



RESEARCH ARTICLE



Does the entrepreneurial intention variable moderate muslimah's decision to become an entrepreneur?

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ABSTRACT

Objective to show influence level of knowledge of Islamic entrepreneurship Muslim women entrepreneurs, locus of control factors, family environmental factors and religiosity on Muslim women entrepreneur decision making with entrepreneurial intention factor as a moderating variable. The research method used is quantitative. The analysis technique uses Partial Least Square-Structural Equation Modeling (PLS-SEM) with a sample of 215 Muslim communities in Indonesia in West Java. The results showed that the variable level of entrepreneurial knowledge, religiosity and entrepreneurial intention had an effect on the entrepreneurial decision variable. Meanwhile, family environment and locus of control variables have no effect. The moderating effect that is influenced by the variable level of entrepreneurial intention (M) on the entrepreneurial decision variable is not moderate. This research can be a consideration for stakeholders, namely Muslim entrepreneur communities, women SMEs, and the government in order to increase the understanding of Muslim women entrepreneurs about Islamic entrepreneurship in an effort to improve development strategies in increasing the number of women entrepreneurs, especially to decide to become a Muslim entrepreneur in Indonesia. West Java. The research that has been conducted regarding the entrepreneurship decisions of Muslim women entrepreneurs in West Java is still limited and difficult to find. The results of the study also show that the locus of control and family environment variables cannot influence the entrepreneurial decisions of Muslim women entrepreneurs. Then the use of the intention variable in this study becomes a novelty, because intention is usually only used as the dependent or predictor variable.

KEYWORDS

Knowledge of Islamic entrepreneurship; locus of control; family environment; religiosity; entrepreneurial decisions; muslimah entrepreneurs

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1. Introduction

The emergence of the Covid-19 outbreak for two years that hit Indonesia and various other countries in the world, has had an impact on the social order, health and economy in every country (Chairani, 2020). During the Covid-19 pandemic, the government's response to the pandemic was to impose work operational restrictions on every sector of the economy. In addition, in the same context, a work from home system is implemented to minimize the spread of Covid-19 (Biroli & Satriyati, 2021).

Women during a pandemic have an important role in society, such as in economic, social, political and other aspects (Anwar et al., 2024). So that the Covid-19 pandemic becomes a new problem for women, because it requires practical program arrangements to adapt and take advantage of the time to get through it (Haddadin, 2020).

The contribution of women in the economy is proven by data from the minister of industry. There are 4.4 million of the total small and medium industrial entrepreneurs (MSMEs) or 47.64 percent of them are women who are entrepreneurs (Antaranews.com, 2021).

Based on data from the Ministry of Cooperatives and Small and Medium Enterprises, there has been an increase in the number of entrepreneurs in Indonesia. Not only overall, but there has also been an increase in women entrepreneurs. This is based on research data from the Global Entrepreneurship Monitor that womenpreneurs in Indonesia make up 14% of the total population (ekon.go.id, 2021).

According to research Aimasari & Ghina (2015), several things that motivate women entrepreneurs, namely: personal growth (self-development), family (family), income-job (income) Government Subsidy (government subsidies) and Skill and Knowledge (Skills and Knowledge).

More broadly, women entrepreneurs in developing countries are one of the factors that can help improve the economy (Monoarfa et al., 2023). This is done by playing a role in opening productive jobs, achieving gender equality, and helping to reduce poverty (De Vita et al., 2014). In Indonesia the development of women entrepreneurs has made a real contribution to GDP of 9.1% (Kemenkopmk.go.id, 2020).

Support for women to fight for their rights is also included in the sustainable development goals or SDGs (*Sustainable Development Goals*), contained in point five. It mentions achieving gender equality and empowering all women and girls. Targets that are appropriate to this topic are target point 5B, which contains monitoring and ending discrimination and inequality in public services, law enforcement, access to justice, participation in gender-based political and economic life (Sutopo et al. 2014).

In running women entrepreneurs, the view of the Islamic religion plays an important role, Islam is a religion that has become a pioneer in giving women's rights in elevating and increasing the status of women. Islam actually gets encouragement and is not banned, like the wife of the prophet Muhammad, namely Khadijah, who is an entrepreneur who has shown practice in the field of Islamic entrepreneurship. The involvement of Muslim women will strengthen the welfare of society, with morality being a limitation when using any resources in managing their business (Rafiki, 2019).

