

Entrepreneurship Education Shapes Entrepreneurial Intentions through Religiosity and Self-Efficacy

*Entrepreneurship
Education Shapes
Entrepreneurial*

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ABSTRACT

Enhancing entrepreneurial intention is a significant aspect in encouraging the emergence of new entrepreneurs, especially in overcoming economic and social challenges in the era of global competition. This study aims to investigate the effect of entrepreneurship education on entrepreneurial intentions, while considering the mediating roles of religiosity and self-efficacy. This study emphasizes a comprehensive investigation of the key factors that influence entrepreneurial intentions. This study employs a quantitative approach with 264 respondents from diverse educational and religious backgrounds. Data were collected using a validated Likert-scale questionnaire measuring entrepreneurship education, religiosity, self-efficacy, and entrepreneurial intention, and analyzed using SEM-PLS. The levels of entrepreneurship education, self-efficacy, religiosity, and entrepreneurial intention among students in Bandung were positive. These findings confirm that entrepreneurship education has a positive influence, both directly and indirectly, on entrepreneurial intentions through the mediating role of self-efficacy and religiosity. This research makes a significant contribution to the field of entrepreneurship education. These findings are expected to serve as practical guidance for educational institutions and policymakers in formulating strategies to increase entrepreneurial intent by strengthening entrepreneurship education, developing self-efficacy, and fostering religiosity.

Keywords: *Entrepreneurship Education, Entrepreneurial Intention, Self-Efficacy, Religiosity.*

INTRODUCTION

A country must have an entrepreneur-to-population ratio of at least 14% to be categorized as a developed nation. However, Indonesia's entrepreneur ratio currently stands at only 3.1% of its total population, indicating a significant gap in entrepreneurial development that needs to be addressed to strengthen national economic competitiveness (Oxtora, 2025). In response to this challenge, the Indonesian government has actively promoted the integration of entrepreneurship education into formal education, from high school to higher education, with the aim of shifting graduates' orientation from job seekers to job creators. Supporting this effort, data from the Central Bureau of Statistics (*Badan Pusat Statistik/BPS*) show that in February 2025, Indonesia had 53.38 million entrepreneurs, representing 34.9% of the total national workforce (BPS, 2025). However, the open unemployment rate in February 2025 remained at 4.76%, with the highest contribution coming from vocational high school graduates (9.01%), followed by high school graduates (7.05%) and university graduates (5.25%). These data indicate that higher educational attainment does not automatically guarantee employment, highlighting the importance of strengthening entrepreneurial intention among graduates.

Micro, Small, and Medium-Sized Enterprises (MSMEs) are vital to Indonesia's economy because of their adaptability to quick changes in the environment. There are currently 64.2 million MSMEs in Indonesia, and they account for 61.07% of the country's GDP (Junaidi, 2024). This highlights that entrepreneurship is a key driver of both national

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and global economic growth. Therefore, strengthening entrepreneurship education, particularly at the university level, has become an important focus to increase students' interest in entrepreneurship and prepare them to become job creators rather than job seekers. Entrepreneurship education enhances entrepreneurial literacy by providing knowledge and practical experience in various business aspects. Students are exposed to activities such as business plan development, expos, seminars, workshops, and other entrepreneurial programs (Kaur & Chawla, 2023). These activities develop competencies in areas such as research and development, financial management, marketing, leadership, teamwork, and presentation skills (Kurata et al., 2023). Furthermore, it has been discovered that entrepreneurial literacy positively affects a person's inclination to launch a firm (Solihin, 2023). It is anticipated that entrepreneurship education will significantly influence students' aspirations to pursue entrepreneurship.

However, prior research indicates that entrepreneurial intention cannot be fully fostered by entrepreneurship education alone. Internal psychological and value-based elements also have an impact on entrepreneurial activity. One important psychological factor is self-efficacy, which refers to an individual's belief in their ability to successfully perform entrepreneurial tasks. Self-efficacy is expected to function as a psychological mechanism that strengthens the impact of entrepreneurship education by increasing students' confidence, persistence, and willingness to take entrepreneurial actions. In addition, religiosity is considered a value-based factor that shapes individuals' attitudes, motivation, and ethical orientation. Religiosity may provide internal moral guidance, resilience, and intrinsic motivation, which can strengthen how entrepreneurship education influences entrepreneurial intention. In this sense, both self-efficacy and religiosity do not only function as direct predictors but are more appropriately viewed as mediating mechanisms that explain how entrepreneurship education translates into entrepreneurial intention (Hafid et al., 2024).

