

Mediating The Effect Of Attitude On The Relationship Between Religiosity And Women's Entrepreneurship Interest

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Abstract

Small Medium Enterprises (UMKM) in Indonesia have a role as a good starting point for the mobilization of women who have talent as entrepreneurs. This study aims to analyze the effect of religiosity on entrepreneurial attitudes and its impact on Acehese women's interest in entrepreneurship. The sample of this research are 220 respondent. This research was conducted in Aceh by taking 10 districts/cities in Aceh, Indonesia. Religiosity has significant affect on Attitude. Religiosity has not significant affect on women's entrepreneurship interest. Attitudes has significant affect on women's entrepreneurial interests. Religiosity has significant affect on women's entrepreneurial interest through attitudes to entrepreneurship.

Keyword: Religosity, Attitude, Womenn's enterprernership interest

1. Introduction

The development of women as entrepreneurs is closely related to the development of UMKM. UMKM in Indonesia have a role as a good starting point for the mobilization of women who have talent as entrepreneurs. The number of women as entrepreneurs or business owners in some developing countries is much higher in the UMKM sector than in companies. The MSME sector is very important for a country's economic growth, and almost all countries in the world have realized the importance of this sector.

The Indonesian Ministry of Cooperatives and UMKM reported that in 2017 in terms of units, UMKM had a share of around 99.99% (62.9 million units) of the total business actors in Indonesia, while large businesses were only 0.01% or around 5400 units. micro-enterprises absorb around 107.2 million workers (89.2%), small businesses 5.7 million (4.74%) and medium-sized enterprises 3.73 million (3.11%); while large businesses absorb around 3.58 million people. This means that combined, UMKM absorb around 97% of the national workforce, while large businesses only absorb about 3% of the total national workforce (Indrawan, 2020).

Aceh Province as a province in Indonesia which has a population of approximately 5.3 million people is located at the end of the island of Sumatra. Basically the Acehese identity between men and women is no different because the success and glory of the Aceh kingdom in the past was not only fought by men

but also women, as well as today (Nasir, 2013). However, since the issuance of Law no. 44 of 1999 concerning the Implementation of the Privileges of the Special Province of Aceh, Law no. 18 of 2001 concerning Special Autonomy for the Province of the Special Region of Aceh, and Law no. 11 of 2006 as a replacement for Law No. 18 of 2001 concerning the Government of Aceh by the central government made the three laws the legal umbrella for the implementation of Islamic law in the Province of Nanggroe Aceh Darussalam, which was then followed up by the regional head in the form of a regional regulation (Fauzi, 2012). Regional regulations that appear at the regional level are often considered detrimental to Acehnese women because they restrict women's freedom, for example the regional regulation that prohibits women from sitting astride while riding a motorcycle in Lhokseumawe. The emergence of regional regulations that are considered discriminatory against Acehnese women has created a negative impression on the capabilities of Acehnese women, especially on the economic independence of Acehnese women.

The increasing interest in entrepreneurship in countries in the world is a manifestation of the potential and changes in the direction of the world economy (Alarape, 2009). Entrepreneurship plays an important role in creating solutions to gain opportunities for retired women, providing opportunities for those who want to start their businesses and at the same time improving their economic status. In general the number of women entrepreneurs has increased dramatically in the world as more and more women entrepreneurs build their own businesses and contribute to the economic growth of the country (Brush et al., 2009). Entrepreneurial behavior must be based on the emergence of entrepreneurial intentions which are further influenced by several variables and one of them is attitude. Attitude is a willingness to respond or act towards something (Masri, 1972). Zanna and Rempel explain that attitude is a favorable or unfavorable evaluative reaction to something or someone, showing a person's beliefs, feelings, or behavioral tendencies (Hogg, 1972).

