M., Musa. O.S. (2024). Elfaki Ahamed, O.M.H., Musa O.S, Deji A., (2023).

2.2 Theory of Planned Behavior (Tpb)

This theory was developed by Ajzen, (1991), was constructed from the theory of reasoned action. The basis of the theory is that behavior is the result of a conscious decision to act in a certain way. The theory of planned behavior uses fundamentals such as attitudes towards the act, subjective norms, and perceived behavioral control to predict intention with reasonably high accuracy. In this regards the theory assumes that a person's intention combined with perceived behavioral control, will help predict behavior. The theory also emphasizes on volitional control which means there is influence of available resources, opportunity, and support for a specific behavior. Specifically, the strength of each control belief is weighted by the perceived power of the control factor (Icek Ajzen, 1991). One of the major strengths of the theory of planned behavior is it can be applied to variety of behavior in different context. Many research work has been done based on the theory of planned behavior. In Malebana, (2014) TPB was used to investigate the entrepreneurial intentions of 329 final-year commerce students in a rural university in the Limpopo province. The objective of the study was to test whether the TPB can help explain the entrepreneurial intentions of rural university students. Sherifah & Marhanum, (2018), used the theory of planned behavior combined with other factors to investigate entrepreneurship cash waqf intentions in Nigeria, to propose cash waqf as alternative financing for entrepreneurs Deji A., Sheroz K., Musse M.A., (December 2023), Deji A., Sherifah OM., (2023).

2.4 Business financing in Nigeria

Funding is very vital to a business; it is the provision of financial resources for financing business projects or programs. In same regards, Sherifah & Marhanum (2020) expresses, finances are important and needed for a business start off which is seed money, need for sustainability and in the expansion of business. In business sustenance funding is used to purchase primary factors of production such as land, capital, human capital (labor) and enterprise. It is also needed for the secondary factors which are needed for the day to day running of the business such as the buying of equipment, working materials, utilities and for the payment of wages. Furthermore, Ebiringa, (2012) stated that apart from government financial support to businesses other possible way are crowd funding. In Nigeria the government supports businesses through low interest rate loans, provision of grants, direct subsidies, tax incentives and many more. Crowd funding is another form of financing, it is a collective effort initiated by other people or organizations. Other possible way of funding businesses is the use of trade credit and bank credit. In Sherifah & Marhanum (20I8), they proposed Islamic finance as another alternative to financing business. From their analysis they proved that there was a lot of awareness of Islamic financing, and an alternatives financing for businesses in Nigeria. In regards the intentions for business financing, Obamuyi, (2009) stated that the means of financing a business and the amount needed depends on the owner of the business. Deji A., , Sheroz K., Musse M.A., (Jan-Feb 2024), Deji A., Sheroz K., Musse M.A., (December 2023),

3.0 Conceptual Framework

In Theory of Planned Behavior intent plays a critical role and it is identified as the greatest prediction of whether someone will carry out a specific behavior. Behavioral intentions are defined as a person's likelihood or subjective probability that he or she will engage in each act. In this sense attitude toward the behavior is defined as the individual's positive or negative feelings about performing a behavior (Icek Ajzen, 1991). Entrepreneurial in this research context is the skill that enable people to identify and make the most of opportunities (Deji, A., Khan, S., Habaebi, H.M., Musa. O.S. 2024). While religiosity in this context is strong religious feeling, belief, and association. It was an external variable introduced into the TPB variables (fig 3.1) in this research. Several recent studies have introduced external variables to the theory of Planned behavior. Depending on the study, these external variables may or may not have increased the attitude or behavior correlation (Knabe, 2012). Religiosity and the TPB variables will be measured to determine their direct effect in entrepreneurial business financing intentions. Business financing intention in this context is the thoughts to obtain money or capital for business. Hanifah A. M., Abdulwahab D. & Sherifah O. M. (2023).
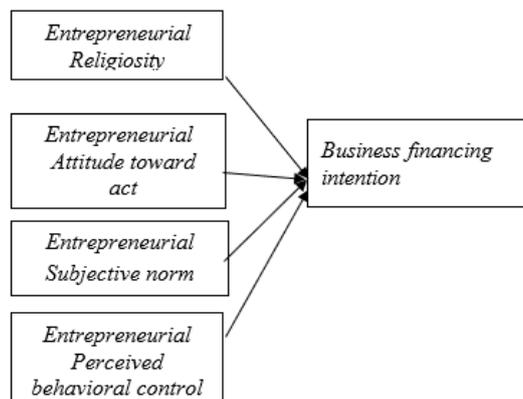

Figure 3.1: Theoretical Framework

3.1 Research hypothesis

H₁: There is low level of entrepreneurial religiosity towards business financing intentions.