In research Modarresi et al. (2016), it is stated that women in the economy have a narrower growth perspective, compared to men. This is due to gender differences in environmental conditions. In Indonesia women's business and entrepreneurial practices are influenced by Islam. Anderson & Ojediran (2022) so that women in Indonesia are closely bound by Islamic rules in which their women's duties are prioritized and take precedence in entrepreneurial activities (Tambunan, 2017).

The description of Muslim women entrepreneurs in Indonesia, based on data from one of the Indonesian Muslim women entrepreneur organizations, namely IPEMI (Indonesian Muslim Entrepreneurs Association). There are three million members of Muslim entrepreneurs in Indonesia spread across 16 countries, 34 provinces, 340 urban districts, 600 sub-districts and 120 village units (ipemipp.or.id, 2022).

Based on research Rafiki (2019), concluded that Muslim women entrepreneurs in Indonesia have the potential and opportunities to build and run a business. There is no prohibition in Islam for women to do business as long as it complies with Islamic principles and law. Because Muslim women have the same status and are highly respected in Islam. However, there are clear differences between Muslim men and women in vision, decisions, management, and skills in dealing with various obstacles when running a business.

In choosing a career as a Muslim entrepreneur, you are faced with a decision to make. The decision-making behavior of a Muslim woman to become an entrepreneur is an act of a person in making a choice to become an entrepreneur. One theory that explains how a person performs an action is the theory of planned behavior or TPB (Theory of Planned Behavior). This theory is a development of the theory of reasoned action or TRA (Theory of Reasoned Action) put forward by Fishbein & Ajzen (1975). In the theory of TPB according to Ajzen (1991) there are 3 (three) factors that influence a person's behavior in decision making, namely attitude towards behavior (Putri & Wiyanto, 2019).

2. Literature review

2.1. Entrepreneurial decision

Entrepreneurial decision according Robbins & Coulter (2010), is a choice of several alternatives and is often defined as the activity of selecting the best alternative. Of the many alternatives through a process, decision making is a process of choosing one solution from several available alternatives. Apart from that, there are several dimensions in making good decisions including: having the best alternative (maximization and satisfaction), Implementation, and Evaluation.

Furthermore, in making entrepreneurial decisions someone will make an assessment and make a choice. According to Shobach et al. (2021), entrepreneurial decision making is the condition of someone who has a desire for entrepreneurship, and seeks to be involved in entrepreneurial activities and tends to become an entrepreneur as a choice of work.

The research indicators used in this study include intuition, based on experience, based on facts, based on authority, and based on rationality. This is based on the basic decision-making theory of George R Terry (Chaniago, 2017).

2.2. Islamic entrepreneurship knowledge

Islam is a way of life that encourages human activity in various ways, one of which is entrepreneurship (Kurjono et al., 2025; Nasr et al., 2021). Entrepreneurship in Islam is said to be all entrepreneurial activities that must comply with the rules of Islamic law (Juliana et al., 2018). Islam is also a religion which includes various aspects of life. In Islam, people are encouraged to do entrepreneurship, as Allah SWT has explained in the Qur'an and Sunnah which are the main sources for human life to be better, especially in commercial transaction activities (*muamalah*) (Mahri et al., 2023; Juliana et al., 2018).

Dusak & Sudiksa (2016) states, that entrepreneurial knowledge is the basis of entrepreneurial resources that exist within an individual, with this knowledge, an individual's interest in entrepreneurship will arise with several direct and indirect learning methods.

According to Kasmir (2011), entrepreneurial knowledge can be interpreted as a basis and entrepreneurial resources contained within an individual. Entrepreneurial knowledge in the form of facts is then processed through the cognitive scope in the mind. Then it is understood to create courage, in taking and dealing with risks rationally and logically when going to run a business or business (Sapitri & Fatimah, 2020),

Slightly different from entrepreneurial knowledge in general, Islamic entrepreneurial knowledge is also a basis of entrepreneurial resources that exist within a Muslim individual. The concept of entrepreneurship in Islam is an effort made by an individual to do good. This is done by utilizing existing resources, such as carrying out production

and buying and selling activities based on Islamic values in accordance with the Qur'an, al-hadith, and sirah nabawiyah (Fauzia, 2019).

Some of the indicators used in this study are knowing the type of business to be initiated, tacit and explicit knowledge in entrepreneurship, ideas and knowledge in opportunities. Business knowledge and preparing business proposals. This is based on references from several sources such as indicators of entrepreneurial knowledge according to Suratno et al., (2020); Hasan et al., (2021) and Siddiq et al., (2020) as well as understanding, guidelines and principles in Islamic entrepreneurship.

