International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

DETERMINANTS OF ENTREPRENEURIAL BEHAVIOR AMONG ASNAF ENTREPRENEURS: EVIDENCE FROM INDONESIA

Ahmad Dahlan Malik[1], Tika Widiastuti[2], Achsania Hendratmi[3], Ahmad Hudaifah[4]
[1]*Lecturer of Sharia Economics, International University of Semen Indonesia, Gresik, Indonesia.*
[2]*Lecturer of Sharia Economics, Airlangga University, Surabaya, Indonesia.*
[3]*Lecturer of Sharia Economics, Airlangga University, Surabaya, Indonesia.*
[4]*Lecturer of Sharia Economics, International University of Semen Indonesia, Gresik, Indonesia.*

Correspondent author: ahmaddahlanmalik@gmail.com

Abstract
This study investigates the determinants of entrepreneurial intention and entrepreneurial behavior among productive zakat recipients (asnaf entrepreneurs) in Indonesia. Drawing upon the Theory of Planned Behavior (TPB), the study examines the influence of attitude, awareness, religiosity, perceived behavioral control, and subjective norms on entrepreneurial intention, which subsequently affects entrepreneurial behavior. A quantitative research approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected from 500 asnaf entrepreneurs who received productive zakat assistance from authorized zakat institutions in Indonesia. The findings reveal that attitude, religiosity, perceived behavioral control, and subjective norms positively and significantly influence entrepreneurial intention. In contrast, awareness does not significantly affect entrepreneurial intention. Entrepreneurial intention was also found to positively influence entrepreneurial behavior among productive zakat recipients. Among all determinants, perceived behavioral control emerged as the strongest predictor of entrepreneurial intention. This study contributes to the growing literature on Islamic social finance by extending the Theory of Planned Behavior into the context of productive zakat empowerment. The findings highlight the importance of integrating entrepreneurial training, business mentoring, and spiritual development within productive zakat programs to enhance sustainable economic empowerment among mustahik communities.

Keywords: Asnaf Entrepreneurs; Entrepreneurial Behavior; Entrepreneurial Intention; Islamic Entrepreneurship; Productive Zakat; Theory of Planned Behavior.

INTRODUCTION

Poverty continues to be a major socio-economic issue in many developing nations, including Indonesia. Although global poverty rates have shown a gradual decline over recent years, a significant proportion of the population still experiences restricted access to education, decent employment, productive resources, and financial capital. According to the World Bank Group (2025), around 8.5% of the world's population still lives under conditions of extreme poverty. In Indonesia, efforts to reduce poverty remain a central national agenda that is closely connected to the Sustainable Development Goals (SDGs), especially Goal 1, which emphasizes poverty elimination through inclusive and sustainable economic growth.

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

Entrepreneurship development has increasingly been recognized as an effective strategy for reducing poverty among low-income communities. Entrepreneurship enables individuals to generate independent income, improve household welfare, and strengthen economic resilience. Previous studies indicate that entrepreneurship-based empowerment programs positively contribute to poverty reduction, employment creation, and social mobility among marginalized groups (Pan, 2021; Zhang et al., 2023). Within Islamic economics, entrepreneurship is not merely profit-oriented but also reflects worship and social responsibility. Islamic teachings encourage productive economic activities while emphasizing ethical values such as honesty, fairness, and social welfare (Sarhan et al., 2022).

In Indonesia, productive zakat has become an important Islamic social finance instrument for poverty alleviation and economic empowerment. Unlike consumptive zakat, which focuses on short-term assistance, productive zakat emphasizes sustainable empowerment through business capital support, entrepreneurial mentoring, and income-generating activities. These programs aim to transform mustahik (zakat beneficiaries) into economically independent individuals who may eventually become muzakki (zakat contributors). Entrepreneurship development among asnaf entrepreneurs has therefore become increasingly significant. Asnaf entrepreneurs are zakat recipients who receive financial and business support to establish or expand microenterprises. Several studies have shown that productive zakat positively affects household income, business sustainability, and economic independence among mustahik communities (Ayuniyyah et al., 2022; Purnamasari et al., 2022).

Nevertheless, the success of productive zakat entrepreneurship initiatives is determined not only by the provision of financial assistance, but also by psychological and behavioral aspects that shape entrepreneurial intention and entrepreneurial behavior. The Theory of Planned Behavior (TPB) introduced by Ajzen (2020) states that entrepreneurial intention is affected by three main factors, namely attitude, subjective norms, and perceived behavioral control. Even though TPB has frequently been utilized in entrepreneurship research, several significant research gaps still exist. Previous studies have largely focused on students, MSME owners, or conventional entrepreneurs, while limited attention has been given to productive zakat recipients and asnaf entrepreneurs. Moreover, religiosity has rarely been integrated into TPB models, despite its potential role in shaping entrepreneurial motivation and ethical behavior within Muslim communities. Existing productive zakat studies have also concentrated more on poverty alleviation outcomes and business performance than on entrepreneurial intention and behavior.

Accordingly, this study examines the determinants of entrepreneurial intention and entrepreneurial behavior among asnaf entrepreneurs in Indonesia by integrating religiosity into the TPB framework. Specifically, the study investigates the influence of attitude, awareness, religiosity, perceived behavioral control, and subjective norms on entrepreneurial intention, as well as the effect of entrepreneurial intention on entrepreneurial behavior. This research contributes theoretically by extending the application of TPB within the context of Islamic social finance and productive zakat entrepreneurship. It also enriches the literature by incorporating religiosity as an

additional determinant influencing entrepreneurial intention and by examining entrepreneurial behavior among productive zakat beneficiaries. Practically, the findings provide valuable insights for zakat institutions and policymakers in designing more effective empowerment programs that integrate financial assistance, entrepreneurial training, mentoring, and spiritual development to support sustainable economic empowerment among marginalized communities.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) proposes that human behavior is mainly driven by behavioral intention. This intention is shaped by three fundamental components: attitude, subjective norms, and perceived behavioral control. TPB has been widely utilized in entrepreneurship research to examine both entrepreneurial intention and entrepreneurial behavior. Ajzen (2020) explains that attitude toward behavior describes an individual's favorable or unfavorable assessment of entrepreneurship. Subjective norms refer to the perceived encouragement or social pressure received from significant others, whereas perceived behavioral control indicates the extent to which individuals believe they possess the abilities, confidence, and resources necessary to successfully carry out entrepreneurial activities.