H₂: There is high level of entrepreneurial attitude towards business financing intentions.

H₃: There is high level of entrepreneurial subjective norms towards business financing intentions.

H₄: There is high level of entrepreneurial perceived behavioral control towards business financing intentions.

4. Research Methodology:

The data source is primary data, supported with secondary data. Survey questionnaire was administered. In the questionnaire development process, three major area was made prominent, which are the wordings, measurement, and appearance of the questionnaires (Hanifah, Abdulwahab & Sherifah, 2023). The sample size was an inference from the study population. Survey questionnaires were given to people who were perceived to have entrepreneurial mindset and affiliated to a religious group. The total questionnaire given and received was 459, given a response rate of 100 percent. The measurement is based on five construct which are religiosity, attitude towards act, subjective norms, perceived behavior, and business financing intentions. Attitude towards act was measured on the aspect of behavioral belief which produces a favorable or unfavorable attitude toward the behavior at a particular time and context. Subjective norms were measured on normative beliefs which result in perceived social pressure from family, friends, and colleagues. The control beliefs give rise to perceived behavioral control, so this was measured in control believe, aim, plan and purpose. In total, religiosity, attitude toward the behavior, subjective norm, and perception of behavioral control led to the formation of entrepreneurial business financing intentions. Three stages of statistical analyses are done for the quantitative part which started with preliminary data analysis, follow by exploratory factor analysis (EFA) and one-way Anova.

5. Result analysis

The demographic information of respondents showed that age range of 21 to 30 and 31 to 40 years were more, given a total of 76.2 percent. While religion of the respondents, Islam, Christians, and others were 83.2, 12 and 4.8 percent respectively, this shows the Christians were more amongst the respondents. The male respondents were 62.3 and female 37.7 percent. The educational status of the respondents shows, majority of the respondents had a bachelor's degree at 41.8 percent, and next to it, at 22.4 percent were respondent with just high school certificate. Over time the act of business has been proven to involve a lot of risk such as financial risk. In this research, the unmarried respondents were more, they were 51 percent while the married respondents were 48 percent. he showed that unmarried people have the tendency to get involve taking on financial risk and withstand its effect (Sherifah & Marhanum, 2020)

The measure of sampling adequacy Kaiser-Meyer Oiken (KMO) is 0.9 exceeding the recommended value of 0.6 (Pallant, 2013). Bartlett's Test of sphericity also reached statistical significance (0.000), supporting the factorability of the correlation matrix. The varimax rotation, explains 66.6 percent of total variance. The result of factor analysis shows five underlying constructs considered to be relevant as to measure entrepreneurial business financing intentions. The highest factor is perceived behavioral control, with the highest eigenvalue and variance, eigenvalue at 2.1 and variance 72 percent. This indicates, behavioral control the most important factor, perceived by the respondents for entrepreneurial business financing intentions. The next prioritized by respondents is attitude towards an act, which eigenvalue is 3.7, variance 68 percent. Subjective norms, eigenvalue is 2.6 and variance, 65 percent. The last is religiosity, the

eigenvalue is 3.8 and the variance I 54 percent. This shows religiosity is the least perceived by the respondents in their business financing intentions. Hence to would consider any form of financing for their business and will not be bothered about their religious view.

Exploratory analysis was also carried out. The result shows the total average mean value of religiosity is 4.6025 with an average standard deviation of 2.02152. Attitude shows average mean value is 5.0872 with an average standard deviation of 1.96377. Subjective norm is the perceived social pressure on decision making. The subjective norms, mean average is 4.0534 and standard deviation of 1.9909, shows the respondents were undecided if perceived social pressure will affect their decisions on their business financing intentions. Perceived behavioral control (PBC) is to know the extent to which an entrepreneur feels and been able to carry out a behavior for their business financing intentions. The average mean for the construct is 3.4935 and standard deviation is 4.27. This shows respondents somewhat disagree to items for perceived behavioral control and there is low perceived behavioral control for business financing intentions. The Analysis for business financing shows the average mean is 5.0 and standard deviation is 3.522. The respondents agreed business financing intentions is to use, support and promote businesses. Hence there is high business financing intentions. The standard deviation is 1.82290 and 1.88348 respectively. There is high business financing intention among the respondents.