The following hypotheses are proposed regarding the relationship between Islamic entrepreneurship knowledge and entrepreneurial decisions:

H1: Knowledge of Islamic entrepreneurship influences the decision making of Muslim women entrepreneurs.

2.3. Locus of control

Locus of control is the control of an individual over their work on the success of an individual. The concept of locus of control (control center) was first put forward by Rotter (1966), which is one of the personality variables or (personality). Locus of control is defined as an individual's belief in his ability to control his own destiny (Roring et al. 2022).

If an individual wants to become a successful entrepreneur, then the character of locus of control must also be owned by that individual (Fitrianingsih, 2019). According to research conducted by Dessy (2018) in Fitrianingsih (2019), in the locus of control there is an element of perception that there is the ability to control, or control and be responsible for every event that occurs in his life.

Indicators of locus of control on entrepreneurship according to Rotter in research Dusak & Sudiksa (2016), there are two parts of locus of control namely internal locus of control and external locus of control. Differences in characteristics between internal and external locus of control are based on research (Amalini et al. 2016):

Internal locus of control:

1. Likes to work hard.
2. Have high initiative.
3. Always trying to find a solution to the problem.
4. Always try to think as effectively as possible.
5. Always have the perception that effort must be made if you want to succeed.

External locus of control:

1. Lack of initiative, give up easily, don't like to try because they believe that external factors are in control.
2. Not looking for information.
3. Have hope that there is some correlation between effort and success.
4. Easily influenced and dependent on the guidance of others.

The following hypotheses are proposed regarding the relationship between locus of control and entrepreneurial decisions:

H2: Locus of control influences the decision making of Muslim women entrepreneurs.

2.4. Family environment

The family environment is the first educational environment that plays a role in determining a person's personality (Citradewi & Margunani, 2018). A family is a form of small community in which it consists of several individuals who are bound by ancestry. Among other things, a small unit of forms of community unity (Kurniawan et al. 2014).

According to Evaliana (2015), the family environment is the first and foremost institution that most of the child's decisions will be influenced by the family. Family is the closest social environment of an entrepreneur. Where, a child becomes an entrepreneur depending on his family environment. Because the family has a big influence in shaping a child's character, in the family environment there will be an entrepreneurial character training activity and also the family environment, this can become a provision for a child in directing his interests in the future (Anand & Meftahudin, 2020).

In research Wiani et al., (2018), the family environment is one of the factors that can influence an individual's interest in entrepreneurship. The family environment indicators used in this study include; the way parents educate, the relationship between family members, the atmosphere of the house, the family's economic status and cultural background. This is based on references from Wiani et al., (2018); Syaifuddin (2016) and Juliana et al., (2020).

The following hypotheses are proposed regarding the relationship between family environment and entrepreneurial decisions:

H3: The family environment influences the decision making of Muslim women entrepreneurs.

2.5. Religiosity

Religiosity is an attitude of one's diversity with activities related to religion (Alhouti et al. 2015). In Islamic teachings, religiosity can be identified based on several aspects, including aspects of belief in religious teachings (aqidah, aspects of obedience to religious teachings (shariah and worship), aspects of appreciation of religious teachings (ihsan), aspects of knowledge of religious teachings (knowledge, and aspects of implementing religious teachings in social life (*muamalah activities guided by morality*) (Al Qorni et al. 2020; Utomo, 2020).

Religion can act as a guide in decision-making behavior to choose the right choice (Çetin, 2021). Religion in the contemporary view means that religious acts are not just ritual acts (worship). However, individual action in the form of appreciation of religious teachings that have been applied to worldly or social activities is included in the economic side (Febriyandi, 2019).

According to research Rahman (2015), aspects of religiosity that exist in a person can be measured using several indicators such as; Pray according to religion, have religious beliefs, understand beliefs, contribute financially (always give alms), participate in religious activities, pay zakat on time, often watch religious events through digital media such as TV or social media.

The religiosity indicators used in this study are having religious beliefs, having religious knowledge, religious practices, and religious consequences. These indicators are based on references from research Rahman (2015); Sood & Nasu (1995) and Muhammad & Mizerski (2010).

The following hypotheses are proposed regarding the relationship between religiosity and entrepreneurial decisions:

H4: Religiosity influences the decision making of Muslim women entrepreneurs.