In the field of entrepreneurship, TPB offers a valuable theoretical perspective for understanding the reasons individuals decide to participate in entrepreneurial activities. Entrepreneurial intention is viewed as a strong predictor of actual entrepreneurial behavior because people generally engage in actions that are based on deliberate planning and consideration. Therefore, TPB has become one of the most widely recognized theories in entrepreneurship studies because it effectively explains the influence of psychological and social determinants on entrepreneurial decision-making. In the context of productive zakat empowerment programs, TPB is highly applicable since mustahik entrepreneurs are motivated not only by economic factors, but also by social support, self-confidence, and religious values that guide their entrepreneurial activities.

Attitude and Entrepreneurial Intention

Entrepreneurial behavior is influenced not only by strategic objectives but also by entrepreneurial aspirations, adaptability, and motivation in responding to dynamic business environments. Entrepreneurial aspirations are often viewed as more opportunity-oriented and ambitious compared to conventional managerial approaches. Entrepreneurial behavior can therefore be understood as the process of identifying opportunities and transforming innovative ideas into concrete actions. This behavior involves creativity, initiative, persistence, and problem-solving capabilities required to sustain business ventures (Huarng & Ribeiro-Soriano, 2014).

Entrepreneurial behavior also plays a significant role in enabling businesses to survive external environmental changes and achieve competitive advantage. Consequently, promoting entrepreneurial behavior has become an important objective in entrepreneurship development

programs, although the role of social institutions in shaping entrepreneurial behavior remains relatively underexplored. Entrepreneurship itself represents a dynamic and challenging process that requires resilience, innovation, determination, and risk-taking capabilities. Bird et al. (2012) emphasized that entrepreneurial behavior should be understood through activities associated with initiating, maintaining, developing, and expanding business ventures.

Previous studies indicate that entrepreneurial behavior is influenced by several individual factors such as entrepreneurial motivation, personality, knowledge, competencies, experience, and entrepreneurial skills, all of which are reflected in entrepreneurial actions (Wang et al., 2022). In practice, entrepreneurial behavior may involve developing business plans, allocating business resources, conducting market analysis, improving facilities and equipment, introducing innovation, forming work teams, applying for financial support, obtaining business licenses, and participating in entrepreneurship training programs (Mahmood et al., 2020). In productive zakat, entrepreneurial behavior indicates mustahik ability to achieve economic independence, while positive entrepreneurial attitudes strengthen intention and participation in entrepreneurial activities.

H1: Attitude positively affects entrepreneurial intention among productive zakat recipients.

Awareness and Entrepreneurial Intention

The growth of entrepreneurship is closely linked to the level of entrepreneurial awareness in society. Entrepreneurial awareness refers to an individual's capacity to identify, assess, and respond to potential business opportunities within their environment. In this context, entrepreneurship is closely related to entrepreneurial alertness and opportunity recognition. However, several environmental and contextual factors may influence the level of entrepreneurial awareness among individuals. Tang (2009) argued that many individuals fail to recognize potential business opportunities due to environmental limitations surrounding them. Similarly, Acs (2010) emphasized that limited access to education, entrepreneurial awareness, and financial capital constrains the ability of micro-entrepreneurs to develop sustainable businesses.

In the context of Islamic social finance, awareness is also considered a crucial factor that affects participation in productive Islamic financial instruments, including zakat and waqf. Earlier studies indicate that countries with greater levels of Islamic financial awareness generally show stronger support for and implementation of productive waqf and other Islamic philanthropic initiatives aimed at promoting socio-economic development. Mohsin (2021) reported that countries such as Singapore, Malaysia, Jordan, Somalia, Chad, and the United Kingdom demonstrate relatively high awareness and implementation of productive waqf practices, contributing significantly to education, healthcare, and social welfare development.

Awareness has also been associated with behavioral practices and effective decision-making. Provan et al. (2012) found that awareness strongly influences evidence-based practices within public service organizations. Likewise, Endsley (1995) emphasized the importance of situational awareness in supporting effective human decision-making in dynamic environments. These

findings indicate that awareness serves as an important cognitive factor influencing human behavior and action.

Entrepreneurship education, mentoring, and socialization improve mustahik awareness of productive zakat benefits for socio-economic independence and sustainable income generation (Fitri, 2017). Stronger institutional campaigns and engagement also enhance awareness and participation, positively influencing entrepreneurial intention among zakat recipients (Nasution, 2021).

H2: Awareness positively affects entrepreneurial intention among productive zakat recipients.

Religiosity and Entrepreneurial Intention

Religiosity has become a significant determinant of entrepreneurial intention among recipients of productive zakat assistance. The results suggest that individuals who possess a higher level of religious commitment tend to have stronger motivation to participate in entrepreneurial activities facilitated through productive zakat programs. This finding emphasizes the vital influence of spiritual values in shaping entrepreneurial motivation within Islamic societies. Unlike conventional entrepreneurship perspectives that mainly emphasize economic rationality, Islamic entrepreneurship integrates both material achievement and spiritual fulfillment.

For many asnaf entrepreneurs, entrepreneurial activities are not solely viewed as mechanisms for generating income but also as pathways for achieving halal earnings, self-reliance, and social contribution. Religiosity strengthens entrepreneurial resilience because individuals who internalize Islamic ethical values tend to demonstrate greater persistence, discipline, honesty, and responsibility in managing businesses despite economic uncertainty.

This finding is consistent with previous studies conducted by Muklis et al. (2021) and Rochmawati and Lestari (2024), which found that religiosity positively influences entrepreneurial and financial intentions within Islamic economic contexts. However, this study extends previous literature by demonstrating that religiosity also plays a crucial role within productive zakat empowerment programs. Productive zakat institutions should combine financial support with Islamic ethical education, spiritual guidance, and motivational mentoring to strengthen entrepreneurial commitment and intention among mustahik entrepreneurs.

H3: Religiosity positively affects entrepreneurial intention among productive zakat recipients.

Perceived Behavioral Control and Entrepreneurial Intention

Perceived Behavioral Control (PBC) describes an individual's perception of how easy or difficult it is to perform a certain behavior (Ajzen, 2020). In the entrepreneurial context, PBC represents the degree to which individuals believe they have the skills, knowledge, opportunities, and resources required to successfully engage in entrepreneurial activities. People with a high level of perceived behavioral control tend to demonstrate greater confidence and motivation in

undertaking entrepreneurial behavior than those with lower levels of perceived behavioral control (Yzer, 2012).