One-Way Between Groups ANOVA with Post-Hoc Tests is carried out to further confirm and support the results gotten from the descriptive data analysis. This analysis method compares the variance (variability in scores) between different groups, it was used on the levels of correspondence to the different groups or conditions. An F ratio is also calculated, which represents the variance between the groups divided by the variance within the groups If the significant value is less than or equal to .05 there is significant difference somewhere among the mean score of the construct for the groups. To know which group is different from another group post hoc test is carried out (Pallant, 2013).

One - way Anova between groups is carried out to explore and ascertain on the constructs, the level of religiosity, attitude towards cash waqf, subjective norms, perceived behavioral control, and business financing intention. The respondent's response was divided into three groups based on their questionnaire, the seven-point linkert scale from strongly agree to disagree. The three divided groups which were 1: disagree 2: neutral 3: agree. Based on the linkert scale, strongly disagree, disagree and somewhat disagree were group as "disagree", neutral was group as "neutral" and finally strongly agree, agree and somewhat agree was grouped as "agree". Mean and standard deviation was used for the result analysis. The mean and standard deviation shows the respondents response rate to the questions prepared based on the research hypothesis. When any of the group mean is highest or lowest it shows the participants agreed or disagreed more to the questions of that construct.

The Pos-hoc comparison was carried out using Scheffe, Gabriel, Tukey HSD, and Games-Howell. The effect size for both constructs, religiosity was calculated using the formula below:

Eta squared = Sum of squares between groups
Total sum of squares

The results from the one-way between groups ANOVA with post-Hoc Tests affirmed with the result from the descriptive analysis. Though the methods were different, but results gotten were same. This was only confirmed with religiosity (Table 5.1).

Table 5.1 ANOVA Religious Level

	Sum of Squares	df	Mean Square	F	Sig.
Religious					
Between Groups	859.543	2	429.772	**1257.142**	.000
Within Groups	155.890	456	.342		
Total	1015.433	458			

Religious level is statistically significant difference at p<0.05 level in scores for the three groups: Religiosity is F (2, 456) = 1257.142, p = 0.000 (Table 5.1). The p value shows there is significance difference somewhere among the mean score of the construct three groups. The post hoc comparisons using Scheffe, Gabriel, Tukey HSD, and Games-Howell, their results indicated all three groups agree, neutral and disagree were significantly different from each other. The mean difference is significant at the 0.05 level. Despite reaching statistical significance, the actual mean between the groups was small (0.342). Group three (Agree) have the highest mean (6.1371). The effect size for the construct was calculated. The sum of squares for between the groups is (859.543) divided by total sum squares 1015.433 is 0.8. Religious level shows the group Agree has the highest mean (6.1371) and lowest standard deviation of 0.38847. This indicates majority of the correspondent agreed to religiosity does not affect their intention on their entrepreneurial business financing. This group will not consider religiosity in any financing decision they make about their business. Group two mean was 4.8752, they were neutral about their religiosity influencing their decision on their method of business financing. They were the respondents who were not sure about their cognizance in their religious belief. They were not sure if their religiosity will affect their decision making on business financing matters. The last group was disagreed, with lowest mean of 2.7928 and a standard deviation of 0.85391. These respondents disagree to religiosity affecting their business financing decision This indicate that very few out of the respondents will consider religiosity in their financing intentions on their business matters. Hence, applicably most of the respondents will not consider religiosity in their financing decision.

Table 5:2: Descriptive result of religiosity level							
Religiosity	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min	Max
					Lower Bound	Upper Bound		
Disagree	137	1.2372	.32067	.02740	1.1830	1.2914	1.00	1.83
Neutral	164	2.3476	.40674	.03176	2.2848	2.4103	2.00	3.17
Agree	158	4.5897	1.04865	.08343	4.4249	4.7544	3.33	7.00
Total	459	2.7879	1.54110	.07193	2.6466	2.9293	1.00	7.00