Despite the growing attention to entrepreneurial intention, most previous studies by Solihin (2023) tend to focus primarily on the direct effect of entrepreneurship education on entrepreneurial intention. Limited studies by Kaur and Chawla (2023) have examined how psychological factors, such as self-efficacy and value-based factors, such as religiosity, function as mediating variables in this relationship, particularly in the context of Indonesian university students. This suggests a need for more research to fully comprehend how entrepreneurship education affects entrepreneurial intention. In actuality, developing an entrepreneurial goal is a complicated process that incorporates both internal cognitive and spiritual processes as well as external elements like schooling. For a more thorough explanation of this link, a more integrated model is therefore required.

Based on these considerations, this study aims to examine the effect of entrepreneurship education on entrepreneurial intention by considering self-efficacy and religiosity as mediating variables. Specifically, this research investigates both the direct effect of entrepreneurship education on entrepreneurial intention and its indirect effects through self-efficacy and religiosity. Through this approach, the study seeks to provide a more comprehensive understanding of how entrepreneurship education contributes to the formation of entrepreneurial intention among students by incorporating both psychological and spiritual dimensions in the analysis.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Effect of Entrepreneurship Education

Entrepreneurship education aims to enhance students' understanding of entrepreneurship and its role in society by developing competencies, character, and creativity that support entrepreneurial behavior (Kurata et al., 2023; Miço & Cungu, 2023). It equips students with the ability to identify opportunities, think critically, solve problems, and manage resources effectively, which also contributes to increased self-confidence in entrepreneurship (Khetarpal et al., 2025; Lianto et al., 2025). Through basic business knowledge and entrepreneurial concepts, students are expected to build a

responsible mindset in managing business activities. Furthermore, entrepreneurship education plays an important role in shaping entrepreneurial intention by strengthening competence and character, thereby encouraging students to pursue entrepreneurial careers (Bahri & Alamsyah, 2024). However, contrasting findings have been reported in some contexts, such as in China and Pakistan, where entrepreneurship education was found to have a negative effect on entrepreneurial intention due to limited practical implementation and inadequate teaching approaches (Munir et al., 2022).

Entrepreneurship education influences religiosity by strengthening both entrepreneurial competencies and students' religious convictions within diverse cultural contexts (Maviya et al., 2023). It fosters critical thinking and independence that broaden students' perspectives in pursuing personal and professional goals, including in religious settings such as Islamic universities in Indonesia that integrate sharia entrepreneurship and sunnah-based learning (Solihin et al., 2023). This also aligns with findings that religious entrepreneurs tend to view business as part of their faith and demonstrate stronger corporate social responsibility compared to non-religious counterparts (Rietveld & Hoogendoorn, 2022).

Entrepreneurship education enhances students' self-efficacy (Lianto et al., 2025; Otache, 2025). Entrepreneurship education affects self-efficacy by boosting students' self-confidence in their capacity to participate in entrepreneurial endeavours. Through entrepreneurship education, students get essential knowledge, abilities, and actual experience, enabling them to feel more prepared and capable of starting and managing their own businesses (Widyaningrum et al., 2024).

H1: Entrepreneurship education has a positive effect on entrepreneurial intention.

H2: Entrepreneurship education has a positive effect on religiosity.

H3: Entrepreneurship education has a positive effect on self-efficacy.