Perceived behavioral control is considered an important factor in influencing entrepreneurial intention, as individuals who feel capable of handling business-related obstacles are more inclined to pursue entrepreneurial opportunities. Earlier research consistently shows that perceived behavioral control has a positive effect on entrepreneurial intention. Fini et al. (2012) reported that individuals with greater confidence in their entrepreneurial abilities are likely to demonstrate stronger entrepreneurial intentions. More recent studies further indicate that perceived behavioral control can strengthen entrepreneurial motivation by improving self-confidence, enhancing opportunity recognition, and increasing readiness to start business activities. In productive zakat entrepreneurship, stronger perceived behavioral control encourages mustahik entrepreneurs to overcome financial and business challenges, increasing entrepreneurial intention and productive economic involvement.

H4: Perceived behavioral control positively affects entrepreneurial intention among productive zakat recipients.

Subjective Norms and Entrepreneurial Intention

Subjective norms describe an individual's perception of social pressure from influential reference groups regarding whether a certain behavior should be carried out. In the context of entrepreneurship, subjective norms indicate the degree to which individuals perceive support, encouragement, and expectations from significant people around them, including family, friends, colleagues, and the broader community, to participate in entrepreneurial activities. These social influences contribute significantly to shaping entrepreneurial attitudes and perceptions (Ajzen, 2020).

Entrepreneurial intention tends to increase when individuals receive approval and support from important social groups, while limited encouragement may reduce entrepreneurial motivation. Previous studies confirmed that subjective norms positively influence entrepreneurial intention. Yordanova and Tarrazon (2010) found that favorable social expectations encourage entrepreneurship as a desirable career choice. In productive zakat entrepreneurship, family support, community trust, and social networks are essential for sustaining business activities; therefore, stronger subjective norms are expected to positively influence entrepreneurial intention among productive zakat recipients.

H5: Subjective norms positively affect entrepreneurial intention among productive zakat recipients.

Entrepreneurial Intention and Entrepreneurial Behavior

Entrepreneurial intention refers to an individual's deliberate willingness and motivation to engage in entrepreneurial behavior based on careful planning and conscious decision-making. In the entrepreneurial context, intention represents a person's level of commitment and preparedness

to participate in business activities in order to accomplish entrepreneurial goals (Ajzen, 2020). It also illustrates the extent to which individuals are prepared to invest effort, maintain persistence, and allocate available resources toward entrepreneurial endeavors. Entrepreneurial intention is widely regarded as the starting point for developing sustainable business ventures and is often described as an individual's readiness and desire to become self-employed or establish a new business (Ndofirepi, 2020).

Individuals who possess strong entrepreneurial intentions are generally more motivated to recognize business opportunities, take entrepreneurial risks, and convert innovative ideas into real business activities. Previous research indicates that entrepreneurial intention can be developed through exposure to entrepreneurial role models, entrepreneurship education, business training programs, work experience, and supportive social environments. Such experiences contribute to strengthening entrepreneurial motivation and enhancing individuals' confidence in their entrepreneurial capabilities.

In Islamic entrepreneurship, entrepreneurial intention is driven by both economic goals and spiritual obligations, where business activities are viewed as worship and lawful income generation supporting social welfare. Among mustahik entrepreneurs, stronger entrepreneurial intention encourages the transformation of motivation into actual entrepreneurial behavior and strengthens long-term business commitment. Empirical studies also confirm that entrepreneurial intention significantly influences entrepreneurial success and business sustainability. Therefore, entrepreneurial intention is considered a key predictor of entrepreneurial behavior among recipients of productive zakat programs.

H6: Entrepreneurial intention positively affects entrepreneurial behavior among productive zakat recipients.

METHODOLOGY

This study employed a quantitative approach grounded in the positivist paradigm, emphasizing objective observation and statistical analysis of social phenomena (Sugiyono, 2022). The research analyzed the effects of entrepreneurial attitude, awareness, religiosity, perceived behavioral control, and subjective norms on entrepreneurial intention and entrepreneurial behavior among asnaf entrepreneurs in Indonesia. A causal explanatory design was applied using structured questionnaires distributed to eligible respondents. Data were analyzed through Partial Least Squares–Structural Equation Modeling (PLS-SEM) using SmartPLS 3.0, which is suitable for predictive models involving complex latent variable relationships (Hair et al., 2006).

The population of this study consisted of small and medium enterprise (SME) owners categorized as asnaf entrepreneurs in Indonesia who received productive zakat assistance from the National Zakat Board (BAZNAS) and other authorized zakat institutions. Respondents were selected due to their relevant entrepreneurial experience in productive zakat programs. The study applied non-probability judgmental sampling to ensure respondents matched the research objectives (Malhotra & Dash, 2016). Based on Ferdinand's (2002) SEM guideline requiring five

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

to ten times the number of indicators, the minimum sample was 170 respondents. However, this study obtained 500 respondents, improving statistical power and estimation accuracy.

This study examined exogenous variables consisting of entrepreneurial attitude, awareness, religiosity, perceived behavioral control, and subjective norms, alongside endogenous variables comprising entrepreneurial intention and entrepreneurial behavior among asnaf entrepreneurs. Exogenous variables are factors influencing endogenous variables either positively or negatively (Sugiyono, 2022). Entrepreneurial attitude reflects evaluations toward entrepreneurship, awareness refers to understanding entrepreneurial opportunities, religiosity measures Islamic values in business decisions, perceived behavioral control indicates perceived entrepreneurial capability, and subjective norms describe social pressure regarding entrepreneurship. Entrepreneurial intention represents willingness to engage in productive zakat entrepreneurship, while entrepreneurial behavior reflects actual entrepreneurial practices. Data analysis employed PLS-SEM through outer model evaluation, inner model evaluation, and hypothesis testing. The inner model used APC, ARS, AVIF, SRMR, and R^2 indicators to assess structural relationships and predictive capability (Ghozali, 2014; Hu & Bentler, 1999). The outer model assessed validity and reliability using factor loading, composite reliability, AVE, and cross-loading analysis. Hypotheses were accepted when p-values were below 0.05 (Ghozali, 2014).

