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Halal Entrepreneurship Intention among Muslim Students: The Mediating Role of Attitude, Risk-Taking Propensity, and Self-Efficacy

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Abstract: *Promoting halal businesses become urgent, as the global halal economy is projected to exceed USD 5 trillion by 2030, and Indonesia is of key contributor. However, despite the high entrepreneurial intention among university students, their participation in halal business activities is comparatively low. This study aims to examine the influence of religiosity on halal entrepreneurial intention in Indonesian Muslim students. Entrepreneurial attitudes, risk-taking propensity, and self-efficacy are considered as mediating variables between religiosity and halal entrepreneurial intention. Data were collected from 378 Muslim students at 47 private universities in West Java and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The structural model explained the variance in halal-based entrepreneurial intentions, with an R-squared of 0.654, indicating that religiosity and the mediator variables together explain approximately 65.4% of the variance in entrepreneurial intentions. The direct path coefficient demonstrates that religiosity significantly affects entrepreneurial attitudes (β = 0.606, p = 0.000), risk-taking propensity (β = 0.591, p = 0.000), self-efficacy (β = 0.653, p = 0.000), and intention to engage in halal entrepreneurship (β = 0.293, p = 0.000). All three mediating paths are statistically significant, with self-efficacy and entrepreneurial attitudes showing the strongest indirect effects (β = 0.156 each), followed by risk-taking propensity (β = 0.091). These results show that self-efficacy is the most influential factor, suggesting that higher religiosity is associated with greater self-confidence, moral resilience, and motivation for running a business in accordance with sharia principles. These findings extend the Theory of Planned Behavior (TPB) into an Islamic context and have implications for universities and policymakers in designing halal entrepreneurship education.*

Keywords: *entrepreneurial attitude, halal entrepreneurship, religiosity, risk-taking propensity, self-efficacy*

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1. Introduction

In recent years, halal entrepreneurship has gained increasing global attention as part of the expanding halal economy, projected to exceed USD 5 trillion by 2030. This development reflects a shift from profit-oriented ventures toward value-based enterprises that integrate shariah compliance, sustainability, and social welfare (Kamarul Zaman et al., 2025; Nasim et al., 2025). In Muslim-majority countries such as Indonesia, promoting halal entrepreneurship among youth is essential not only for economic empowerment but also for realizing *maqasid al-shariah* through ethical and inclusive business practices (Anwar et al., 2024; Bahrudin et al., 2025; Ridlwan et al., 2025).

Despite this rapid growth, a structural challenge persists: the expansion of the halal market is not automatically accompanied by the emergence of entrepreneurs who internalize halal principles as a moral and strategic foundation of their ventures (Mukhtar et al., 2021). In Indonesia, universities play a strategic role in shaping entrepreneurial mindsets (Mukhtar et al., 2021). Although students generally demonstrate strong entrepreneurial intentions (Baharuddin & Ab Rahman, 2021; Nawang, 2023), engagement in halal-oriented ventures remains limited due to low exposure to halal business ecosystems, certification awareness, and institutional support (Anggadwita et al., 2017; Bahrudin et al., 2025; Ridlwan et al., 2025). This imbalance raises questions about the sustainability and authenticity of future halal economic development.

The Theory of Planned Behavior (TPB) provides a dominant framework for explaining entrepreneurial intention (Szczepanik & Casais, 2021). Intention is shaped by attitude, subjective norms, and perceived behavioral control (Buhmann & Brønn, 2018; Juliana et al., 2025; Suhud et al., 2024). In halal entrepreneurship, these components are inherently value-driven: positive evaluations of halal ventures strengthen attitudes, religious community support reinforces subjective norms, and confidence in managing shariah-compliant businesses enhances perceived behavioral control (Al-Mamary et al., 2020; Juliana et al., 2020; Siddiq et al., 2020).

Beyond core TPB constructs, prior research highlights the importance of religiosity in shaping entrepreneurial cognition and ethical orientation (Giacomin et al., 2023; Henley, 2017). Religiosity influences ethical judgment, risk perception, and wealth orientation, positioning entrepreneurship as an economic activity and moral responsibility. However, existing studies often examine religiosity as a direct predictor of intention rather than exploring the psychological mechanisms through which it operates (Fishbein & Ajzen, 2011; Liñán & Chen, 2009).

Furthermore, religiosity has been associated with entrepreneurial attitude (Krueger et al., 2000; Liñán & Chen, 2009), risk-taking propensity (Boudreaux et al., 2019; Shahzad et al., 2021; Zhao et al., 2005), and self-efficacy (Juliana et al., 2024; McIntyre et al., 2023; Newman et al., 2019; Zhao et al., 2005). Yet these relationships have rarely been integrated into a unified mediation framework within the context of halal entrepreneurship.