2.6. Entrepreneurial intentions

The definition of intention according to Ajzen (1991) can be interpreted as a person's desire to behave. Intentions always change over time according to the will of his intentions (Juliana et al. 2022). In the Theory of Planed Behavior, Ajzen (1991) also states that a person's actions originate from the intention to act. So that intention is said to be an important measure which is a good predictor of certain behavior in the future (Marmat, 2021).

Entrepreneurial intentions that exist within a person can reflect the commitment one has when starting a business (Khatimah, 2021). Entrepreneurial intentions are a central issue that must be considered when starting a business (Kurjono et al., 2024; Walipah & Naim, 2016). According to Tubbs (1991) states, entrepreneurial intention is a

representation of an action planned to do entrepreneurship (Sukmaningrum & Rahardjo, 2017). Factors that are very important for predicting a person's behavior are attitudes, judgments, and other external factors (Ajzen & Fishbein, 1975).

According to Thompson, (2009) one's entrepreneurial intention can be built by four indicators, namely: interest in entrepreneurship, will start entrepreneurship after getting an education, if nothing unexpected happens it is possible to start entrepreneurship in the next three years, and already have a current business. This indicator is also in line with research García-Rodríguez et al., (2017), Kautonen et al., (2015) and (Shirokova et al., 2016).

Alkhalaf et al., (2022) entrepreneurial knowledge influences entrepreneurial intentions. When someone has high entrepreneurial knowledge, they will also provide high awareness of one's choices. This ultimately makes one's entrepreneurial intentions more credible (Yaghoubi Farani et al., 2017). Arkorful & Hilton (2020) and Ekawarna et al., (2020), entrepreneurial intention has a positive relationship with locus of control. Cater et al. (2021) also stated that locus of control is said to be a significant factor in developing entrepreneurial intentions, and has received much support from many studies.

Georgescu & Herman (2020) states that family is a factor that supports a person's intention to do business. One of them, someone with a family background who is an entrepreneur has a high intention to do business compared to those who do not have a family background as an entrepreneur. Gujrati et al. (2019) states that the family environment has a positive influence on one's intention to do business. Because the family environment is usually the first financial investor for someone to run an entrepreneur.

The presence of religiosity is very important to the economy and business. This is useful in solving social and ecological ethical problems. The tradition of one's religiosity can also influence people's economic thinking and practices Bouckaert & Zsolnai (2019). The link between religiosity and intention is proven based on research conducted by Sousa et al. (2020), (Sulung et al. 2020). This is regarding the relationship between religiosity and entrepreneurial intentions which has a significant positive influence.

The following hypotheses are proposed regarding the intention to moderate Islamic entrepreneurial knowledge, locus of control, family environment and religiosity ([Figure 1](#)).

H5: Intention to moderate the influence of Islamic entrepreneurship knowledge on Muslimah entrepreneurial decision making.

H6: Intention to moderate the influence of locus of control on Muslimah entrepreneur decision making.

H7: Intention to moderate the influence of the family environment on the decision making of Muslim women entrepreneurs.

H8: Intentions moderate the effect of religiosity on entrepreneurial decision making *muslimah*.

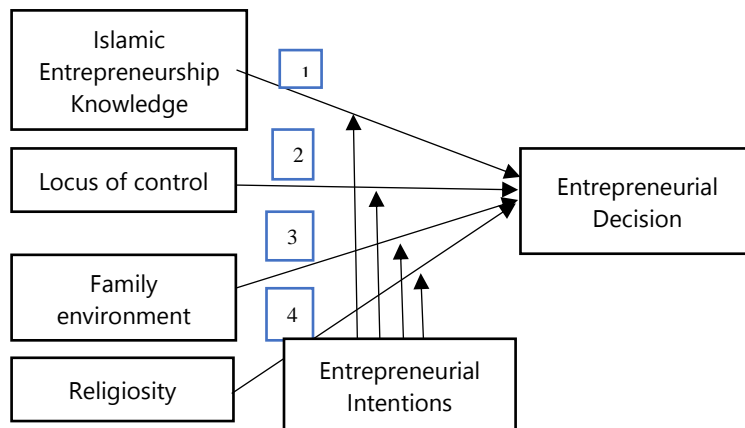


Figure 1. Framework

3. Research methods

The research method used in this research is quantitative with a causality descriptive research design. The population in this study is Muslim women entrepreneurs in West Java. The sampling technique used refers to non-probability sampling, this is based on the number of samples that are widely spread and the exact number is unknown.