RESULTS

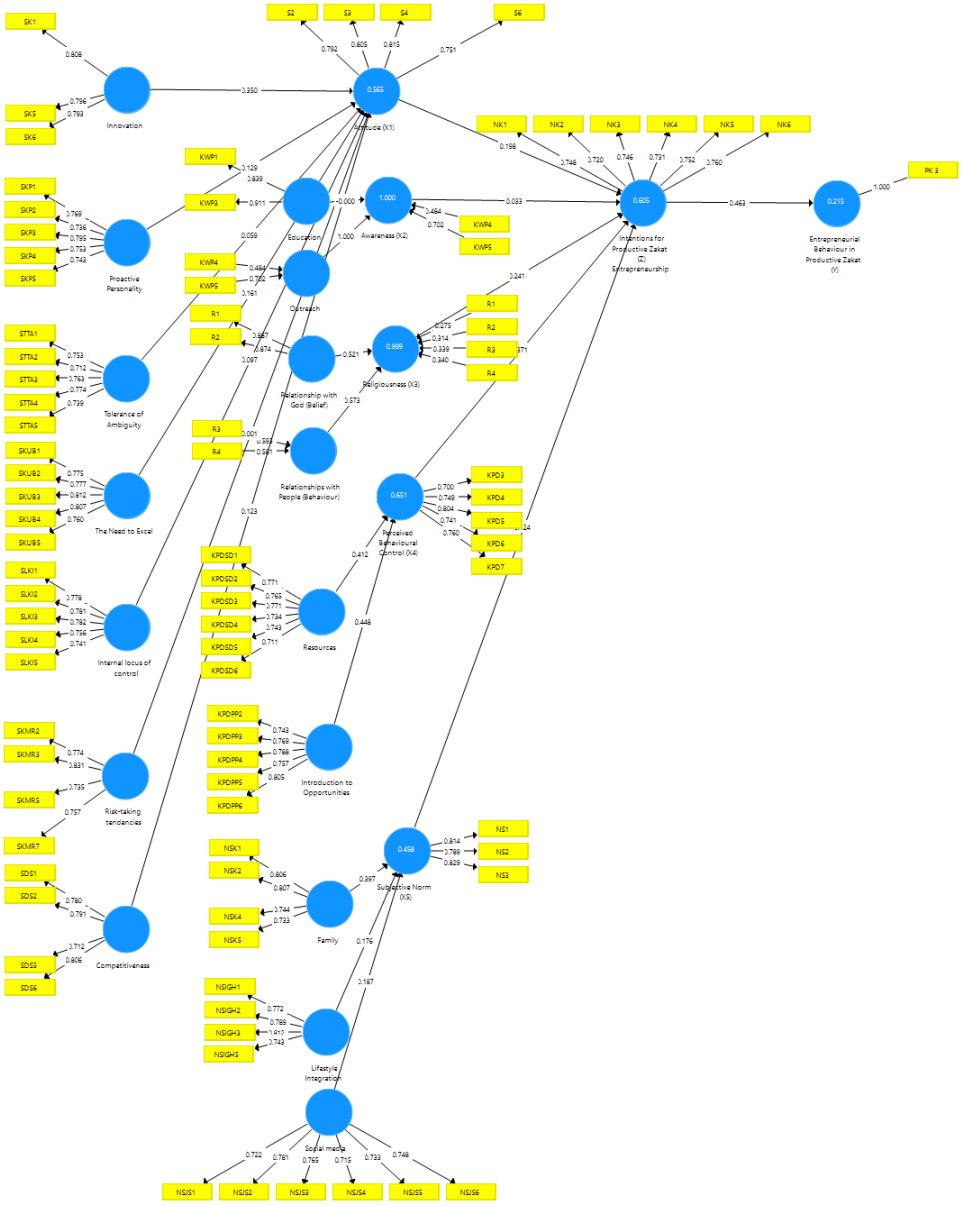
The analytical procedure in this study emphasized the assessment of both the measurement model (outer model) and the structural model (inner model) through the application of Partial Least Squares–Structural Equation Modeling (PLS-SEM). The evaluation of the outer model included tests of convergent validity, discriminant validity, and reliability, whereas the inner model assessment focused on examining model fit, the coefficient of determination, and hypothesis testing.

Convergent Validity

Convergent validity was assessed using factor loading values between latent constructs and their indicators. According to Hair et al. (2024), loading values above 0.70 indicate acceptable convergent validity. The initial model showed several indicators below the recommended threshold, including KPD1, KPD2, PK indicators, and some entrepreneurial attitude and competitiveness indicators. Consequently, these indicators were removed to improve measurement quality. After refinement, all remaining indicators achieved satisfactory loading values above 0.70. Perceived behavioral control indicators ranged from 0.711 to 0.771, entrepreneurial attitude indicators ranged from 0.751 to 0.815, and religiosity indicators ranged from 0.848 to 0.887, confirming adequate convergent validity.

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

Figure 1. Convergent Validity



Source: Data compiled by the researcher, 2026

Discriminant Validity

Discriminant validity was evaluated to assess how distinct each construct was from the other constructs included in the model. A high level of discriminant validity suggests that a construct is unique and represents phenomena that are not explained by other variables (Rasoolimanesh, 2022). This assessment was performed through cross-loading analysis and the Average Variance Extracted (AVE) criterion.

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

Table 1A. Discriminant Validity Based on the Fornell–Larcker Criterion

Constructs	Z	SDS	KWP	R1	NISGH	NSJS	SKUB	SKMR	SK	NSK	SKP	X2
Z	0.743											
SDS	0.667	0.773										
KWP	0.351	0.390	0.876									
R1	0.548	0.444	0.283	0.922								
NISGH	0.683	0.628	0.327	0.476	0.779							
NSJS	0.695	0.639	0.409	0.494	0.706	0.745						
SKUB	0.700	0.623	0.267	0.521	0.644	0.622	0.786					
SKMR	0.591	0.557	0.357	0.443	0.572	0.577	0.553	0.775				
SK	0.529	0.600	0.437	0.390	0.482	0.523	0.459	0.523	0.799			
NSK	0.625	0.604	0.343	0.494	0.646	0.658	0.607	0.545	0.501	0.773		
SKP	0.601	0.648	0.366	0.476	0.665	0.586	0.664	0.586	0.618	0.586	0.759	
X2	0.427	0.473	0.564	0.319	0.381	0.466	0.402	0.403	0.476	0.394	0.455	0.752

Note: Diagonal values (bold) represent the square root of the average variance extracted (AVE).

Table 1B. Discriminant Validity Based on the Fornell–Larcker Criterion (Part 2)

Constructs	X4	SLKI	X5	KPDPP	Y	X3	X1	KPDSD	STTA	R2
X4	0.752									
SLKI	0.528	0.768								
X5	0.562	0.515	0.811							
KPDPP	0.762	0.527	0.534	0.773						
Y	0.472	0.342	0.381	0.505	1.000					
X3	0.473	0.517	0.513	0.480	0.243	0.922				
X1	0.564	0.555	0.562	0.618	0.404	0.527	0.791			
KPDSD	0.753	0.512	0.547	0.761	0.521	0.452	0.568	0.750		
STTA	0.631	0.670	0.538	0.556	0.415	0.529	0.567	0.585	0.749	
R2	0.434	0.485	0.489	0.429	0.245	0.904	0.480	0.406	0.456	0.881

Note: Diagonal values (bold) represent the square root of the average variance extracted (AVE).
Source: Data compiled by the researcher, 2026

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

The findings revealed that the correlation values between indicators and their corresponding constructs were greater than the correlations with other constructs, demonstrating acceptable discriminant validity. In addition, all constructs achieved AVE values above the recommended threshold of 0.50. For example, entrepreneurial intention toward productive zakat entrepreneurship obtained an AVE value of 0.552, subjective norms reached 0.658, religiosity produced 0.776, and entrepreneurial attitude recorded 0.625. These results suggest that the constructs had sufficient discriminant validity and were able to explain the variance of their indicators effectively.