The Effect of Religiosity on Entrepreneurial Intention and Self-Efficacy

Entrepreneurial intention refers to an individual's readiness, willingness, and psychological motivation to engage in business activities and achieve success through personal abilities (Lee et al., 2022; Martins et al., 2023; Mujtaba et al., 2025). It is influenced by internal factors, such as personality, self-confidence, experience, and risk-taking propensity, as well as external factors including motivation, entrepreneurial attitudes, and satisfaction with entrepreneurship education (Glock & Stark, 1965; Azancot-Chocrón et al., 2022; Leite et al., 2023; Rafiki et al., 2024). Religiosity reflects an individual's commitment to religious beliefs, values, and practices expressed in daily behaviour and social activities (Munauwaroh & Mahardika, 2025; Mullachelasari et al., 2025; Zafar & Abu-Hussin, 2025).

Religiosity has a significant effect on entrepreneurial intention (Ali, 2023). Religion is an important factor influencing an individual to engage in various activities, including entrepreneurship. The religion that is most prevalent among Indonesia's population is Islam, and both the Quran and Hadith extensively emphasize entrepreneurship as part of the Sunnah. This perspective is consistent with empirical findings indicating that religiosity has a positive and significant influence on entrepreneurial intention (Azim & Islam, 2022; McIntyre et al., 2023; Susanti et al., 2025). Such influence suggests that higher levels of religiosity can strengthen individuals' motivation, ethical orientation, and willingness to engage in entrepreneurial activities. Moreover, previous studies also confirm that the effect of religiosity on entrepreneurial intention may vary across religious contexts, yet it generally demonstrates a significant positive relationship (Giacomin et al., 2023; Lehmann & Weiße, 2025). Religiosity has a significant effect on self-efficacy (Ibsal et al., 2024; Siswanto, 2024). It stated that consistent prayer and sincere belief in God are necessary for enhancing students' self-efficacy.

H4: Religiosity has a positive effect on entrepreneurial intention.

H5: Religiosity has a positive effect on self-efficacy.

The Effect of Self-Efficacy on Entrepreneurial Intention

Self-efficacy is a belief that an individual can complete activities and achieve objectives. Self-efficacy can also be characterized as a person's belief in their ability to harness motivation, cognitive resources, and work approaches required to accomplish a particular task in a specific setting (Luthans et al., 2015). This belief influences the amount of effort a person will put in when facing challenges. Individuals possessing robust self-efficacy tend to have greater resilience and are less vulnerable to surrender, allowing them to perform better. Self-efficacy may moderate the association between entrepreneurship education and entrepreneurial intention (Elbaz et al., 2025). People with better entrepreneurship education will have greater confidence in becoming entrepreneurs. This concept suggests that persons with strong self-efficacy show better confidence in overcoming difficulties and achieving their goals. Within the subject matter of entrepreneurship, entrepreneurship education can enhance students' independence, thus making them more motivated to pursue entrepreneurial endeavors (Wu et al., 2022).

Self-efficacy has a significant impact on entrepreneurial intention (Mulyana et al., 2024; Gianis et al., 2025). Self-efficacy significantly increases someone's desire to start and develop a new venture. Self-efficacy not only boosts motivation but also helps individuals overcome obstacles and capitalize on opportunities in the entrepreneurial world. Therefore, increasing self-efficacy is an essential tactic for boosting entrepreneurial intention, particularly among students and aspiring entrepreneurs preparing to enter the business world through business incubation programs and venture simulation (Lianto et al., 2025).

H6: Self-efficacy has a positive effect on entrepreneurial intention

The Influence of Religiosity and Self-Efficacy as a Mediating Variable

Self-efficacy plays a significant mediating role in the relationship between religiosity, entrepreneurship education, and entrepreneurial intention (Azim & Islam, 2022; McIntyre et al., 2023; Pham & Le, 2023). In the context of university students, religiosity strengthens confidence in entrepreneurial abilities, such as opportunity recognition, innovation, and risk management, which subsequently increases entrepreneurial intention (Ibsal et al., 2024; Siswanto, 2024). Religiosity does not directly influence the intention to establish conventional businesses; instead, its effect operates through self-efficacy, which enhances motivation and commitment toward entrepreneurship. Furthermore, entrepreneurship education contributes to entrepreneurial intention by improving entrepreneurial knowledge, skills, values, attitudes, and behaviours that strengthen self-efficacy and confidence in implementing business ideas (Lianto et al., 2025).