The sampling technique used is non-probability sampling, in which each member of the population does not have the same chance or opportunity to be selected as a member of the sample. The type of sampling used is purposive sampling. Purposive sampling technique means that sampling is limited to certain types of people, who can provide the desired information.

The respondent criteria needed by the authors in this study are:

1. Is a female entrepreneur (*Muslim*).
2. Islamic religion.
3. Domiciled in West Java.

Instruments or measuring tools in this study using a questionnaire or questionnaire. The research questionnaire uses an online form that is distributed via social media such as WhatsApp, Facebook and Instagram. Data analysis technique uses Partial Least Square-Structural Equation Modeling (PLS-SEM). The sampling technique used the Jacob Cohen formula which resulted in a calculation of 215 Muslim entrepreneur respondents. Then the tool used to analyze PLS-SEM data is SmartPLS.

4. Results

4.1. Overview of respondents

The results of this study will be described based on several predetermined characteristics, namely, based on age, level of education, domicile (region), type of business being run and income as follows (see [Table 1](#)):

Table 1. Description of respondent characters

	Description	Amount	Percentage (%)
Age	17 - 24 Years	75	35%
	25 - 40 Years	84	39%
	41 - 46 Years	33	15%
	> 46 Years	23	11%
Last education	Elementary school	4	2%
	Junior high school	8	4%
	High school	85	40%
	Diploma	25	12%
	Bachelor	90	42%
	Masters	3	1%
	Doctor	0	0%
Domicile/Region	Region I	33	15%
	Region II	38	18%
	Region III	17	8%
	Region IV	67	31%
	Region V	60	28%
Type of business being run	Trade, Hotels and Restaurants	91	42%
	Agriculture, animal husbandry, forestry and fisheries	6	3%
	Transport and Communication	0	0%
	Processing industry	20	9%
	Finance, Rentals, and Corporate Services	5	2%
	Services	24	11%
	Other	69	32%
Income	IDR 1,000,000. up to IDR 3,000,000.	106	49%
	IDR 3,200,000. up to IDR 5,000,000	50	23%
	IDR 5,200,000 to IDR 7,000,000	21	10%
	IDR 7,200,000 to 9,000,000	13	6%
	IDR 9,200,000 to IDR 11,000,000	7	3%
 > IDR 11,000,000	18	8%

4.2. Outer model validity test

4.2.1. Convergent validity

Convergent validity is a test to determine convergent validity, the results of the loading factors test can be seen in Table 2. The loading factor value is said to be valid if it is greater than 0.70. However, Hair et al. (2017) states that for early stage research a loading factor value of 0.5-0.6 is considered good enough

Table 2. Loading factors

Variables	Loading Factors	Description
The level of confidence in entrepreneurship according to Islamic principles will be successful	0.795	Valid
The level of confidence in the success of entrepreneurship is achieved by entrepreneurship according to Islamic principles.	0.845	Valid
The level of willingness to apply entrepreneurial behavior according to Islamic principles in the business environment.	0.834	Valid
The level of self-determination becomes a supporting factor when entrepreneurship.	0.866	Valid
The level of confidence that convenience (economy, power, knowledge, etc.) is a factor for entrepreneurship.	0.645	Valid
The level of self-control in dealing with obstacles in entrepreneurship.	0.645	Valid
Family Environment * Entrepreneurial Intentions	1,271	Valid
The level of parental upbringing confidence, courage and discipline have an effect on entrepreneurship.	0.821	Valid
The level of confidence in how to educate parents is one of the supporting factors for entrepreneurship.	0.842	Valid
The level of confidence in support from parents/husband/children and other family members is a supporting factor for entrepreneurship.	0.832	Valid
The level of confidence in the situation at home is a supporting factor when entrepreneurship.	0.804	Valid
Locus of Control * Entrepreneurial Intentions	1.159	Valid
The level of confidence in becoming an entrepreneur is based on the effort and ability possessed.	0.751	Valid
The level of belief that entrepreneurial failure is caused by one's own mistakes.	0.731	Valid
The level of confidence is the intervention of fate, on the success of entrepreneurship.	0.711	Valid
The level of belief that entrepreneurship is influenced by the fate of each individual.	0.702	Valid
The level of interest in entrepreneurship, based on a sense of trust in the opportunities that are owned.	0.810	Valid
The level of trust, Islamic entrepreneurship will bring success.	0.781	Valid
The level of confidence in previous entrepreneurial experience is a supporting factor for entrepreneurship.	0.802	Valid
The level of confidence in deciding entrepreneurship is supported by previous entrepreneurial experience.	0.765	Valid
The level of interest in entrepreneurship is supported by previous entrepreneurial experience	0.766	Valid
Islamic Entrepreneurship Knowledge * Entrepreneurial Intentions	1,290	Valid
The level of knowledge regarding the type of business to be carried out is in accordance with Islamic principles.	0.741	Valid