Reliability and Validity Testing

Reliability and construct validity were evaluated through Cronbach's Alpha, rho_A, Composite Reliability (CR), and Average Variance Extracted (AVE). Hair et al. (2022) stated that values exceeding 0.60 reflect acceptable levels of reliability and validity. The findings indicated that all constructs achieved satisfactory reliability levels. Entrepreneurial intention obtained a Cronbach's Alpha value of 0.838 and a Composite Reliability value of 0.881. Meanwhile, entrepreneurial attitude and perceived behavioral control produced Composite Reliability values of 0.870 and 0.866, respectively. Religiosity and entrepreneurial behavior also showed strong reliability results, indicating that all constructs were both reliable and valid for further structural model evaluation.

Table 2. Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Intentions for Productive Zakat (Z) Entrepreneurship	0.838	0.839	0.881	0.552
Competitiveness	0.776	0.784	0.856	0.598
Education	0.701	0.739	0.868	0.767
Relationships with People (Behaviour)		1.000		
Lifestyle Integration	0.784	0.787	0.861	0.607
Social media	0.839	0.841	0.882	0.554
The Need to Excel	0.846	0.847	0.890	0.618
Risk-taking tendencies	0.778	0.780	0.857	0.601
Innovation	0.717	0.718	0.841	0.639
Family	0.777	0.790	0.856	0.598
Proactive Personality	0.816	0.819	0.872	0.577
Awareness (X2)		1.000		
Perceived Behavioural Control (X4)	0.807	0.812	0.866	0.565
Internal locus of control	0.826	0.826	0.878	0.589
Subjective Norm (X5)	0.740	0.741	0.852	0.658
Introduction to Opportunities	0.831	0.832	0.881	0.597
Entrepreneurial Behaviour in Productive Zakat (Y)	1.000	1.000	1.000	1.000
Religiousness (X3)		1.000		
Attitude (X1)	0.800	0.802	0.870	0.625
Outreach		1.000		
Resources	0.844	0.847	0.885	0.562
Tolerance of Ambiguity	0.805	0.809	0.864	0.560
Relationship with God (Belief)	0.712	0.713	0.874	0.776

Source: Data compiled by the researcher, 2026

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

Model Fit Assessment

Model fit was assessed using the Standardized Root Mean Square Residual (SRMR). Hair et al. (2022) suggested that an SRMR value below 0.08 reflects a well-fitting model. The results of this study showed SRMR values of 0.047 for the saturated model and 0.060 for the estimated model, indicating that the model demonstrated an acceptable fit with the observed data.

Table 3. Model Fit

	Saturated Model	Estimated Model
SRMR	0.047	0.060
d_ULS	8.687	14.255

Source: Data compiled by the researcher, 2026

Coefficient of Determination (R^2)

The coefficient of determination (R^2) was applied to measure the predictive capability of the structural model. Hair and Alamer (2022) explained that R^2 values greater than 0.75 represent substantial predictive power, values ranging from 0.50 to 0.75 indicate moderate predictive power, while values below 0.25 reflect weak predictive power. The findings revealed that entrepreneurial intention toward productive zakat entrepreneurship achieved an R^2 value of 0.605, suggesting a moderate level of explanatory power. This indicates that entrepreneurial attitude, awareness, religiosity, perceived behavioral control, and subjective norms were able to collectively account for 60.5% of the variance in entrepreneurial intention. In contrast, entrepreneurial behavior obtained an R^2 value of 0.215, which indicates weak predictive capability.

Table 4. R-squared for the Research

	R Square	**R Square Adjusted**
Intention to Engage in Productive Zakat Entrepreneurship (Z)	0.605	0.602
Awareness (X2)	1.000	1.000
Perceived Behavioural Control (X4)	0.651	0.650
Subjective Norms (X5)	0.458	0.456
Productive Zakat Entrepreneurial Behaviour (Y)	0.215	0.214
Religiosity (X3)	0.999	0.999
Attitude (X1)	0.565	0.560

Source: Data compiled by the researcher, 2026

Hypothesis Testing

Hypothesis testing was conducted using bootstrapping procedures and path coefficient analysis. The significance level was determined based on p-values below 0.05.

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

Table 5. Bootstrapping dan Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Intent to engage in productive zakat entrepreneurship (Z) -> Behaviour in productive zakat entrepreneurship (Y)	0.463	0.463	0.039	11.79	0
Attitude (X1) -> Intention to engage in productive zakat entrepreneurship (Z)	0.198	0.2	0.044	4.522	0
Awareness (X2) -> Intention to engage in productive zakat entrepreneurship (Z)	0.033	0.033	0.037	0.894	0.372
Religiousness (X3) -> Intention to engage in productive zakat entrepreneurship (Z)	0.241	0.241	0.04	5.955	0
Perceived Behavioural Control (X4) -> Intention to engage in productive zakat entrepreneurship (Z)	0.371	0.367	0.046	8.12	0
Subjective Norm (X5) -> Intention to engage in productive zakat entrepreneurship (Z)	0.124	0.127	0.043	2.845	0.005

Source: Data compiled by the researcher, 2026

The findings revealed that entrepreneurial intention significantly influenced productive zakat entrepreneurial behavior ($\beta = 0.463$, $p < 0.001$). Entrepreneurial attitude ($\beta = 0.198$, $p < 0.001$), religiosity ($\beta = 0.241$, $p < 0.001$), perceived behavioral control ($\beta = 0.371$, $p < 0.001$), and subjective norms ($\beta = 0.124$, $p = 0.005$) positively affected entrepreneurial intention among asnaf entrepreneurs. Perceived behavioral control showed the strongest influence, highlighting the importance of entrepreneurial confidence. However, awareness did not significantly affect entrepreneurial intention ($\beta = 0.033$, $p = 0.372$), suggesting awareness alone is insufficient without motivational and environmental support factors.