Recent international scholarship reinforces the integration of religiosity, values, and intention-based entrepreneurial frameworks. Studies grounded in the TPB consistently demonstrate that moral and contextual variables enhance the explanatory power of entrepreneurial intention models (Liñán & Chen, 2009; Schlaegel & Koenig, 2014). In Islamic contexts, religiosity has been shown to influence entrepreneurial attitudes, perceived behavioral control, and pro-social motivation (Balog et al., 2014; Ismail et al., 2025; Ukil et al., 2024). Empirical evidence from Muslim-majority countries confirms that Islamic ethical commitment strengthens entrepreneurial intention through moral obligation and value congruence (Kayed & Hassan, 2011; Pusparini et al., 2025). Furthermore, recent work highlights that self-efficacy and risk perception are critical psychological mediators linking belief systems and entrepreneurial action efficacy (Newman et al., 2019; Obschonka et al., 2018). In emerging economies, value-based entrepreneurship is increasingly framed as a mechanism for sustainable development and social impact (Shah & Soomro, 2017; Shepherd & Patzelt, 2011; Susanti, 2025). Collectively, these findings suggest that integrating religiosity with psychological mediators within intention-based models provides a theoretically robust and contextually sensitive explanation of halal entrepreneurial behavior.

Although prior studies confirm that religiosity and TPB variables are relevant to entrepreneurial intention, limited research has examined how religiosity is internalized and transmitted through psychological mechanisms in shaping halal entrepreneurial intention among Muslim university students. Existing research tends to treat religiosity as a direct antecedent or background variable, without clarifying the mediating roles of entrepreneurial attitude, risk-taking propensity, and self-efficacy in a single integrated model.

This gap indicates the need for a more comprehensive framework that explains not only whether religiosity matters, but how and through which psychological pathways it influences halal

entrepreneurial intention.

This study offers several contributions. First, it extends the TPB into an Islamic entrepreneurship context by positioning religiosity as a moral-cognitive antecedent operating through mediating psychological constructs. Second, it integrates entrepreneurial attitude, risk-taking propensity, and self-efficacy as simultaneous transmission mechanisms, addressing the fragmentation of prior studies. Third, by focusing on halal entrepreneurial intention among Muslim university students in Indonesia, this study responds to contextual and ecosystem-specific limitations in previous research. Thus, the novelty of this research lies in developing an integrated mediation model that explains the internalization process of religiosity into halal entrepreneurial intention.

Accordingly, this study examines the influence of religiosity on halal entrepreneurial intention through the mediating roles of entrepreneurial attitude, risk-taking propensity, and self-efficacy among Muslim university students in Indonesia.

2. Materials and Methods

2.1. Sample preparation

Following SEM conventions, the hypotheses are formulated by specifying each direct and indirect relationship separately to allow precise testing of the proposed mediation model.

Direct Effects

H1a. Religiosity has a positive effect on entrepreneurial attitude.

H1b. Religiosity has a positive effect on risk-taking propensity.

H1c. Religiosity has a positive effect on self-efficacy.

H1d. Religiosity has a positive effect on halal entrepreneurial intention.

H2a. Entrepreneurial attitude has a positive effect on halal entrepreneurial intention.

H2b. Risk-taking propensity has a positive effect on halal entrepreneurial intention.

H2c. Self-efficacy has a positive effect on halal entrepreneurial intention.

Indirect (Mediating) Effects

H3a. Entrepreneurial attitude mediates the relationship between religiosity and halal entrepreneurial intention.

H3b. Risk-taking propensity mediates the relationship between religiosity and halal entrepreneurial intention.

H3c. Self-efficacy mediates the relationship between religiosity and halal entrepreneurial intention.

Based on the theoretical arguments and hypotheses developed above, the proposed conceptual framework is illustrated in Figure 1.