Furthermore, the factor that can encourage interest in entrepreneurship is religiosity. Several previous studies have shown that religion can affect economic capacity in various ways. Religiosity is believed to be able to provide a strong stimulus to always follow moral values such as trustworthiness, honesty, virtue and avoiding violence (Alkire, 2006). In Islam, religiosity is broadly reflected in the experience of aqidah, Sharia, and morals, or in other words: faith, Islam, and ihsan (Boudlaie et al., 2022). If all these elements have been owned by a person, then that is a real religious person. Religiosity can be defined as the strength of a person's relationship or belief in his religion (King et al., 2005).

One of the effects of religiosity on economic growth is the large number of self-employed activities (Kamaruddin et al., 2020). The various facts above are interesting to be investigated further, is it true that the high religiosity of the Acehnese people actually makes the Acehnese people forget about the life of the world so they are lazy to do entrepreneurship and the poverty rate is high. In addition, the stigma attached to areas that apply sharia regulations is the oppression of women, Aceh itself is one of the provinces that implements these regulations, so it is necessary to examine whether the religiosity reflected in the implementation of these regulations increasingly makes Acehnese women reluctant to become entrepreneurs. This study aims to analyze the effect of religiosity on entrepreneurial attitudes and its impact on Acehnese women's interest in entrepreneurship.

2. Theory

2.1. *Women's Entrepreneurship Interests*

Entrepreneurial decisions related to women, can be categorized into groups of psychological aspects, cognitive, concrete motivation (desire for progress, freedom of work, and need for achievement) and individual subjective perceptions (risk tolerance, self-confidence, and business opportunities). A number of research results agree that this aspect plays a key role in women's decisions to become entrepreneurs (Minniti, 2005). According to Musrofi, the factors that encourage a person to become an entrepreneur can be grouped into three, namely:

1. Family Factors (Confidence Modalities) Because I was born and raised and a family that has a strong tradition of entrepreneurship, so intentionally or unintentionally enough to animate such work. Usually this type of business will be passed down from one generation to the next. To manage a business is felt to be not something new, because it has been used since childhood.
2. Deliberate Factors (Emotion Modalities) Usually people like this, initially do not intend to work in the office or are better known as payday people. Long before, they had prepared themselves for entrepreneurship. People who have reasons like this are most likely to be successful. Because they devote all their knowledge and energy to the business they start.
3. Forcing Factors (Tension Modalities). Because various factors seem to be forced by circumstances so that they have no other choice but to do entrepreneurship. Reasons like this usually come from people who make their business a side business. That is, they build a business not arising from their own desires but from economic or other factors (Rizal, 2016). In addition, family influence is an important factor for women to carry out entrepreneurial activities (Bagheri dan Pihie, 2010).

2.2. *Religiosity*

Religiosity can be defined as the strength of a person's relationship or belief in his religion (King, 2005). Or, in simple terms it can be said that religiosity is the height of one's belief. Religiosity is a personal relationship with a divine person who is Almighty (Marini et al., 2018), Most Merciful and Most Merciful (God) which results in a desire to please the divine person by carrying out His will and avoiding what he does not want (the prohibition).

Being a successful entrepreneur must have conditions such as enthusiasm, knowledge, abilities and expertise, discipline, courage, innovation, creativity and piety to God Almighty (Sukwiyat, 2016). Islam teaches its people to fill their lives with work and not to let their time be wasted. Allah SWT will only see and consider the results of human work, because working productively is a mandate of Islamic teachings (Muda and Windari, 2018). The struggle for life is trying to continuously maintain and improve the quality of life and for Muslims trying is a religious obligation, not just a mere demand of life (Alma and Priansa, 2015). Meanwhile, in the Weberian (in Nadjib 2013) concept, it is stated that religion or religiosity, especially the Calvinist sect, has a major influence in the formation of work ethic, such as work as a manifestation of faith (calling), asceticism in life, and being rational and systematic.

2.3. *Attitude*

Attitude is a willingness to respond or act towards something (Masri, 1972). In this case, a person's attitude towards a particular object is either partial or impartial.