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

DISCUSSIONS

The Influence of Productive Zakat Entrepreneurial Intention on Productive Zakat Entrepreneurial Behavior

The bootstrapping results demonstrated that Productive Zakat Entrepreneurial Intention significantly and positively influenced Productive Zakat Entrepreneurial Behavior, indicated by an original sample coefficient of 0.463, t-statistic of 11.790, and p-value of 0.000. This finding suggests that stronger entrepreneurial intentions among mustahik entrepreneurs increase their commitment to utilizing productive zakat assistance for sustainable business activities. The result supports the Theory of Planned Behavior (TPB) proposed by Ajzen, which identifies intention as the primary predictor of behavior. In productive zakat entrepreneurship, intention acts as an internal motivational factor encouraging economic empowerment through entrepreneurial participation. These findings are consistent with Ramos-Rodriguez et al. (2023), Anam et al. (2021), and Muklis et al. (2021), who emphasized the role of entrepreneurial intention in shaping entrepreneurial behavior. Musta'anah et al. (2023) also highlighted the importance of positive intentions in Islamic economic behavior.

The Influence of Attitude on Productive Zakat Entrepreneurial Intention

The results showed that Attitude had a significant positive effect on Productive Zakat Entrepreneurial Intention, with an original sample coefficient of 0.198, t-statistic of 4.522, and p-value of 0.000. This finding indicates that individuals with more favorable attitudes toward productive zakat entrepreneurship tend to possess stronger entrepreneurial intentions. In this study, attitude refers to individual evaluations of the benefits, opportunities, and positive outcomes generated through entrepreneurship supported by productive zakat programs. Individuals who perceive entrepreneurship as a pathway toward economic independence, improved welfare, and spiritual rewards are more likely to develop stronger entrepreneurial intentions. These findings support the Theory of Planned Behavior (TPB), which explains that positive evaluations of behavior strengthen behavioral intention. The findings are also consistent with Anam et al. (2021), who found that positive entrepreneurial attitudes significantly influence entrepreneurial interest and intention. Therefore, zakat institutions should strengthen positive perceptions of productive zakat entrepreneurship through entrepreneurship education, mentoring, training, and entrepreneurial role models to enhance optimism, confidence, and business sustainability among zakat beneficiaries.

The Influence of Awareness on Productive Zakat Entrepreneurial Intention

The analysis revealed that Awareness did not significantly affect Productive Zakat Entrepreneurial Intention, indicated by an original sample coefficient of 0.033, t-statistic of 0.894, and p-value of 0.372. This finding suggests that awareness alone is insufficient to strengthen entrepreneurial intention among zakat beneficiaries. Although individuals may understand the benefits of productive zakat entrepreneurship, they may still lack entrepreneurial knowledge,

practical skills, business experience, and access to mentoring or market opportunities. Theoretically, awareness may function only as an initial stage in behavioral development and may not directly encourage entrepreneurial intention without entrepreneurial capability, self-confidence, and environmental support. This finding differs from Islam and Mehdi (2024), who found that awareness positively influences entrepreneurial intention when supported by confidence and positive entrepreneurial perceptions. Therefore, zakat institutions should complement awareness programs with entrepreneurship training, mentoring, financing access, and business facilitation to strengthen entrepreneurial intention and sustainable entrepreneurial behavior among zakat beneficiaries.

The Influence of Religiosity on Productive Zakat Entrepreneurial Intention

The bootstrapping analysis showed that Religiosity significantly and positively affected Productive Zakat Entrepreneurial Intention, with an original sample coefficient of 0.241, t-statistic of 5.955, and p-value of 0.000. This finding indicates that individuals with stronger religiosity tend to possess higher entrepreneurial intentions. Religiosity reflects the extent to which Islamic principles guide individual behavior and decision-making. Highly religious individuals often perceive entrepreneurship not only as an economic activity but also as worship and a means of obtaining halal and blessed (barakah) income. Thus, religiosity functions as an internal motivational factor encouraging entrepreneurial independence among zakat beneficiaries. These findings are consistent with Anam et al. (2021) and Muklis et al. (2021), who confirmed the significant role of religiosity in Islamic entrepreneurial intention. Rochmawati and Lestari (2024) and Rahmawati and Mufraini (2025) further emphasized integrating Islamic values, spiritual guidance, and ethical education into productive zakat empowerment programs.

The Influence of Perceived Behavioral Control on Productive Zakat Entrepreneurial Intention

The analysis revealed that Perceived Behavioral Control significantly and positively influenced Productive Zakat Entrepreneurial Intention, with an original sample coefficient of 0.371, t-statistic of 8.120, and p-value of 0.000. Among all independent variables, perceived behavioral control showed one of the strongest effects, indicating its important role in shaping entrepreneurial intention among zakat beneficiaries. Perceived behavioral control reflects individual confidence in managing entrepreneurial activities, business risks, and operational challenges. Individuals who believe they possess adequate capability and resources are more likely to develop stronger entrepreneurial intentions. This finding strongly supports the Theory of Planned Behavior (TPB), which identifies perceived behavioral control as a major predictor of intention and behavior. The findings are consistent with Wahono and Rumangkit (2024), who found that entrepreneurial confidence encourages business initiation. Similar results were reported by Karim et al. (2025). Nuraini et al. (2024) further emphasized that entrepreneurial competence and self-confidence are crucial for successful productive zakat empowerment programs.

International Journal of Interdisciplinary Cultural Studies
ISSN: 2327-008X (Print), ISSN: 2327-2554 (Online)
Volume 21, Issue 2, 2026
https://cgscopus.com/index.php/journals

The Influence of Subjective Norms on Productive Zakat Entrepreneurial Intention

The bootstrapping results showed that Subjective Norms significantly and positively influenced Productive Zakat Entrepreneurial Intention, with an original sample coefficient of 0.124, t-statistic of 2.845, and p-value of 0.005. This finding indicates that support from family, peers, religious leaders, and surrounding communities positively contributes to entrepreneurial intention among zakat beneficiaries. Subjective norms represent social expectations and pressures influencing behavioral decisions. Individuals receiving encouragement from important social groups tend to become more motivated and confident in entrepreneurial activities. These findings support the Theory of Planned Behavior (TPB), which identifies subjective norms as a determinant of behavioral intention. The results are also consistent with Anam et al. (2021), Veronica and Putri (2025), and Kusuma and Nugraha (2021). However, subjective norms showed weaker influence compared to religiosity and perceived behavioral control, indicating that internal psychological and religious factors remain more influential than external social pressures in shaping entrepreneurial intention among zakat recipients.