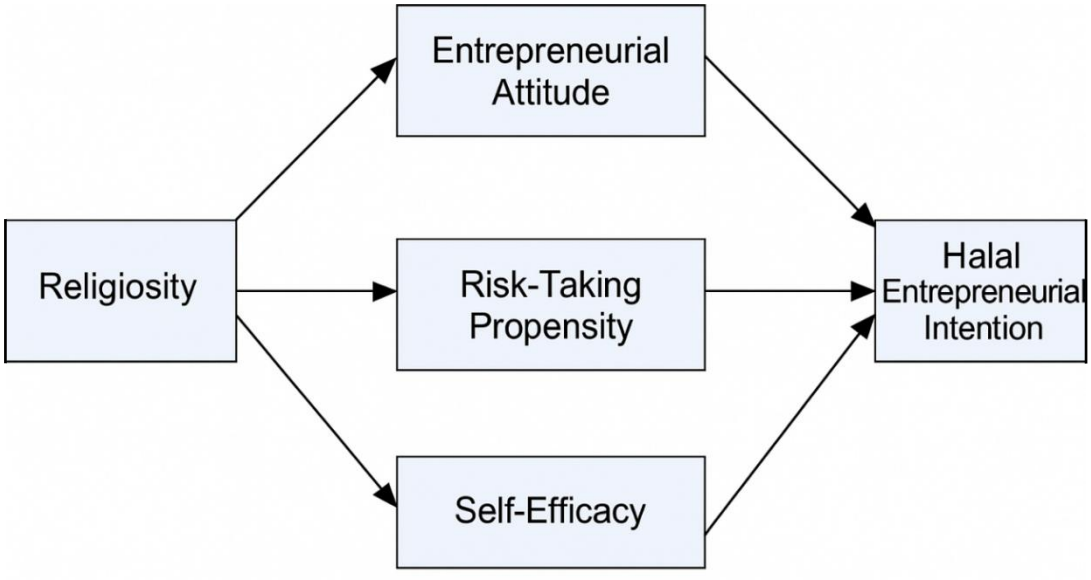


Figure 1. Hypothesized research model

2.2. Research Design and Sampling

This study employed a quantitative approach using a cross-sectional survey design. The population consisted of approximately 25,000 Muslim students enrolled in the Faculties of Economics and Business at 47 private universities in West Java, Indonesia. Using proportional random sampling, a minimum of 378 respondents was determined as the required sample size. Online data collection was conducted in the final quarter of 2023, generating over 400 responses, from which 378 valid questionnaires were used for analysis.

A quantitative explanatory design was used to examine the structural relationships among religiosity, psychological mediators, and halal entrepreneurial intention. While this approach enables empirical testing of theoretical associations, it does not fully capture the normative, theological, or contextual interpretations that respondents may hold regarding concepts such as religiosity, risk-taking, and *tawakkul* (trust and reliance on God). Consequently, the findings should be interpreted as reflecting generalized psychological tendencies and value orientations, rather than in-depth theological understandings.

2.3. Variables and Measurement

Halal entrepreneurial intention refers to an individual's conscious decision to engage in entrepreneurial activities that are guided by Islamic ethical values and moral principles. Rather than focusing solely on technical aspects such as halal certification procedures or shariah contracts, this construct emphasizes a value-based orientation toward entrepreneurship that aligns with Islamic teachings, including honesty, responsibility, fairness, and avoidance of prohibited practices.

In this study, halal entrepreneurial intention is positioned as an extension of general entrepreneurial intention within an Islamic moral framework. Accordingly, it reflects an individual's internalized commitment to conducting business activities in a manner consistent with Islamic values, as shaped by religiosity, attitudes, risk perceptions, and self-efficacy.

In this study, risk-taking propensity is conceptualized as a general psychological disposition reflecting an individual's willingness to engage in entrepreneurial activities under conditions of uncertainty and potential loss. This construct captures business-related and uncertainty-based risks commonly examined in entrepreneurship research, rather than risks arising from technical shariah compliance or *fiqh*-related knowledge.

Within a halal-oriented entrepreneurial context, Islamic ethical principles such as *ihtiyāṭ* (prudence) and *tawakkul* are interpreted as value-based orientations that may shape individuals' subjective perceptions of risk. However, these principles do not inherently ensure accurate understanding or correct application of Islamic commercial rules, such as the avoidance of *riba* (usury or interest) or *gharar.*.

All constructs in this study were measured using a structured questionnaire adapted from prior validated studies. Responses were collected using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The questionnaire was administered to Muslim students enrolled in private universities in West Java.

Religiosity was measured using items capturing the extent to which respondents internalize Islamic beliefs and values in their daily lives. Example items include: "My religious beliefs influence my decisions in daily activities" and "I try to apply Islamic values in my personal and professional life."

Risk-taking propensity was measured as a psychological disposition reflecting respondents' willingness to engage in entrepreneurial activities under conditions of uncertainty. Sample items include: "I am willing to take calculated risks to achieve business success" and "I feel comfortable making decisions even when outcomes are uncertain."

Entrepreneurial self-efficacy was measured by assessing respondents' confidence in their ability to perform entrepreneurial tasks. Example statements include: "I am confident in my ability to identify business opportunities" and "I believe I can successfully manage a business."

Halal entrepreneurial intention was operationalized as a value-based entrepreneurial intention grounded in Islamic ethical orientation. It was measured through three dimensions – entrepreneurial mindset, motivation, and commitment – reflecting respondents' cognitive, motivational, and conative readiness to pursue entrepreneurship. Example items include: "I intend to start a business that aligns with my Islamic values" and "I am committed to pursuing entrepreneurship as a future career path."

The research model in this study comprises five latent variables: religiosity as the independent variable; entrepreneurial attitude, risk-taking propensity, and self-efficacy as mediating variables; and halal entrepreneurial intention as the dependent variable. All constructs were measured using a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree"). Religiosity refers to an

individual's level of devotion, commitment, and adherence to Islamic teachings, and was measured across four dimensions: ethical values, religious principles, religious practices, and religious community involvement. Entrepreneurial attitude reflects a person's mindset and behavioral orientation toward entrepreneurial activity, captured through four dimensions: creativity and innovation, opportunity recognition, adaptability, and resilience and persistence. Risk-taking propensity represents one's willingness to engage in uncertain but potentially rewarding business opportunities, which was assessed through indicators of risk perception, calculative risk-taking, tolerance for uncertainty, and learning from failure. Self-efficacy denotes confidence in one's capacity to perform tasks and overcome challenges in halal entrepreneurship, and was measured using four dimensions: performance accomplishment, vicarious experience, social persuasion, and psychological resilience. Finally, halal entrepreneurial intention captures students' motivation and willingness to establish halal-based ventures, assessed through indicators of entrepreneurial motivation, commitment to halal values, and future business planning.