Second, attitude is a readiness to react to certain objects (Rajesh et al., 2022). Third, attitude is a constellation of cognitive, affective, and conative components that interact with each other. According to Allport, attitude is a process that takes place within a person in which there is an individual experience that will direct and determine the response to various objects and situations (Sarwono, 2006). Zanna and Rempel explain that attitude is a favorable or unfavorable evaluative reaction to something or someone, showing a person's beliefs, feelings, or behavioral tendencies (Hogg, 2002).

The factors that influence attitudes are stated by Azwar who concludes that the factors that influence the formation of attitudes are personal experience, culture, other people who are considered important, mass media, educational institutions and religious institutions, as well as emotional factors in the individual (Azwar, 2007). This research model can be described as follows:

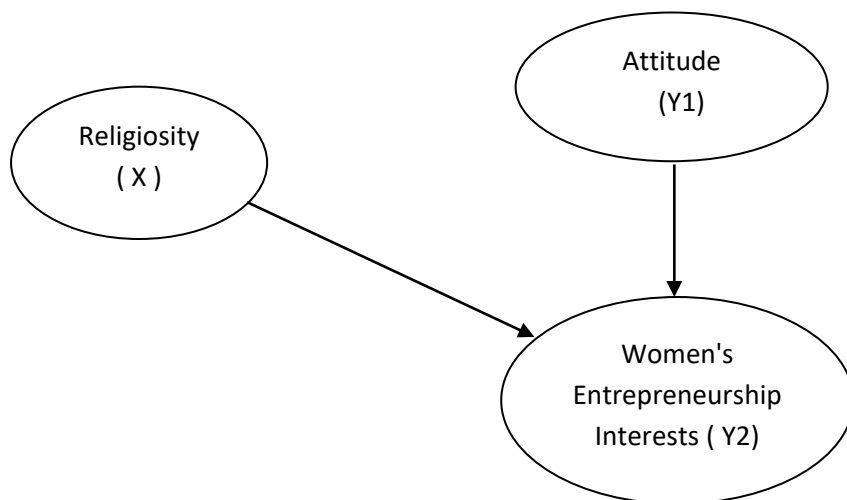


Figure 1. *Research model*

3. Research Methods

This type of research is field research with a quantitative approach. According to Sugiyono, quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing established hypothesis (Sugiyono, 2008).

This research was conducted in Aceh by taking 10 districts/cities with the highest percentage of entrepreneurship as research locations, namely Sabang, Nagan Raya, Banda Aceh, Pidie Jaya, Simeulue, Langsa, Subulussalam, Southwest Aceh, Biruen and East Aceh. The population in this study are all female entrepreneurs who are in the 10 districts / cities above with the sample used as many as 220 people with the technique of determining the number of samples referring to one of the suggestions for determining the sample in SEM according to Hair et al, which depends on the number of indicators used in all variables formed The number of

samples is 5 to 10 times the number of variable indicators formed so that the number of indicators in this study is $44 \times 5 = 220$ samples.