Religiosity reflected in the practice of religious teachings can increase interest in entrepreneurship because it provides a moral foundation and spiritual motivation that supports courage and perseverance in entrepreneurship (Solihin et al., 2023). Additionally, an entrepreneurship curriculum that integrates religious values can foster stronger creativity and entrepreneurial spirit among students. This finding aligns with other studies showing that students with higher levels of religiosity tend to have stronger entrepreneurial intentions compared to those with lower religiosity. Thus, Religiosity functions not just as a direct determinant of entrepreneurial intention but also as a mediating variable that strengthens the impact of entrepreneurship education on entrepreneurial intention, especially when it comes to education at religious-based universities (Muklis & Novius, 2021).

H7: Self-efficacy mediates the effect of religiosity on entrepreneurial intention.

H8: Religiosity mediates the effect of entrepreneurship education on entrepreneurial intention.

H9: Self-efficacy mediates the effect of entrepreneurship education on entrepreneurial intention.

H10: Religiosity mediates the effect of entrepreneurship education on self-efficacy.
H11: Religiosity and self-efficacy mediate the effect of entrepreneurship education on entrepreneurial intention.

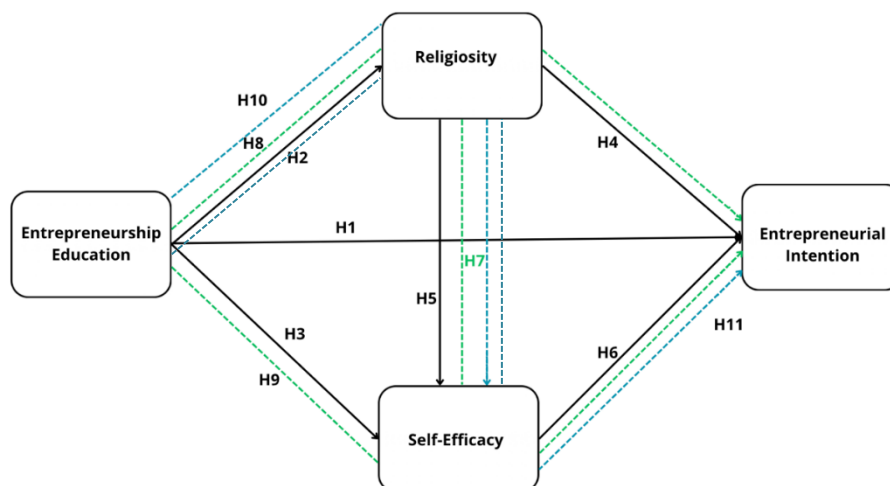


Figure 1. Conceptual Framework

Figure 1 shows a conceptual framework that highlights the connections between variables in entrepreneurship education, religion, and self-efficacy about entrepreneurial intention. Entrepreneurship education is one independent variable that has been demonstrated to directly affect entrepreneurial intention. Additionally, religion and self-efficacy act as partial and serial mediators in the link between entrepreneurship education and entrepreneurial intention.

RESEARCH METHODS

Using a quantitative methodology, this study examines the causal relationship or influence of the following factors: self-efficacy and religiosity as mediator variables, entrepreneurial intention as the dependent variable, and entrepreneurship education as the independent variable. The purpose of this study is to determine and examine the features of self-efficacy, religiosity, entrepreneurial intention, and entrepreneurship education among Bandung City students. The research subjects in this study are Bandung students. These factors were measured by the research tools, which made it possible to examine numerical data using statistical methods (Creswell, 2003). Observation and questionnaires from primary and secondary data sources were used to obtain the data. Respondents at the study site filled out questionnaires that provided the primary data. In the meantime, secondary data for comparison were gathered from earlier research.

Structural Equation Modeling (SEM), one of the statistical modeling techniques commonly used in behavioral research, is the statistical analysis method used in this work. University students from Bandung City, in the West Java region, are the study’s respondents. The study was carried out starting in February 2025 and lasting less than a year. The complete population was not included in this study due to resource limitations. As a result, the researcher chose a sample that was thought to be typical of the features of the entire population. Given the size of the targeted population, the selection of this sample is intended to make the research process easier. For the research findings to be broadly applicable, the sample must be representative (Neuman, 2013).