Operationally, halal entrepreneurial intention is measured through three dimensions: mindset, motivation, and commitment. These dimensions capture the cognitive, motivational, and conative aspects of entrepreneurial intention, reflecting respondents' psychological readiness to pursue entrepreneurship in a manner consistent with their religious values.

While the measurement does not explicitly assess respondents' technical knowledge of halal certification, shariah contracts, or prohibitions such as *riba* and *gharar*, it captures the internalized ethical orientation toward entrepreneurship that is influenced by religiosity. This approach is consistent with prior intention-based studies that conceptualize halal or Islamic entrepreneurship as a values-driven behavioral intention rather than a regulatory compliance construct.

2.4. Variables and Measurement

Data in this study were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. This analytical technique was selected because it allows for simultaneous examination of the measurement and structural models, thereby enabling comprehensive assessment of the relationships among religiosity, mediating variables, and halal entrepreneurial intention. The measurement model evaluation involved testing indicator reliability, internal consistency, convergent validity, and discriminant validity to ensure the accuracy and robustness of the constructs. Subsequently, the structural model was assessed by analyzing the path coefficients, the coefficient of determination (R^2), and the significance levels using a bootstrapping procedure. The application of PLS-SEM was deemed appropriate for this study due to its predictive orientation and suitability for complex models that incorporate multiple mediating variables. This method provides more robust and nuanced insights into how religiosity influences halal entrepreneurial intention through psychological and attitudinal mechanisms among Indonesian Muslim students.

3. Results and Discussion

To provide an overview of the respondent characteristics, demographic analysis was conducted based on the collected data. This analysis focuses on key attributes, including gender and age distribution, to ensure the sample's representativeness. Understanding the demographic composition is essential, as it provides contextual insight into the respondents' backgrounds and supports interpretation of the empirical findings. Moreover, demographic information helps assess whether the sample reflects the target population and strengthens the generalizability of the study results. Therefore, the respondents' demographic profile is presented in Table 1.

Table 1. Students' Demographic Profile

Gender	Frequency	Percentage
Male	166	43.9
Female	212	56.1
Age	Frequency	Percentage
< 20 years old	49	13.0
20 years old	81	21.4
21 years old	93	24.6
22 years old	66	17.5
23 years old	57	15.1
> 23 years old	32	8.5
Total	378	100

The sample consists of 378 respondents, of whom 43.9% are male and 56.1% are female, indicating a relatively balanced gender distribution with a slight predominance of female participants. In terms of age, the majority of respondents fall within the 21–22 age range, with 24.6% aged 21 and 17.5% aged 22. Smaller proportions of students are under 20 years old (13.0%) or above 23 years old (8.5%). Overall, the table provides an overview of the gender and age composition of the student sample.

Descriptive analysis was conducted using mean values based on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree), standard deviations, and percentages. For interpretative clarity, respondents' mean scores were classified into categorical levels ranging from extremely low to extremely high. In addition, a simplified categorization into low, medium, and high levels was applied solely for descriptive purposes to illustrate general response tendencies. This classification does not affect the estimation of the measurement or structural models, nor does it influence the hypothesis testing results obtained through PLS-SEM. Table 2 depicts the descriptive statistics of each variable.

Table 2. Descriptive Statistics

Dimension	Mean	SD	Percentage	Category
Ethical Values	3.936	0.820	78.7	High
Religious Principles	3.840	0.845	76.8	High
Religious Practices	3.817	0.810	76.3	High
Religious Communities	3.559	0.802	71.2	Quite high
X – Religiosity	3.788	0.819	75.8	High
Creativity and Innovation	3.621	0.784	72.4	Quite high
Opportunity Recognition	3.429	0.804	68.6	Quite high
Adaptability	3.503	0.786	70.1	Quite high
Resilience and Persistence	3.589	0.810	71.8	Quite high
M1 - Entrepreneurial Attitude	3.535	0.796	70.7	Quite high
Risk Perception	3.419	0.779	68.4	Quite high
Calculative Risk-Taking	3.511	0.800	70.2	Quite high
Tolerance for Uncertainty	3.334	0.807	66.7	Quite high
Learning from Failure	3.479	0.818	69.6	Quite high
M2 - Risk-Taking Propensity	3.436	0.801	68.7	Quite high
Performance Accomplishment	3.574	0.743	71.5	Quite high
Vicarious Experience	3.570	0.772	71.4	Quite high
Social Persuasion	3.634	0.808	72.7	Quite high
Psychological and Emotional States	3.506	0.774	70.1	Quite high
M3 - Self-Efficacy	3.571	0.774	71.4	Quite high
Halal Entrepreneurial Mindset	3.643	0.773	72.9	Quite high
Halal Entrepreneurial Motivation	3.719	0.802	74.4	High
Halal Entrepreneurial Commitment	3.786	0.808	75.7	High
Y - Halal Entrepreneurial Intention	3.716	0.794	74.3	High

This study was conducted to develop a measurement model and verify the conceptual structural model. First, to evaluate the measurement model, the factor loadings (FLs) of each construct Cronbach's alpha (α), composite reliability (CR), and average variance extracted (AVE) were calculated to confirm the reliability and validity of the study variables. An α threshold exceeding 0.70 is recommended. CR assesses the internal consistency of the scale items within the constructs, aiming for a benchmark value of 0.70 or higher for each construct. Convergent validity of each construct was assessed through AVE calculation, with a minimum threshold value set at 0.50. Table 3 affirms the reliability and consistency of all constructs within the provided dataset, while table 4 shows the discriminant validity.