Table 2. (*Continued*)

The level of knowledge on how to manage capital in entrepreneurship according to Islamic principles.	0.779	Valid
The level of knowledge regarding lawful and good business is in accordance with Islamic principles	0.765	Valid
The level of knowledge of entrepreneurial characteristics according to Islamic principles.	0.817	Valid
I know the characteristics of a good Muslim entrepreneur according to Islamic principles.	0.829	Valid
Level of knowledge on how to develop ideas & achievements to compete in Islamic entrepreneurship.	0.795	Valid
I know the ability to compete in Islamic entrepreneurship.	0.765	Valid
I know that my abilities can open up opportunities & entrepreneurial success.	0.760	Valid
I know the skills possessed are influential in taking advantage of entrepreneurial opportunities.	0.728	Valid
Level of knowledge of management functions in managing business according to Islamic principles.	0.733	Valid
Religiosity * Entrepreneurial Intention	1,418	Valid
The level of confidence that women are allowed to do business as long as it complies with Islamic rules.	0.712	Valid
The level of religious belief is a supporting factor when entrepreneurship.	0.730	Valid
The level of religious knowledge is one of the supporting factors when entrepreneurship.	0.844	Valid
The level of practice of Islamic teachings when entrepreneurship, (zakat, infaq, and alms).	0.697	Valid
The level of confidence that an entrepreneur has to pay zakat, infaq and alms.	0.780	Valid
The level of confidence that there are consequences if you don't behave well in entrepreneurship.	0.789	Valid
The level of confidence has consequences when the business being carried out is not in accordance with Islamic law.	0.728	Valid

Based on Table 2, it can be said that the indicators in this study have adequate convergent validity because all indicators have a loading factor value of more than 0.5, so this research is valid and feasible to continue. So it can be interpreted that a set of indicators in this study has represented the latent variables and the underlying latent variables in this study.

4.2.2. Composite reliability

Composite Reliability is a test conducted to measure the internal consistency of a measurement model. Values are considered reliable if above 0.70, this test is also an alternative test of Cronbach's alpha, when compared to the test results, composite reliability is more accurate than Cronbach's alpha. The research results are shown in Table 3, from the results of SmartPLS processing for each latent variable, it shows that all variables in this study have a composite reliability value of more than 0.7. Thus this research is said to be reliable and the model built has a very good level of reliability.

Table 3. Composite reliability

	Composite reliability
Entrepreneurial Decision	0.900
Family environment	0.895
Family Environment * Entrepreneurial Intentions	0.815
Locus of Control	0.889
Locus of Control * Entrepreneurial Intentions	1,000
Entrepreneurial intention	1,000
Islamic Entrepreneurship Knowledge	1,000
Islamic Entrepreneurship Knowledge * Entrepreneurial Intentions	1,000
Religiosity	0.936
Religiosity * Entrepreneurial Intention	0.903

4.3. Hypothesis testing (resampling bootstrapping)

This section is a hypothesis test in PLS-SEM which can be seen in the P-Value. If the P-Value is less than 0.05 then the hypothesis is accepted, and vice versa (Hair et al., 2017).

Table 4. Path coefficient

	T-statistics (O/STDEV)	P-values
Family Environment -> Entrepreneurial Decisions	1,179	0.239
Locus of Control -> Entrepreneurial Decisions	0.035	0.972
Entrepreneurial Intention -> Entrepreneurial Decision	5,379	0.000
Islamic Entrepreneurship Knowledge -> Entrepreneurial Decisions	1969	0.049
Religiosity -> Entrepreneurial Decision	6,052	0.000
Entrepreneurial Intentions * Family Environment -> Entrepreneurial Decision	0.111	0.912
Entrepreneurial Intention * Locus of Control -> Entrepreneurial Decision	0.173	0.863
Entrepreneurial Intentions * Islamic Entrepreneurship Knowledge -> Entrepreneurial Decision	0.507	0.612
Entrepreneurial Intention * Religiosity -> Entrepreneurial Decision	1,788	0.074

In this section, the research hypothesis is tested as seen from the t-statistical value and the probability value. In order to be able to test the hypothesis in this study using a significance level of 5% so that the t-statistic value used is 1.96. The criteria for accepting or rejecting the hypothesis H_a is accepted and H_0 is rejected using the t-statistic with a value if the t-statistic ≥ 1.96 then the hypothesis is accepted, and vice versa.