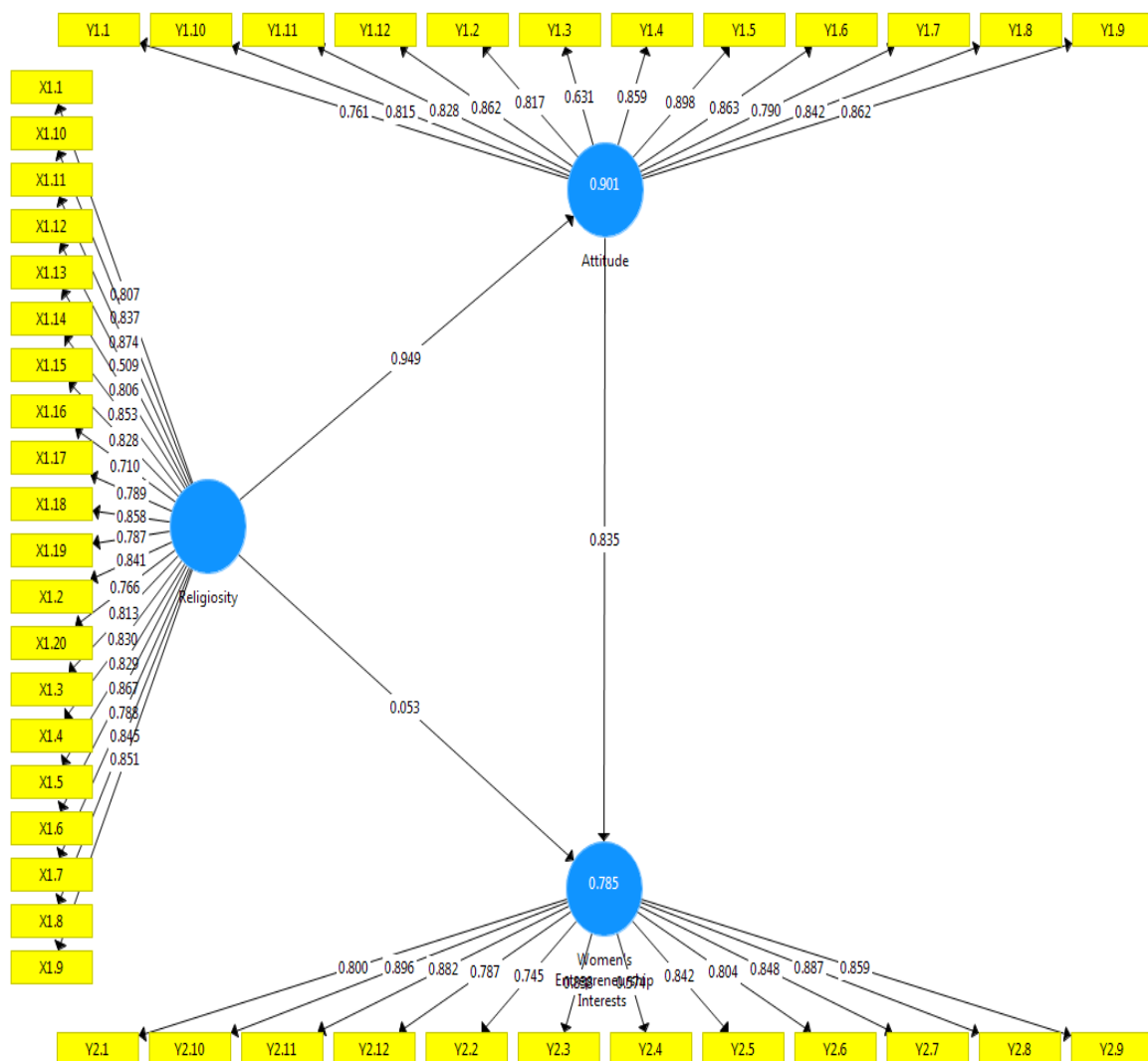
4. Result And Discussion

4.1. Result

1. Testing Outer Model

a. Outer Loading

The results of data analysis with Smart PLS form a structural equation model as shown in the image below:

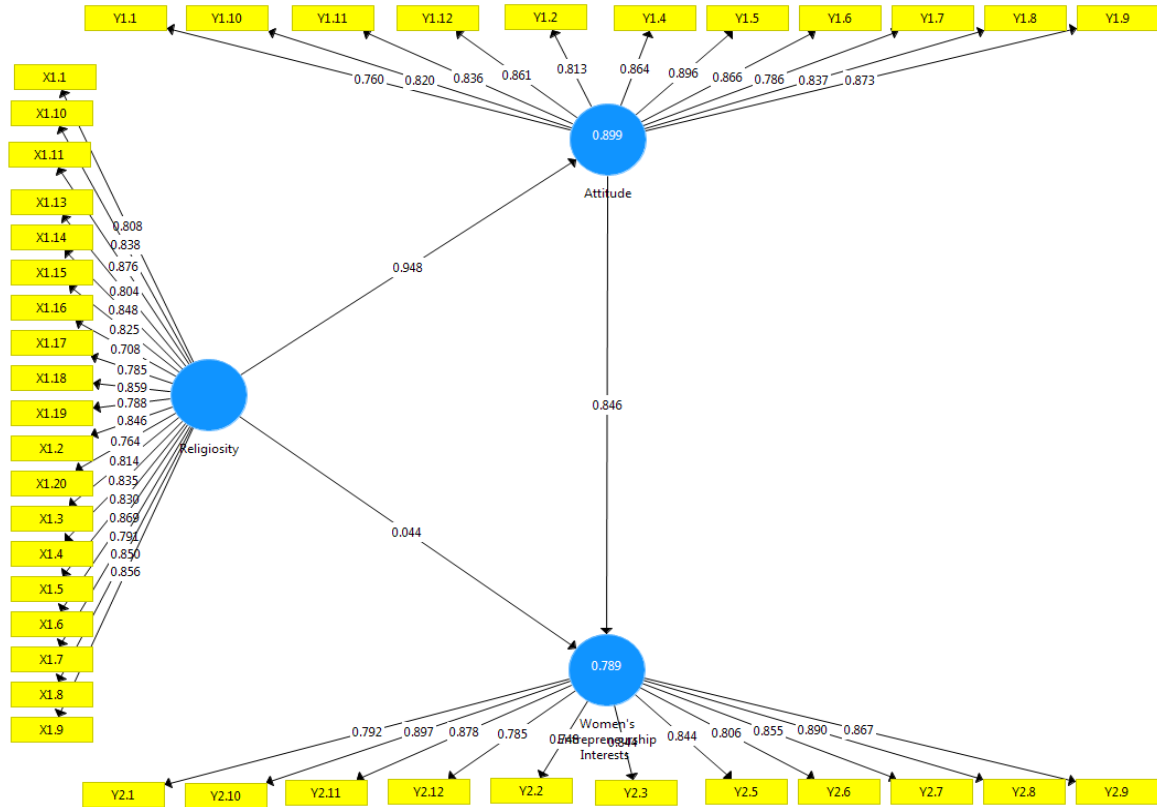


Sources: SmartPLS Result (2022).

Figure 2

Structural Model

Based on the Figure 2 above, it can be seen that there are still indicators that have a loading factor value below 0.7 so that the X1.12, Y1.3 and Y2.4. Then the picture after the indicators are removed as shown below:



Sources: SmartPLS Result (2022).

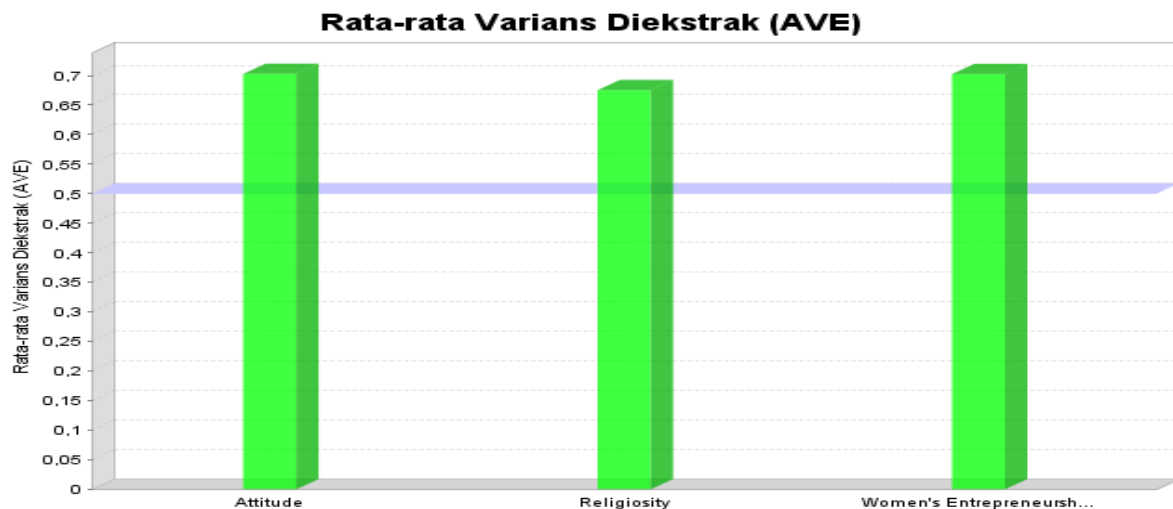
Figure 3

After several indicators are deleted

Based on the Figure 3 above, it can be seen that all indicators have an outer loading value that is already above 0.7. so that it meets the requirements for the outer loading value which must be above 0.7.