Table 3. Results of Measurement Model

Construct		FL	α	CR	AVE
X – Religiosity			0.826	0.885	0.658
Ethical Values	X1	0.848			
Religious Principles	X2	0.848			
Religious Practices	X3	0.818			
Religious Communities	X4	0.724			
M1 - Entrepreneurial Attitude			0.789	0.863	0.613
Creativity and Innovation	M11	0.829			
Opportunity Recognition	M12	0.758			
Adaptability	M13	0.741			
Resilience and Persistence	M14	0.801			
M2 - Risk-Taking Propensity			0.783	0.860	0.605
Risk Perception	M21	0.778			
Calculative Risk-Taking	M22	0.798			
Tolerance for Uncertainty	M23	0.722			
Learning from Failure	M24	0.811			
M3 - Self-Efficacy			0.854	0.901	0.695
Performance Accomplishment	M31	0.832			
Vicarious Experience	M32	0.848			
Social Persuasion	M33	0.823			
Psychological and Emotional States	M34	0.832			
Y – Halal Entrepreneurial Intention			0.777	0.870	0.691
Halal Entrepreneurial Mindset	Y1	0.804			
Halal Entrepreneurial Motivation	Y2	0.843			
Halal Entrepreneurial Commitment	Y3	0.847			

Notes: FL = factor loadings; α = Cronbach's alpha; CR = composite reliability; AVE = average variance extracted.

Table 3 presents the results of the measurement model evaluation, including FLs, Cronbach's alpha (α), CR, and AVE for each construct. The findings indicate that all factor loadings exceed the recommended threshold of 0.70, demonstrating strong indicator reliability. Furthermore, the Cronbach's α values for all constructs range from 0.777 to 0.854, while composite reliability values range from 0.860 to 0.901, exceeding the minimum acceptable level of 0.70. These results confirm the constructs exhibit high internal consistency and reliability.

In terms of convergent validity, all AVE values are above the threshold of 0.50, ranging from 0.605 to 0.695. This indicates that each construct explains more than half of the variance of its indicators, thereby confirming adequate convergent validity. Overall, the results demonstrate that the measurement model is reliable and valid, supporting its suitability for subsequent structural model analysis.

Table 4. Discriminant Validity (Fornell-Larcker Criterion)

Construct	Mean	SD	M1	M2	M3	X	Y
M1	3.535	0.796	0.783				
M2	3.436	0.801	0.653	0.778			
M3	3.571	0.774	0.674	0.674	0.834		
X	3.788	0.819	0.606	0.591	0.653	0.811	
Y	3.716	0.794	0.697	0.657	0.708	0.696	0.831

Table 4 presents the results of discriminant validity using the Fornell–Larcker criterion. The findings show the square root of the AVE for each construct is higher than its correlations with other constructs in the model. This indicates that each construct shares more variance with its own indicators than with other constructs, thereby confirming adequate discriminant validity. In particular, the diagonal values representing the square root of AVE are consistently greater than the corresponding inter-construct correlations, suggesting the constructs are empirically distinct.

These results demonstrate that the measurement model satisfies the discriminant validity requirement, ensuring that each latent variable captures a unique concept without significant overlap with other variables. This is essential for maintaining the accuracy of the structural model estimation, as it minimizes multicollinearity issues and strengthens the credibility of the relationships tested among religiosity, entrepreneurial attitude, risk-taking propensity, self-efficacy, and halal entrepreneurial intention.

Table 5. HTMT Ratio

Construct	M1	M2	M3	X	Y
M1	—				
M2	0.78	—			
M3	0.81	0.79	—		
X	0.76	0.74	0.82	—	
Y	0.83	0.77	0.84	0.85	—

Table 5 presents the results of the discriminant validity assessment using the heterotrait–monotrait (HTMT) ratio. The findings indicate that all HTMT values are below the recommended threshold of 0.90, suggesting the constructs in the model are empirically distinct from one another. This result provides strong evidence that each latent variable captures a unique concept and there is no excessive overlap between constructs.

The HTMT results reinforce the findings from the Fornell–Larcker criterion, confirming the robustness of discriminant validity in the measurement model. Since HTMT is considered a more stringent and reliable method for assessing discriminant validity, these results strengthen the overall validity of the model. Consequently, the measurement model is deemed appropriate for structural analysis, ensuring the relationships among religiosity, entrepreneurial attitude, risk-taking propensity, self-efficacy, and halal entrepreneurial intention can be interpreted with confidence.