The population of 400 students from ten entrepreneurship courses at four Bandung City universities was measured by the researcher. Purposive random sampling was used to generate the research sample, and respondents were chosen based on predetermined criteria, specifically students who had taken entrepreneurship-related courses. In determining the sample size, the researcher used the Slovin formula as the basis for calculation, with the formula as follows.

$$n = \frac{N}{1+Ne^2} \tag{1}$$

$$n = \frac{400}{1+400(0.05)^2} = 200 \tag{2}$$

Based on the calculations, the minimum number of samples required was 200 people, but after distributing the questionnaire, 264 respondents were obtained.

Due to the methodical nature of data gathering, conclusion-drawing, and decision-making, statistical approaches were employed for data analysis in this study. The SEM-PLS method is used in this work to analyze statistical data, and convergent validity and discriminant validity stages are necessary for instrument validation. Use SEM-PLS bootstrapping to assess the degree of significance of the link between independent, dependent, and mediating factors. According to Hair et al. (2021), bootstrapping offers a more reliable and statistically sound technique for mediation testing in variance-based SEM. Using bootstrapped indirect effects inside the PLS-SEM framework, this study evaluates mediation effects. The entrepreneurship education variable has eleven variables, the self-efficacy variable has eight, the religiosity variable has eleven, and the entrepreneurial intention variable has thirteen.

RESULTS

The study’s findings, including hypothesis testing and mediation effects, are presented in this part based on the structural model analysis. The results are interpreted to illustrate how self-efficacy, religion, entrepreneurial intention, and entrepreneurship education are related. To ascertain whether the associations are significant and consistent with the goals of the study, each finding is examined in light of the suggested hypotheses and backed up by statistical data.

Table 1. Sample Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	79	29.92%
	Female	185	70.08%
Education Level	Diploma degree	29	11.32%
	Bachelor’s degree	212	80.00%
	Master’s degree	14	5.28%
	Doctoral degree	9	3.40%
Business Experience	Yes	177	67.05%
	No	87	32.95%

As indicated in Table 1, the final analytical sample comprises 264 respondents from four Bandung City colleges. The samples comprise 185 (70.0%) females and 79 (29.92%) males based on gender characteristics. In contrast, the sample included 29 (11.32%) students with a diploma, 212 (80%) students with a bachelor’s degree, 14 (5.28%) students with a master’s degree, and 9 (3.4%) students with a doctoral degree and 177 (67.05%) samples reported having business experience, while the remaining 87 (32.95%) students had never operated a firm.

The measurement model in Figure 2 shows that all indicators of the variables entrepreneurial intention, self-efficacy, religiosity, and entrepreneurship education have satisfactory outer loadings, meaning that each indicator accurately represents its corresponding latent variable. The loading values indicate strong convergent validity and no serious problems with indicator reliability because they are within the allowed range. The findings show the sufficiency of the outer model for additional structural analysis and demonstrate the robustness of the measuring model, with each indicator consistently contributing to its associated constructs.