b. Convergent Validity

Convergent validity can be seen from the Average Variance Extracted (AVE) value. In this study, the AVE value of each construct was above 0.5. Therefore, there is no convergence validity problem in the tested model.



Sources: SmartPLS Result (2022).

Diagram 1.

Diagram AVE

Based on the Diagram 1, it can be seen how the position of the average variance extracted (AVE) value that crosses the threshold line and becomes a measure that the average variance extracted (AVE) test results have met the convergent validity requirements.

c. Discriminant Validity

Discriminant validity can be tested by comparing the cr value of the square root of AVE with the correlation value between constructs.

Table. 1 Fornall-Lacker Criterium

	Attitude	Religiosity	Women's Entrepreneurship Interests
Attitude	0,838		
Religiosity	0,948	0,822	
Women's Entrepreneurship Interests	0,888	0,846	0,838

Sources: *SmartPLS Result (2022).*

d. Reliability Test

To ensure that there are no measurement-related problems, the final step in evaluating the outer model is to test the unidimensionality of the model. The unidimensionality test was carried out using composite reliability indicators and Cronbach's alpha. For these two indicators the cut-off point is 0.7.

Table 2. Reliability Test

	Cronbach's Alpha	Composite Reliability
Attitude	0,957	0,963
Religiosity	0,973	0,975
Women's Entrepreneurship Interests	0,957	0,963

Sources: *SmartPLS Result (2022).*

The table above shows that all constructs have composite reliability values ranging from 0.887 to 0.946. It can be concluded that this study has high reliability because it has composite reliability > 0.7. This reliability test is also strengthened by Composite Reliability. The composite reliability values for all constructs ranged from 0.914 to 0.964. Expected Cronbach alpha value > 0.6 for all constructs.

2. The evaluation of the inner

The evaluation of the inner model can be done in three ways. The three ways are by looking at R Square, Q2, and GoF. The results of the R square test are attached in the table below:

Table. 3 The result of R square test

	R Square
Attitude	0,899
Women's Entrepreneurship Interests	0,789

Sources: *SmartPLS Result (2022).*

Basen on Table 5, the results show that the religiosity affects the attitude of 0,899, which means that the variable religiosity can be explained by the variable attitude of 89,9% ,while the religiosity variable can affect the variable of Women's EntrepreneurshipInterests 0,789 or can explain the variable of Women's Entrepreneurship Interestsof 78,9%.

Table. 4 Hypothesis Testing

	Original Sampel (O)	Mean (M)	Standard Deviation (STDEV)	T Statistik (O/STDEV)	P Values
Attitude -> Women's Entrepreneurship Interests	0,846	0,846	0,109	7,789	0,000
Religiosity -> Attitude	0,948	0,947	0,011	89,096	0,000
Religiosity -> Women's Entrepreneurship Interests	0,044	0,039	0,118	0,373	0,709

Sources: *SmartPLS Result (2022).*

Basen on that Table 4, it can be describe :

1. The affect of religiosity on attitudes

The affect of religiosity on attitudes produces a P Values of $0,000 < 0,05$ and statistical t value of $89,096 > t$ table 1.96, which indicates a supporting hypothesis. This means that religiosity has a positive and significant effect on attitude.

2. The affect of Religiosity on women's entrepreneurship interest

The affect of religiosity on women's entrepreneurship interestproduces a P Values of $0,709 > 0,05$ and statistical t value of $0,373 < t$ table 1.96, which indicates not supporting hypothesis. This means that religiosity has not a significant effect on women's entrepreneurship interest.