Discriminant validity refers to the extent to which a construct is empirically distinct from other constructs in the model, rather than the absence of correlation. In this study, discriminant validity was first assessed using the Fornell–Larcker criterion, which compares the square root of the AVE of each construct with its correlations with other constructs. Discriminant validity is established when the square root of AVE exceeds the inter-construct correlations (F. Hair Jr et al., 2014; Fornell & Larcker, 1981).

In addition to the Fornell–Larcker criterion, discriminant validity was further evaluated using the HTMT ratio, as recommended by Henseler et al. (2016). The HTMT approach provides a more stringent assessment of discriminant validity, where values below 0.85 (strict criterion) or 0.90 (liberal criterion) indicate adequate discriminant validity. As reported in table 5, all HTMT values in this study fall below the recommended threshold of 0.90, confirming the constructs are empirically distinct. The overall estimation model of PLS are depicted in Figure 2.

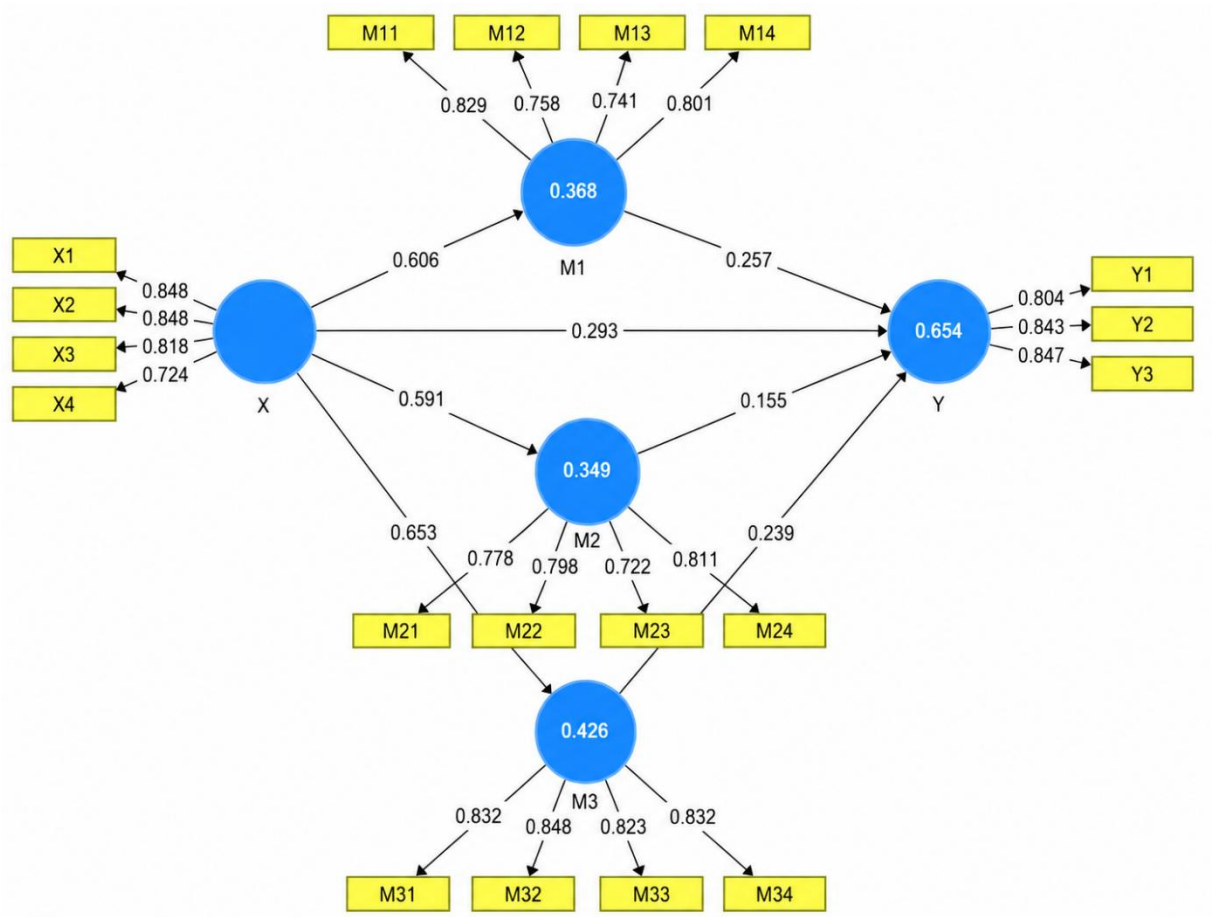


Figure 2. Overall estimation model

Figure 2 presents the results of the PLS-SEM structural model, illustrating the relationships among religiosity, mediating constructs, and halal entrepreneurial intention. Entrepreneurial attitude (M1), risk-taking propensity (M2), and self-efficacy (M3) are specified as endogenous mediator constructs within a single structural model, rather than as separate models.