Furthermore, to reject or accept the hypothesis using probability that is H_a is accepted if the P-Values < 0.05 . The hypothesis testing carried out in this study used a one-sided or one-tailed test, which is a test conducted to see the positive or negative effect of a variable on other variables.

Based on the results of data processing that has been done in Table 4, it can be seen that the relationship between the variables of entrepreneurial intention, level of entrepreneurial knowledge, and religiosity has an effect on the entrepreneurial decision variable has a t-statistic value that is greater than t-table. Therefore, it can be stated that

in this hypothesis H_a is accepted and H_0 is rejected, entrepreneurial intention, level of entrepreneurial knowledge, and religiosity influence entrepreneurial decisions. Meanwhile, the variable level of family environment and locus of control on the entrepreneurial decision variable has a small t-statistic value from the t-table. Therefore, it can be stated that in this hypothesis H_a is accepted and H_0 is rejected, meaning that the family environment and locus of control have no effect on entrepreneurial decisions.

The moderating effect that is influenced by the level of entrepreneurial intention (M) variable on the entrepreneurial decision variable is not moderating, because it has a t-statistic value smaller than the t-table with a significance value at alpha 5% ($P\text{-Values} > 0.05$). Therefore, it can be stated that the hypothesis test in this study is that H_0 is accepted, meaning that the variable level of entrepreneurial intention does not moderate the influence of Islamic entrepreneurship knowledge, locus of control, family environment and religiosity on the level of entrepreneurial decisions for Muslim women entrepreneurs.

5. Discussion and implication

In this study has shown that the research that has been done regarding the entrepreneurship decisions of Muslim women entrepreneurs in West Java is still limited and difficult to find. Then for the direct relationship that supports as a supporting factor for Muslim women entrepreneurs on entrepreneurship decisions is knowledge of Islamic entrepreneurship, religiosity, and entrepreneurial intentions which dominate more. As for the variables of locus of control and family environment as well as the intention variable which is used as a moderating variable does not affect a Muslim entrepreneur in making entrepreneurial decisions in this study.

There is a direct relationship between entrepreneurial knowledge and entrepreneurial decisions for Muslim women entrepreneurs support the truth of the theory Icek Ajzen (1991), states that in making a decision to become an entrepreneur, one will be preceded by the most important thing, namely knowledge, in this case, namely entrepreneurial knowledge. In line with this, research conducted by Malebana (2014) in his research stated that knowledge can influence decisions and become a control of one's behavior in deciding to become an entrepreneur.

Then, research Rauch & Hulsink (2012); (Akmaliah et al. 2013) and Muzakki et al., (2022) states that entrepreneurial knowledge has an influence on a person's intention to become an entrepreneur, which makes a person's decision to become an entrepreneur. Entrepreneurial knowledge has a positive effect on attitude, perceived behavioral control and intention to become an entrepreneur.

The direct relationship between religiosity and entrepreneurship decisions for Muslim women entrepreneurs supports the truth of the decision theory according to Ajzen (1991) that religiosity as control beliefs or the value of religious beliefs is marked by the consistency of actions to generate entrepreneurial intentions which ultimately lead to decisions. This is in line with research conducted by Farrukh et al., (2020), that religiosity with entrepreneurial decision making has a positive relationship to the behavior of an entrepreneur, this is done by influencing perceptions, behavioral attitudes, and decision-making abilities.

The religiosity dimension of an entrepreneur in an entrepreneurship is an important thing (Romdhoni et al., 2022). Because an entrepreneur is a person who is in control of the way and growth of the business being run, especially for a sustainable business (Hijri, 2016).

Then research is done Audretsch et al. (2013); Imamuddin, (2017) and Fahmi & Hermawan (2021), which examines that religiosity affects one's decision making. Apart from that, research Henley (2017) mentions that religion has an influence on entrepreneurship through pluralism and regulation, and according Deller et al. (2018) confirms that people who have a religious orientation will have a higher level of business activity.

There is a direct relationship between entrepreneurial intentions and entrepreneurial decisions, according to Fishbein (2021) states that intention has a direct influence and is a mediator between attitudes and social influences on behavior. The higher the level of one's intention in deciding something, the higher the chances of someone deciding that behavior. Meanwhile, the lower the level of one's intention in deciding something, the lower the chances of someone deciding something. It can be concluded, if the lower a person's intention to entrepreneurship, it will affect the low decision behavior taken, the performance of a behavior is a combination of intention and behavioral control (Ajzen, 1991).