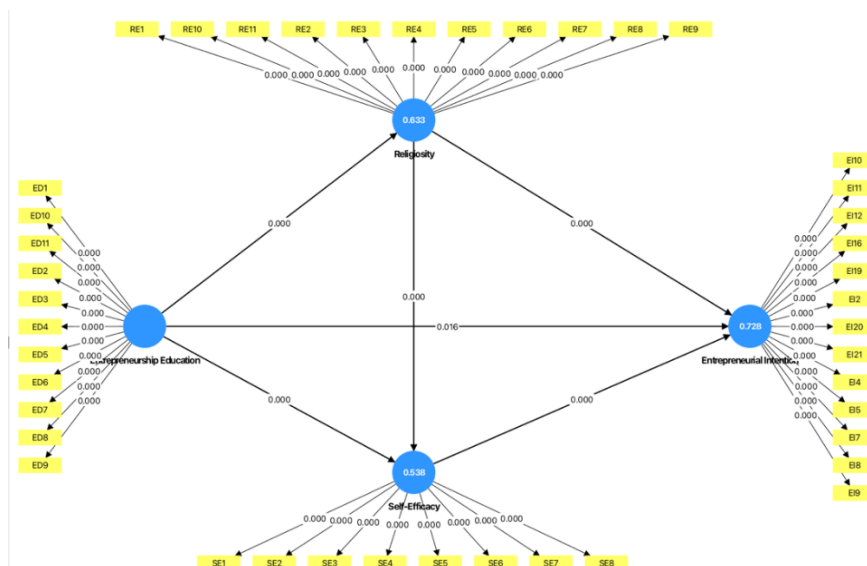


Figure 2. Loading Factors Result

According to Table 2, this indicates that the measurement model demonstrates strong internal consistency across all constructs, ensuring that the indicators reliably measure the same underlying variables. The study’s results can be interpreted with greater confidence, as the data quality meets the required statistical standards for further structural analysis. For any item to be considered valid, its value must be more than 0.7. The model did not include data that fell below the 0.7 threshold. For every set of data used for further study, only validity <0.7 was displayed. Convergent validity can also be evaluated using the Average Variance Extracted (AVE). If each item’s value is greater than 0.5, AVE is considered valid (Hair et al., 2021). If each construct’s AVE value is higher than 0.5, it indicates that convergent validity is valid. Discriminant validity testing was carried out to compare the square root of CR AVE with the correlation values between constructs following convergent validity testing. According to the findings, the square root of AVE ought to be greater than the correlation values between the constructs.

Table 2. Reliability and Average Variance Extracted

Construct	Cronbach’s Alpha	Composite Reliability	AVE
Entrepreneurial Intention	0.962	0.964	0.691
Entrepreneurship Education	0.951	0.954	0.673
Religiosity	0.957	0.958	0.700
Self-Efficacy	0.924	0.931	0.652

The findings of the analysis shown in Table 3 indicate that there are no issues with the discriminant validity. To ensure there are no problems, the external model must undergo final testing, including one-dimensionality testing utilizing composite reliability indicators and Cronbach’s alpha. Cronbach’s alpha and composite reliability values must be more than 0.7, even if values between 0.6 and 0.7 are acceptable in exploratory research (Hair et al., 2021).

Table 3. Discriminant Validity Fornell – Larcker Criterion

Variable	Entrepreneurial Intention	Entrepreneurship Education	Religiosity	Self-Efficacy
Entrepreneurial Intention	0.831			
Entrepreneurship Education	0.756	0.820		
Religiosity	0.786	0.797	0.837	
Self-Efficacy	0.769	0.695	0.695	0.808

According to the criterion, discriminant validity is confirmed, and additional analysis is permitted when the AVE square root is greater than the correlation between variables (Fornell & Larcker, 1981). The diagonal values show that the AVE square root values are higher than the correlation values between the variables. Entrepreneurial education (0.820 > 0.756; 0.797; 0.695), religiosity (0.837 > 0.786; 0.797; 0.695), entrepreneurial intention (0.831 > 0.756; 0.786; 0.769), and self-efficacy (0.808 > 0.769; 0.695; 0.695).

Table 4. R-square Result

Variable	R-square	R-square Adjusted
Entrepreneurial Intention	0.728	0.725
Religiosity	0.633	0.632
Self-Efficacy	0.538	0.535

With values of entrepreneurial intention (0.728), religiosity (0.633), and self-efficacy (0.538), the R-squared test can be used to gauge prediction accuracy. According to Table 5, the R-square score, 72.8% of the entrepreneurial intention variable is influenced by independent variables, with the remaining 27.2% being influenced by factors outside the purview of this study. Similarly, 63.3% of the religiosity variable is driven by entrepreneurship education, and the remaining 36.7% is influenced by other factors. 53.8% of the factors have an impact on the self-efficacy variable, while other variables have an impact on the remaining 46.2%. The independent variable has a considerable impact on the dependent variable if $R^2 > 0.05$.

The t-statistic and p-value can be used to test the final hypothesis. If the t-statistic is more than 1.96 and the p-value is less than 0.05, the hypothesis is deemed to have a positive effect. However, if the t-statistic score is less than 1.96 and the p-value is greater than 0.05, it is believed that the hypothesis is irrelevant. Table 5 below shows the results of the hypothesis test.