The R-square value for entrepreneurial attitude (M1) is 0.368, indicating that religiosity accounts for 36.8% of the variance in entrepreneurial attitude among Indonesian Muslim university students. The R^2 value for risk-taking propensity (M2) is 0.349, suggesting that religiosity accounts for 34.9% of the variance in this construct. Furthermore, the R^2 value for self-efficacy (M3) is 0.426, indicating that religiosity explains 42.6% of the variance in self-efficacy.

Halal entrepreneurial intention (Y), as the final endogenous construct, shows an R^2 value of 0.654, demonstrating that religiosity together with entrepreneurial attitude, risk-taking propensity, and self-efficacy collectively explain 65.4% of the variance in halal entrepreneurial intention. Overall, the results indicate that the structural model demonstrates moderate explanatory power for the mediating constructs (entrepreneurial attitude, risk-taking propensity, and self-efficacy), while exhibiting relatively strong explanatory power for halal entrepreneurial intention.

Table 6. Hypothesis Testing (Direct and Indirect Effects)

Hypothesis	Path	Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Hypothesis Acceptance/ Rejection
Hypothesis 1a	X -> M1	0.606	0.605	0.039	15.430	0.000	Accepted
Hypothesis 1b	X -> M2	0.591	0.592	0.037	16.120	0.000	Accepted
Hypothesis 1c	X -> M3	0.653	0.651	0.035	18.602	0.000	Accepted
Hypothesis 1d	X -> Y	0.293	0.292	0.053	5.563	0.000	Accepted
Hypothesis 2a	M1 -> Y	0.257	0.260	0.055	4.667	0.000	Accepted
Hypothesis 2b	M2 -> Y	0.155	0.151	0.051	3.012	0.003	Accepted
Hypothesis 2c	M3 -> Y	0.239	0.240	0.053	4.475	0.000	Accepted

Table 6. Hypothesis Testing (Direct and Indirect Effects) (continued)

Hypothesis	Path	Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Hypothesis Acceptance/ Rejection
Hypothesis 3a	X -> M1 -> Y	0.156	0.157	0.034	4.573	0.000	Accepted
Hypothesis 3b	X -> M2 -> Y	0.091	0.090	0.032	2.836	0.005	Accepted
Hypothesis 3c	X -> M3 -> Y	0.156	0.156	0.037	4.200	0.000	Accepted

Table 6 presents the structural model results, including direct and indirect effects. Religiosity (X) significantly influences entrepreneurial attitude (M1), risk-taking propensity (M2), self-efficacy (M3), and halal entrepreneurial intention (Y), with coefficients of 0.606, 0.591, 0.653, and 0.293 respectively ($p = 0.000$). Likewise, entrepreneurial attitude (0.257), risk-taking propensity (0.155), and self-efficacy (0.239) significantly affect halal entrepreneurial intention ($p < 0.005$). Indirect effects through M1, M2, and M3 are also significant (0.156, 0.091, and 0.156; $p = 0.000$), confirming the mediating roles of these variables.

Among the mediators, religiosity exerts the strongest effect on self-efficacy (0.653), indicating that religious commitment primarily strengthens students' confidence in managing shariah-compliant ventures. For Muslim students, entrepreneurship is not merely economic activity but can be perceived as *ibadah* (an act of worship) when conducted ethically, thereby reinforcing psychological resilience and perceived capability (Farrukh et al., 2017; McIntyre et al., 2023; Onjewu et al., 2023). Religiosity also significantly enhances entrepreneurial attitude and risk-taking propensity, suggesting that faith shapes the evaluative and dispositional dimensions of entrepreneurial behavior. These findings align with the view that religiosity influences cognitive, moral, and affective orientations toward entrepreneurship (Al-Mamary et al., 2020).

However, Islamic thought distinguishes clearly between entrepreneurial risk-taking, risk management, and *tawakkul*. Entrepreneurial risk-taking reflects a cognitive and dispositional willingness to engage in uncertain business activities. Risk management—closely associated with the principle of *ikhtiyār* (rational effort)—involves rational assessment, planning, and responsible effort to minimize potential losses prior to decision-making. In contrast, *tawakkul* does not imply reckless risk-taking; rather, it represents reliance on God after reasonable effort has been undertaken. Thus, *tawakkul* functions as a post-decision ethical and psychological orientation that provides reassurance and acceptance of outcomes, rather than as a direct driver of risk-taking behavior. In this study, risk-taking propensity remains grounded in individual cognition and disposition, while *tawakkul* frames how uncertainty and outcomes are morally interpreted within halal entrepreneurship. This distinction ensures a theoretically consistent understanding of risk behavior in an Islamic context.

When examining direct predictors of halal entrepreneurial intention, religiosity (0.293) remains the strongest determinant, followed by entrepreneurial attitude (0.257), self-efficacy (0.239), and risk-taking propensity (0.155). This pattern indicates that spiritual commitment is central in shaping halal entrepreneurial intention, while psychological empowerment mechanisms translate faith into actionable motivation. Although risk-taking shows the smallest coefficient, it remains significant, reflecting that entrepreneurial engagement in a halal context is guided by prudence (*ihtiyat*), rational effort (*ikhtiyār*), and reliance on God (*tawakkul*).