Table 5.3 Comparisons on Religious level

	(I) Percentile Group of Rel_level	(J) Percentile Group of Rel_level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Scheffe	Disagree	Neutral	-2.08242*	.06654	.000	-2.2458	-1.9190
		agree	-3.34433*	.06740	.000	-3.5099	-3.1788
	neutral	disagree	2.08242*	.06654	.000	1.9190	2.2458
		agree	-1.26192*	.06665	.000	-1.4256	-1.0982
	agree	disagree	3.34433*	.06740	.000	3.1788	3.5099
		neutral	1.26192*	.06665	.000	1.0982	1.4256
Gabriel	disagree	neutral	-2.08242*	.06654	.000	-2.2419	-1.9230
		agree	-3.34433*	.06740	.000	-3.5058	-3.1828
	neutral	disagree	2.08242*	.06654	.000	1.9230	2.2419
		agree	-1.26192*	.06665	.000	-1.4216	-1.1022
	agree	disagree	3.34433*	.06740	.000	3.1828	3.5058
		neutral	1.26192*	.06665	.000	1.1022	1.4216
Games-Howell	disagree	neutral	-2.08242*	.07614	.000	-2.2622	-1.9027
		agree	-3.34433*	.07639	.000	-3.5246	-3.1640
	neutral	disagree	2.08242*	.07614	.000	1.9027	2.2622
		agree	-1.26192*	.04444	.000	-1.3666	-1.1573
	agree	disagree	3.34433*	.07639	.000	3.1640	3.5246
		neutral	1.26192*	.04444	.000	1.1573	1.3666

Table 5:4 Hypotheses statement and result of data analysis

Hypotheses	Hypotheses statement	Data analysis result
H_1	There is low level of religiosity for business financing intentions	Supported
H_2	There is high level of attitude for business. financing intentions	Supported

H$_3$	There is high level of subjective norms for business. financing intentions	Not Supported
H$_4$	There is high level of perceived behavioral control for business financing intentions	Supported

6. Summary of Research Findings & Discussions

This research is to examine the influence of religiosity on micro entrepreneurs' intentions in the use of finances for their businesses. Securing finances to sustain a business and business growth is very important. However, entrepreneurs can have limitation to the type of finances and the source of their finance for their business due to their religious belief. The research is justified using the theory of planned behavior and religiosity to examine this. Also, exploratory factor analysis and one way ANOVA between group is used to determine the level of religiosity, attitude towards the act, subjective norms, and behavioral control affects business financing intentions. Investigation of the four research objectives was aimed to test the hypotheses. The different stages performed to achieve quantitative results for this research are as follows; the first stage was reviewing literatures. The second stage was to prepare measurement items and develop hypothesis. Measurement items were used for data collection. Third stage was for data analysis and results. Each of the objectives of this research were achieved. Research findings (table 5.4), shows all hypotheses were supported. There is low religious effect in the intentions for business financing. This means majority of the people are not bothered about their religious belief in their intentions to finance their business. The descriptive analysis carried out to test the level of attitude towards business financing intention. Results showed that there was high attitude among the respondents this means there is a stronger intention to engage in business financing intention. The appraisal for the given behavior is high and positive. Subjective norm indicates respondents were unsure if the social pressure from family, friends and colleagues will affect their business financing intention or not. The hypothesis on subjective norm was not supported. Result showed high level of perceived behavioral control, hypothesis is supported. There is positive behavioral control for business financing intentions. There was high degree to which respondents believes that he or she could carryout business financing intentions.

7. Conclusion and Recommendation

The study used survey, descriptive analysis and one-way Anova between groups analysis approach to investigate religiosity with theory of planned behaviour towards business financing intentions. The joined examination of religiosity as an addition to the theory of planned behaviour marks the contribution to this study. Our empirical investigation, which is based on principal component analysis technique, represents another contribution of this study. The research used questionnaires to collect the necessary information, in order to provide insights into religiosity as a factor that affect business financing intentions. Research analytical result shows there is low religion effect on business financing intentions. While other factors of TPB also highly affect business finance intentions except for subjective norms with low effect on business financing intentions. The results supports all research hypotheses. The study limitations are the study did not analyze the religious group differently and did not have equal number of respondents for the religious group. Majority of the respondents in this research were Christians. Although our results are robust, future work could incorporate larger sample size, analyse the religious group differently, also

consider other nationalities, and other factors that could affect business financing intentions. In recommendation, the different forms for business financing should be made available in a society that have low effect of religiosity in their choice of business financing. Other forms of financing that are different from the conventional ones, should mostly be made available such as Islamic financing. This is a better alternative since it is not operated on interest-based system, hence no interest burden. When accessible financing options are made available, business tend to do better thence facilitating socioeconomic development.

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