Table 5. Direct Effects Result

Relationship	Original Sample	Standard Deviation	t-statistics	p-values
Entrepreneurship Education -> Entrepreneurial Intention	0.212	0.088	2.406	0.016
Entrepreneurship Education -> Religiosity	0.796	0.033	23.868	0.000
Entrepreneurship Education -> Self-Efficacy	0.384	0.091	4.244	0.000
Religiosity -> Entrepreneurial Intention	0.358	0.081	4.403	0.000
Religiosity -> Self-Efficacy	0.390	0.095	4.127	0.000
Self-Efficacy -> Entrepreneurial Intention	0.373	0.052	7.129	0.000

Table 5 shows that entrepreneurship education has a significant effect on entrepreneurial intention (t-statistic = 2.406; p-value = 0.016), as well as on religiosity (t-statistic = 23.868; p-value = 0.000) and self-efficacy (t-statistic = 4.244; p-value = 0.000). Religiosity is also found to significantly influence entrepreneurial intention (t-statistic = 4.403; p-value = 0.000) and self-efficacy (t-statistic = 4.127; p-value = 0.000). Furthermore, self-efficacy shows a strong positive effect on entrepreneurial intention (t-statistic = 7.129; p-value = 0.000), indicating that all proposed hypotheses are supported by the data with statistically significant relationships.

Table 6. Indirect Effects Result

Relationship	Original Sample	Std. Dev	t-statistics	p-value
Religiosity -> Self-Efficacy -> Entrepreneurial Intention	0.146	0.037	3.905	0.000
Entrepreneurship Education -> Religiosity -> Entrepreneurial Intention	0.285	0.071	4.026	0.000
Entrepreneurship Education -> Self-Efficacy -> Entrepreneurial Intention	0.143	0.043	3.309	0.001
Entrepreneurship Education -> Religiosity -> Self-Efficacy	0.311	0.076	4.069	0.000
Entrepreneurship Education -> Religiosity -> Self-Efficacy -> Entrepreneurial Intention	0.116	0.030	3.918	0.000

The mediation results in Table 6 show that self-efficacy significantly mediates the relationship between religiosity and entrepreneurial intention (t-statistic = 3.905; p-value = 0.000), religiosity mediates the relationship between entrepreneurship education and entrepreneurial intention (t-statistic = 4.026; p-value = 0.000), and self-efficacy mediates the relationship between entrepreneurship education and entrepreneurial intention (t-statistic = 3.309; p-value = 0.001). Additionally, religiosity significantly mediates the effect of entrepreneurship education on self-efficacy (t-statistic = 4.069; p-value = 0.000), and the combined mediation of religiosity and self-efficacy in the relationship between entrepreneurship education and entrepreneurial intention is also significant (t-statistic = 3.918; p-value = 0.000), supporting all mediation hypotheses.

DISCUSSION

The findings of this study indicate that entrepreneurship education plays a central role in shaping students' entrepreneurial intention through both direct and indirect effects. The results consistently show a positive relationship, confirming that entrepreneurship education enhances students' readiness to engage in entrepreneurial activities. This aligns with Paliwal et al. (2022), Yousaf et al. (2022), Kaur and Chawla (2023), Nguyen and Nguyen (2023), and Susanti et al. (2025), who similarly found that entrepreneurship education significantly strengthens entrepreneurial intention. In line with Elbaz et al. (2025), this study reinforces that entrepreneurship education not only transfers knowledge but also shapes entrepreneurial mindset and behavior.

Furthermore, entrepreneurship education is found to positively influence self-efficacy, indicating that students become more confident in identifying opportunities, managing risks, and developing business plans after receiving entrepreneurial learning. This result is consistent with Otache (2025), who reported that entrepreneurship education significantly enhances self-efficacy. Widyaningrum et al. (2024) also support this finding by emphasizing that entrepreneurial learning improves students' practical ability to initiate business activities. The strengthening of self-efficacy further contributes to entrepreneurial intention, which is in line with Mulyana et al. (2024), Gianis et al. (2025), and Lianto et al. (2025), who highlight self-efficacy as a key psychological driver in entrepreneurship formation.