The mediation analysis confirms that entrepreneurial attitude, risk-taking propensity, and self-efficacy transmit the influence of religiosity to halal entrepreneurial intention. Religiosity operates directly and indirectly, shaping intention not only through moral conviction but also through enhanced confidence, optimism, and ethical readiness to manage halal ventures.

Theoretically, these findings extend the TPB into an Islamic framework by positioning religiosity as a moral compass and motivational-cognitive construct. The study demonstrates that religiosity shapes entrepreneurial intention through attitudinal evaluation, dispositional risk orientation, and self-efficacy mechanisms, thereby integrating spiritual and psychological determinants within intention formation. This contextualization strengthens the explanatory power of the TPB in Muslim-majority settings and highlights the importance of embedding entrepreneurship theories within cultural and religious frameworks.

Practically, the results offer strategic implications for universities, policymakers, and halal business development agencies. Integrating Islamic ethical values into entrepreneurship curricula can

enhance students' attitudes, self-efficacy, and responsible risk orientation. Experiential learning, mentorship with successful halal entrepreneurs, and institutional support from halal incubators and agencies such as the National Committee for Sharia Economy and Finance (KNEKS) can cultivate faith-driven entrepreneurial ecosystems. By aligning entrepreneurial development with shariah principles, Indonesia can nurture a generation of halalpreneurs who pursue economic growth while upholding integrity, justice, and sustainability.

4. Conclusion

This study demonstrates that religiosity functions not merely as a background characteristic but as a substantive motivational force shaping halal entrepreneurial intention among Indonesian Muslim students. The findings reveal that religiosity strengthens entrepreneurial intention directly and indirectly through entrepreneurial attitude, risk-taking propensity, and, most prominently, self-efficacy. The central insight is that faith-based commitment enhances psychological readiness—particularly confidence and resilience—to pursue shariah-compliant business ventures. In this sense, halal entrepreneurial intention emerges as a value-driven construct rooted in ethical conviction and internal belief systems rather than purely economic calculation. By identifying self-efficacy as the strongest mediating mechanism, this research highlights that the translation of religious values into entrepreneurial behavior depends significantly on an individual's perceived capability to act.

Theoretically, this study contributes to the extension of the TPB by integrating religiosity as a spiritual determinant of intention within the context of halal entrepreneurship. This enriched framework offers a more holistic explanation of entrepreneurial intention among Muslim youth, demonstrating how internal faith, moral orientation, and psychological empowerment interact in shaping behavioral readiness. Practically, the findings provide meaningful implications for universities, policymakers, and halal ecosystem stakeholders. Strengthening shariah-based entrepreneurship education should not focus solely on technical business skills, but also on nurturing religious values, ethical reasoning, and entrepreneurial self-efficacy. Integration will support the development of ethically grounded halalpreneurs who contribute not only to economic growth but also to the realization of *maqasid al-shariah* through justice, sustainability, and social welfare.

Nevertheless, several limitations must be acknowledged. The cross-sectional design restricts causal inference and does not capture the dynamic evolution of faith-driven entrepreneurial intention over time. The sample, limited to Muslim students from private universities in West Java, constrains generalizability across broader institutional and regional contexts. Furthermore, reliance on self-reported measures may introduce social desirability bias, particularly in assessing religiosity and intention. Conceptually, the study frames halal entrepreneurial intention as a value-based construct and does not explicitly measure technical knowledge of halal certification, shariah contracts, or *fiqh muamalah*. Similarly, risk-taking propensity was treated in general entrepreneurial terms, without distinguishing shariah compliance-related risks. These boundaries indicate that the findings reflect ethical orientation and perceived readiness rather than formal compliance capacity.

Future research should adopt longitudinal or mixed-method approaches to explore how religiosity and entrepreneurial self-efficacy evolve across educational and professional stages. Expanding samples to public universities, Islamic higher education institutions, and cross-country contexts would enhance external validity. Further studies may also incorporate explicit halal indicators, shariah compliance risk, Islamic work ethics, spiritual intelligence, and institutional ecosystem support as mediating or moderating variables. Through broader methodological and contextual expansion, subsequent research can deepen understanding of faith-based entrepreneurship as a driver of ethical, innovative, and inclusive economic development.

CRediT Authorship Contribution Statement

Iskandar Iskandar: Writing – Review & Editing, Writing – Original Draft, Formal Analysis, Methodology. **Pupu Syaeful Rahmat:** Writing – Review & Editing, **Sri Mulyati:** Literatur Review, Methodology. **Juliana Juliana:** Writing – Original Draft, Formal Analysis. **Asep Miftahuddin:** Writing – Review & Editing, Writing – Original Draft, Formal Analysis, Methodology. **Janah Sojanah:** Writing – Review & Editing, Methodology. **Shafinar Ismail:** Formal Analysis, Methodology. **Inomjon Qudratov:** Literatur Review & Editing

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