As for the variables that do not affect, among others, locus of control on entrepreneurial decisions, according to research Midyarany (2016) states that locus of control does not affect a person's behavior because there is a choice of good (right) action, which is not directly determined by the location of the center of self-control, namely locus of control, but is determined by individual character which is more a moral virtue and as well as practical wisdom.

Research conducted Lucyanda & Endro (2012) that mention, a person sometimes has a character that develops together with emotional intelligence. So that the effect is more represented by the influence of emotional intelligence when making a decision. Apart from that, research Pradana et al. (2019) states that locus of control does not affect a person's behavior, because whether or not a person can control the events that occur

does not necessarily affect his behavior. Locus of control can differ from region to region, from one human to another (Hussain et al. 2021). Likewise in making entrepreneurial decisions, everyone has a different locus of control depending on the environment that shapes it.

Then the relationship between the family environment and entrepreneurial decisions, according to research Rahayu & Trisnawati (2021), Juffiasari (2015) and Citradewi & Margunani (2018), in his research stated that the family environment does not influence someone in deciding to become an entrepreneur, this is due to the tendency of someone who does not make family one of the factors that influence their activities in entrepreneurship. Not only that, it is suspected that there are other factors such as the presence of team members in the business they are carrying out which far more influences the sustainability of their business.

Then research conducted by research results Indriyani & Margunani (2019) and Trisnawati (2014) which states that, even though a person is born in a family environment that carries out entrepreneurial activities in meeting their economic needs, this does not motivate a person to become the same thing. Apart from that, research Delahajj et al., (2016) and Kurniawan et al., (2014), stated that the family environment cannot be a driving force for a person's interest in entrepreneurship, because there are other factors that can be a driving factor, namely a person's social environment with friends.

Study Sandi & Nurhayati (2020); Wiyati et al., (2019) and Wardani & Nugraha (2021), also revealed that the cause of the family environment not being able to influence a person to become an entrepreneur is, the way parents educate is over permissive, so that a person does not have responsibility and depends on others. Apart from that, the desire of parents who want their children to work in an agency, which is expected to be far more secure and get a steady income for their lives, rather than being an entrepreneur who has a big financial risk.

6. Conclusion

This research has shown that the variables influencing entrepreneurship decisions for Muslim women entrepreneurs in West Java are influenced by Islamic entrepreneurial knowledge, religiosity and entrepreneurial intentions. Meanwhile, the locus of control variable has no influence on the entrepreneurial decisions of Muslim women entrepreneurs in West Java. This is because the level of locus of control in Muslim women entrepreneurs has two dimensions, namely external and internal factors that can influence entrepreneurial decisions, according to several previous studies. However, it is different in this study which has new characteristics, namely Muslim entrepreneurs, external factors of locus of control such as fate and luck factors do not have an influence

on entrepreneurial decisions. something that comes from outside their control, such as luck and fate, has someone who rules it, namely Allah SWT.

The family environment and locus of control have no influence on the entrepreneurial decisions of Muslim women entrepreneurs in West Java. This is presumably due to the low level of awareness and support factors from parents in the form of entrepreneurial learning which has not been widely applied from an early age to children by parents. Whereas the intention moderating variable cannot be a moderating variable, because the intention variable is a variable that acts as a moderating predictor variable, where this variable only acts as a predictor variable (independent) in the relationship model formed.

Empirically, the implications of the results of this study can be considered by stakeholders, namely Muslim entrepreneur communities, women SMEs, and the government in order to increase Muslim entrepreneur understanding of Islamic entrepreneurship to improve development strategies in increasing the number of female entrepreneurs, especially to decide to become a Muslim entrepreneur.

7. Limitations and suggestions for further research

Although this study has proposed several managerial implications, there are still limitations that need to be overcome by further research. First, this research is limited to Muslim women entrepreneurs in Java. In the future, it is recommended that the research be expanded to the national and even international levels. Second, it is hoped that future research will use other factors found by researchers, or it is hoped that it will be able to add new variables such as self-efficacy, Islamic financial literacy, and government support, and it is hoped that it will be able to increase the number of respondents more, including by expanding the research area by how to add areas in Indonesia.

Disclosure statement

The authors declare that there is no conflict of interest regarding the publication of this paper.

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