CONCLUSION

Based on the results of the analysis, the study found that attitude, religiosity, perceived behavioral control, and subjective norms have positive and significant effects on productive zakat entrepreneurial intention. However, awareness was not found to significantly influence entrepreneurial intention. In addition, productive zakat entrepreneurial intention was proven to have a positive and significant impact on productive zakat entrepreneurial behavior. These findings are consistent with the Theory of Planned Behavior (TPB), which explains that intention acts as the main predictor of individual behavior. The stronger the entrepreneurial intention among mustahik beneficiaries, the greater the possibility that such intentions will be translated into actual entrepreneurial activities through productive business ventures.

The findings further indicate that internal individual factors, especially religiosity and perceived behavioral control, play dominant roles in shaping entrepreneurial intention within the context of productive zakat. Individuals who possess strong religious values and confidence in their entrepreneurial abilities are more likely to participate in independent and sustainable business activities. Moreover, social support from family members and the surrounding community also contributes positively to entrepreneurial intention, although its effect is relatively weaker compared to internal psychological factors. From a practical perspective, these results suggest that productive zakat programs should not focus solely on financial assistance, but also incorporate entrepreneurship training, business mentoring, spiritual development, and the strengthening of entrepreneurial ecosystems in order to promote sustainable economic independence among zakat beneficiaries.

REFERENCES

Acs, Z. J., Estrin, S., Mickiewicz, T., & Szerb, L. (2018). Entrepreneurship, institutional economics, and economic growth: An ecosystem perspective. *Small Business Economics, 51*(2), 501–514. https://doi.org/10.1007/s11187-018-0013-9

Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies, 2*(4), 314–324. https://doi.org/10.1002/hbe2.195

Anam, M. S., Mochlasin, M., Yulianti, W., Afisa, I., & Safitri, N. A. (2021). Pengaruh sikap, norma subjektif, religiusitas, pengetahuan kewirausahaan, dan faktor demografi terhadap minat berwirausaha. *Jurnal Ilmu Manajemen, 9*(4), 1369–1382. https://journal.unesa.ac.id/index.php/jim/article/view/14531

Astuti, T., Damayanti, D. D., Purnamasari, D., & Sennang, I. (2025). Implications of perceived behavioral control on entrepreneurial intentions of Indonesian college students: Self-efficacy as a mediator. *Jurnal Ekonomi Pendidikan dan Kewirausahaan, 13*(1), 131–146. https://doi.org/10.26740/jepk.v13n1.p131-146

Ayob, N. A., Daud, S., & Ismail, M. T. (2017). Modal insan, daya saing dan prestasi usahawan wanita di Malaysia: Analisis kualitatif usahawan wanita bumi putera di Melaka. *Geografia: Malaysian Journal of Society and Space, 12*(10).

Ayuniyyah, Q., Pramanik, A. H., Saad, N. M., & Ariffin, M. I. (2022). The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management, 15*(5), 924–942.

Bahri, E. S., Aslam, M. M. A., Hasan, A. A., & Wibowo, H. (2019). Maqasid Al-Shariah in micro-entrepreneurs development: An overview. *Proceedings of the International Conference of Zakat*, 258–267. https://doi.org/10.37706/iconz.2019.182

Bird, B., Schjoedt, L., & Baum, J. R. (2012). Editor's introduction: Entrepreneurs' behavior—Elucidation and measurement. *Entrepreneurship Theory and Practice, 36*(5), 889–913. https://doi.org/10.1111/j.1540-6520.2012.00535.x

Duan, L. (2021). An extended model of the theory of planned behavior: An empirical study of entrepreneurial intention and entrepreneurial behavior in college students. *Frontiers in Psychology, 12*, Article 627818. https://doi.org/10.3389/fpsyg.2021.627818

Esfandiar, K., Sharifi-Tehrani, M., Pratt, S., & Altinay, L. (2019). Understanding entrepreneurial intentions: A developed integrated structural model approach. *Journal of Business Research, 94*, 172–182. https://doi.org/10.1016/j.jbusres.2017.10.045

Ferdinand, A. (2002). *Structural equation modeling dalam penelitian manajemen* (2nd ed.). BP UNDIP.

Fini, R., Grimaldi, R., Marzocchi, G. L., & Sobrero, M. (2012). The determinants of corporate entrepreneurial intention within small and newly established firms. *Entrepreneurship Theory and Practice, 36*(2), 387–414. https://doi.org/10.1111/j.1540-6520.2010.00411.x

Fitri, M. (2017). Pengelolaan zakat produktif sebagai instrumen peningkatan kesejahteraan umat. *Economica: Jurnal Ekonomi Islam, 8*(1), 149–173.

Fong, E. Y., Jabor, M. K. B., Zulkifli, A. H., & Hashim, M. R. (2020). Challenges faced by new entrepreneurs and suggestions on how to overcome them. In *Proceedings of the International Conference on Student and Disable Student Development* (Vol. 470). Atlantis Press.

Ghozali, I. (2014). *Aplikasi analisis multivariate dengan program SPSS*. Badan Penerbit Universitas Diponegoro.

Habibah, U., & Nurafini, F. (2024). Pengaruh persepsi kegunaan, kemudahan dan risiko terhadap minat membayar zakat, infaq dan shodaqoh menggunakan fitur berbagi-ziswaf BSI. *Jurnal Ekonomika dan Bisnis Islam, 7*(1), 97–111. https://journal.unesa.ac.id/index.php/jei/article/view/30794

Hair, J. F., & Alamer, A. (2022). Partial least squares structural equation modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics, 1*(3), Article 100027. https://doi.org/10.1016/j.rmal.2022.100027

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis* (6th ed.). Pearson Prentice Hall.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage.

Hair, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. P. (2024). *Advanced issues in partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage.

Huarng, K. H., & Ribeiro-Soriano, D. E. (2014). Developmental management: Theories, methods, and applications in entrepreneurship, innovation, and sensemaking. *Journal of Business Research, 67*(5), 657–662. https://doi.org/10.1016/j.jbusres.2013.11.023

Hussein, A. A. T., & Rahman, A. A. (2019). Analisis strategi pemerkasaan asnaf fakir dan miskin berdasarkan hadis lelaki Ansar. *Jurnal Pengurusan dan Penyelidikan Fatwa, 17*(2, Special Edition).

Ismail, A., Satori, M. F., Mas'udi, M. F., Bahri, E. S., Halim, I., Tajang, M. N., Qasim, F., Hambali, A., & Erianton, P. (2018). *Fikih zakat kontekstual Indonesia*. Badan Amil Zakat Nasional.