Religiosity is also found to have a significant role in shaping entrepreneurial intention and self-efficacy. Students with stronger religious values tend to demonstrate higher discipline, honesty, and social responsibility, which indirectly strengthen their entrepreneurial motivation. This finding is consistent with Ali (2023), who states that religiosity can influence individuals' decisions to engage in entrepreneurial activities. Similarly, McIntyre et al. (2023), Ibsal et al. (2024), and Siswanto (2024) emphasize that religiosity enhances self-efficacy through emotional regulation, meaning-making, and coping mechanisms. However, this study also supports Azim and Islam (2022), Giacomini et al. (2023), and Susanti et al. (2025), who argue that religiosity does not always directly affect entrepreneurial intention but works more effectively through psychological and contextual factors.

The mediating role of self-efficacy further strengthens the relationship between religiosity and entrepreneurial intention, indicating that religiosity increases entrepreneurial intention indirectly by enhancing students' confidence in their abilities. This is in line with McIntyre et al. (2023), who found that self-efficacy acts as an important intermediary in entrepreneurial intention formation. Similarly, Ibsal et al. (2024) emphasize that religiosity strengthens internal confidence, which later translates into entrepreneurial motivation and action.

In addition, religiosity also strengthens the effect of entrepreneurship education on entrepreneurial intention by providing moral and ethical foundations for entrepreneurial behavior. This finding supports Solihin et al. (2023), who highlight that religiosity enhances discipline, honesty, and perseverance in entrepreneurship. Muklis and Novius (2021) further confirm that integrating religious values into entrepreneurship education

strengthens students' entrepreneurial spirit, particularly in religious-based educational environments.

The findings demonstrate that entrepreneurship education is most effective when combined with psychological empowerment and value-based reinforcement. The integration of entrepreneurship education, self-efficacy, and religiosity creates a stronger and more sustainable entrepreneurial intention among students. This is consistent with Muklis and Novius (2021) and Pham and Le (2023), who emphasize that entrepreneurship development requires a holistic approach combining cognitive skills, psychological confidence, and moral values. The implications of this study suggest that universities and policymakers should design entrepreneurship education that integrates technical knowledge, self-efficacy development, and value-based learning. Strengthening students' confidence through simulations and mentoring, alongside ethical and religiosity-based education, can produce graduates who are not only competent entrepreneurs but also morally responsible and resilient in contributing to economic development.

CONCLUSION

This study shows that entrepreneurship education significantly affects students' entrepreneurial intentions, both directly and indirectly through self-efficacy and religiosity. Entrepreneurship education enhances self-efficacy by providing practical knowledge, skills, and experience that increase students' confidence in starting a business. At the same time, it strengthens religiosity by instilling ethical, moral, and spiritual values that guide students' attitudes and decision-making. Both self-efficacy and religiosity are found to have a positive effect on entrepreneurial intention. The mediation results further indicate that entrepreneurship education becomes more effective when it is able to build students' confidence and align with their personal values. Religiosity emerges as a more dominant mediator compared to self-efficacy in explaining the relationship between entrepreneurship education and entrepreneurial intention.

These results have practical implications for educational institutions and policymakers. Universities are encouraged to formulate an entrepreneurship curriculum that integrates skill development, confidence-building, and values-based education. Policy makers should continue to support national entrepreneurship programs while encouraging the inclusion of ethical and spiritual dimensions. Religiously-based universities, in particular, might provide a strategic function in fostering entrepreneurial intention by connecting faith and business values.

However, the study possesses certain limitations, notably its geographic focus on Bandung City, which may limit generalizability, and the dominance of a single religious perspective among respondents. The use of cross-sectional data and self-reported measures may affect the robustness of the results. Future research is advised to broaden the sample size across diverse regions and religious backgrounds, explore other mediating variables such as entrepreneurial orientation or resilience, use longitudinal designs to examine temporal changes, and integrate qualitative methodologies to gain deeper insights into students' motivations. This study enriches a comprehensive understanding of entrepreneurial education by highlighting the importance of integrating practical, psychological, and spiritual elements to shape entrepreneurial intention.

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2432