3. The affect of Attitude on women's entrepreneurship interest

The affect of attitude on women's entrepreneurship interest produces a P Values of $0,000 < 0,05$ and statistical t value of $7,789 > t$ table 1.96, which indicates a supporting hypothesis. This means that attitude has a positive and significant effect on women's entrepreneurship interest.

Table. 5 The Result Of Indirect Test

	Original Sampel (O)	Mean (M)	Standard Deviation	T Statistik	P Values
Religiosity -> Attitude -> Women's Entrepreneurship Interests	0,802	0,801	0,104	7,748	0,000

Sources: *SmartPLS Result (2022).*

Basen on the result of indirect test above can be describe for the hypotesis 4 :

The affect of Religiosity on women's entrepreneurial interest through attitudes to Entrepreneurship

The affect of Religiosity on women's entrepreneurial interest through attitudes to entrepreneurship show P Values of $0,000 < 0,05$ and statistical t value of $7,748 > t$ table 1.96,

which indicates a supporting hypothesis. This means that Religiosity has a positive and significant effect on women's entrepreneurship interest through attitudes to entrepreneurship.

4.2. Discussion

1. *Religiosity has an affect on Attitude.*

Based on the results of data analysis, it was found that the resulting t-count value of 89,096. This value is greater than the t-table value of 1.96. Therefore, the hypothesis proposed in this study can be accepted (H1 is accepted). The results of this study are in line with the results of research by John C. McIntosh and Samia Islam (2010). In addition, this research is also supported by research conducted by Nanik Ernawati and Zaenal Afifi who say that religiosity has an influence on attitudes. The results of this study further strengthen the opinion of researchers who assert that the concept of religiosity is one of the concepts to grow the attitude of Muslim women entrepreneurs in entrepreneurship. The opinion of Tiliouine et al (2009) states that religiosity has a relationship with aspects of attitude and happiness in life.

2. *The affect of religiosity on women's entrepreneurship interest*

Based on the results of data analysis, it was found that the resulting t-count value of 0,373. This value is smaller than the t-table value of 1.96. Therefore, the hypothesis not proposed in this study can be accepted (H2 is not accepted). The results of this study are in accordance with the results of Herweni (2019) which states that religiosity has no significant effect on student interest in entrepreneurship.

3. *Attitudes affect women's entrepreneurial interests.*

Based on the results of data analysis, it was found that the resulting t-count value of 7,789. This value was greater than the t-table value of 1.96. Therefore, the hypothesis proposed in this study can be accepted (H3 is accepted). The results of this study are in line with the results of research by Johan maes (2014). The results of this study further strengthen the opinion of researchers who assert that the concept of attitude is one of the concepts to foster female entrepreneurial interest in Muslim entrepreneurs in entrepreneurship. According to Ravi and Nor Aisha, attitude is one of the factors in determining individual success in entrepreneurship.

4. *The effect of Religiosity on women's entrepreneurial interest through attitudes to entrepreneurship.*

Based on the results of the study, attitudes can mediate the influence of religiosity on interest in entrepreneurship. The results of data analysis can be stated that t-count value of 7, 7488. This value is greater than the t-table value of 1.96. Therefore, the hypothesis proposed in This research is acceptable (H4 is accepted).

Personal attitudes are mainly reflected by the view that business opportunities and resources are considered sufficient, so the positive influence of attitudes on entrepreneurial intentions provides information that entrepreneurial intentions or starting a business can be equipped with business knowledge and the development of mental attitudes in such a way that they have more interest and

views. positive about entrepreneurship. This finding supports the theory of TPB, that a person's attitude affects his intention or intention to perform a certain behavior. This Personal Attitude consists of 2, namely Behavioral Belief and Outcome evaluation (Ajzen, 2002).

Conclusion

The conclusion in this research are:

1. Religiosity has significant affect on Attitude.
2. Religiosity has not significant affect on women's entrepreneurship interest
3. Attitudes has significant affect on women's entrepreneurial interests.
4. Religiosity has significant affect on women's entrepreneurial interest through attitudes to entrepreneurship.

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