Karim Amrullah, A. M., Safitri, R., & Wuryaningsih. (2025). Exploring the influence of attitude, subjective norm, and perceived behavioral control on intention behavior: The moderating effect of benefits. *Salud, Ciencia y Tecnología, 5*, Article 1694. https://doi.org/10.56294/saludcyt20251694

Karimi, S., Biemans, H. J. A., Lans, T., Chizari, M., & Mulder, M. (2016). The impact of entrepreneurship education: A study of Iranian students' entrepreneurial intentions and opportunity identification. *Journal of Small Business Management, 54*(1), 187–209. https://doi.org/10.1111/jsbm.12137

Kusuma, V. K., & Nugraha, J. (2021). Pengaruh pendidikan kewirausahaan, lingkungan keluarga, *attitude towards entrepreneurship* terhadap intensi berwirausaha melalui *self-efficacy*. *Jurnal Ekonomi Pendidikan dan Kewirausahaan, 9*(1), 79–100. https://doi.org/10.26740/jepk.v9n1.p79-100

Mahmood, T. M. A. T., Mamun, A. A., & Ibrahim, M. D. (2020). Attitude towards entrepreneurship: A study among asnaf millennials in Malaysia. *Asia Pacific Journal of Innovation and Entrepreneurship, 14*(1), 2–14. https://doi.org/10.1108/APJIE-06-2019-0044

Malhotra, N. K., & Dash, S. (2016). *Marketing research: An applied orientation* (7th ed.). Pearson India Education Services.

Mamun, A., Kumar, N., Ibrahim, M. D., & Yusoff, M. N. H. B. (2017). Validating the measurement of entrepreneurial orientation. *Economics and Sociology, 10*(4), 51–66. https://doi.org/10.14254/2071-789X.2017/10-4/5

Masyita, D. (2018). Lessons learned of zakat management from different eras and countries. *Al-Iqtishad: Journal of Islamic Economics, 10*(2), 441–456.

Meshack, A., Orji, M. G., & Ogechukwu, N. G. (2022). Poverty reduction in Awka metropolis: The role of entrepreneurship productivity. *Economit Journal: Scientific Journal of Accountancy, Management and Finance, 2*(4), 244–262.

Mohsin, M. I. A. (2021). Revisiting cash waqf: Its application and development in modern Islamic economies. *International Journal of Islamic and Middle Eastern Finance and Management, 14*(3), 540–556. https://doi.org/10.1108/IMEFM-01-2020-0021

Muklis, M., Novius, N., & Hadi, H. (2021). Pengaruh religiositas terhadap intensi kewirausahaan syariah. *Al-Iqtishad, 17*(2), 145–160. https://ejournal.uin-suska.ac.id/index.php/al-iqtishad/article/view/13795

Musta'anah, A., Ghofur, R. A., Hilal, S., & Etika, C. (2023). Studi literatur: Hubungan digitalisasi zakat terhadap intensi perilaku generasi milenial membayar zakat. *Syarikat: Jurnal Rumpun Ekonomi Syariah, 6*(1). https://journal.uir.ac.id/index.php/syarikat/article/view/12847

Najmudin, N., & Shihabudin, S. (2022). Subjective norms and behavioral control: The effectiveness on interest in sharia insurance. *Jurnal Ilmiah Ekonomi Islam, 8*(1), 39–46. https://doi.org/10.29040/jiei.v8i1.4089

Nalikan, M., Sumartono, Suryadi, & Rozikin, M. (2025). Community-based village development strategy leveraging social capital: A case study of Lamongan Regency. *Journal of Ecohumanism, 4*(1). https://ecohumanism.co.uk/joe/ecohumanism/article/view/6217

Nasir, M. H. M., & Talib, Y. Y. A. (2018). MASMe: Developing mobile accounting software for micro entrepreneurs. *Journal of Telecommunication, Electronic and Computer Engineering, 10*(2–4), 179–185.

Nasution, M. E., & Medias, F. (2021). Awareness and acceptance of Islamic social finance among Muslim communities. *Journal of Islamic Marketing, 12*(9), 1771–1788. https://doi.org/10.1108/JIMA-11-2019-0237

Nawai, N., & Ruzaiman, F. S. (2022). The impact of zakat distribution. In *Palgrave studies in Islamic banking, finance, and economics*. Palgrave Macmillan. https://doi.org/10.1007/978-3-031-06890-4_11

Ndofirepi, T. M. (2020). Relationship between entrepreneurship education and entrepreneurial goal intentions: Psychological traits as mediators. *Journal of Innovation and Entrepreneurship, 9*(1), Article 1. https://doi.org/10.1186/s13731-020-0115-8

Wahono, J. W., & Rumangkit, S. (2024). The development of entrepreneurial intention model using theory of planned behavior and entrepreneurial event. *International Journal of Business Economics, 5*(2).

Wang, Y., Ellinger, A. D., & Wu, Y.-C. J. (2022). Entrepreneurial orientation and firm performance in emerging economies: The moderating role of entrepreneurial behavior. *Journal of Entrepreneurship in Emerging Economies, 14*(3), 456–475. https://doi.org/10.1108/JEEE-08-2020-0305

World Bank Group. (2025). *Global poverty reduction has slowed to a near standstill*. https://www.worldbank.org/en/publication/poverty-prosperity-and-planet

Yordanova, D. I., & Tarrazon, M. A. (2010). Gender differences in entrepreneurial intentions: Evidence from Bulgaria. *Journal of Developmental Entrepreneurship, 15*(3), 245–261. https://doi.org/10.1142/S1084946710001543

Yunita, A., Biermann, F., Kim, R. E., & Vijge, M. J. (2023). Making development legible to capital: The promise and limits of 'innovative' debt financing for the Sustainable Development Goals in Indonesia. *Environment and Planning E: Nature and Space, 6*(4), 2271–2294.

Yusri, Y., & Abdullah, M. (2021). Pengaruh religiusitas dan faktor sosial terhadap minat masyarakat menggunakan produk bank syariah di Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Islam, 3*(2). https://jurnal.ar-raniry.ac.id/index.php/jihbiz/article/view/9629

Yzer, M. (2012). The integrative model of behavioral prediction as a tool for designing health messages. In H. Cho (Ed.), *Health communication message design: Theory and practice* (pp. 21–40). Sage.

Zhang, X., Sun, Y., Gao, Y., & Dong, Y. (2023). Paths out of poverty: Social entrepreneurship and sustainable development. *Frontiers in Psychology, 13*, Article 1062669. https://doi.org/10.3389/fpsyg.2022.1062669

Zhao, H., Seibert, S. E., & Hills, G. E. (2005). The mediating role of self-efficacy in the development of entrepreneurial intentions. *Journal of Applied Psychology, 90*(6), 1265–1272. https://doi.org/10.1037/0021-9010.90.6.1265