



The Christian Faith and Entrepreneurial Intentions: Mediating Role of Planned Behaviour

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Abstract: Despite the ameliorative efforts of the government and non-governmental organisations in job creation, youth unemployment has remained a chronic challenge in Nigeria, particularly among graduates of the Pentecostal Christian faith (CFH). Yet, the dominant Pentecostals in Nigeria emphasise a new life in Jesus Christ that is hallmarked by prosperity, speaking in new tongues, and signs and wonders. It is on this premise that this study especially focused on undergraduate students of the Pentecostal CFH-based universities in Nigeria to investigate the mediating role of planned behaviour on the CFH – CFH-entrepreneurial intentions (EIS) nexus. Personal attitude towards entrepreneurship (PAE), subjective norms (SUN) and perceived behavioural control (PBC) were employed as dimensions of planned behaviour. A three-wave repeated cross-sectional survey was conducted to generate data from 462 final-year students. The results of the 3-way parallel mediation analysis show that CFH directly and positively associates with EIS, PAE and SUN, except PBC. Again, PAE, SUN, except PBC directly and significantly, relate with the students' EIS. We further found that the CFH indirectly and significantly influence the EIS of the students through PAE and SUN, except PBC. The study concludes with some theoretical and practical implications.

Keywords: The Christian faith, Pentecostal Christian faith, Entrepreneurial intentions, planned behaviour, Personal attitude towards entrepreneurship, Subjective norms, Perceived behavioural control

Introduction

Man was created in the image of God to enable him to create other things he needs on earth through entrepreneurship (Genesis 1:27, 28). To do this, man needs to activate his latent entrepreneurial intentions (EIS) (Ajzen, 1991; Teixeira & Davey, 2010). However, God can trigger EIS in a man through His word (Hebrews 4:12; John 15:5). Since God will not always compel man (Genesis 6:3), the man must willingly open himself for His word to penetrate his spirit, soul and body with the intent of aligning them towards entrepreneurship. The case of Bezaleel and Aholiab in Exodus 35:30-35 shows that EIS can be stirred by God in the mind of a man. God can also give man the requisite understanding, knowledge and skills or workmanship for his desired enterprise. Further, the awakening of the inactive EIS is made even easier with the coming of Jesus Christ. This is because a

man who accepts Him as personal Lord and Saviour is redeemed back to God, and rebirthed to become a Christian and god on earth (John 10:34-35; Proverbs 6:10-11; Psalm 82:6; 1 Thessalonians 4:11). Thus, a Christian is a man who is spiritually recreated and reconnected to his creator to optimally harness his God given potentials (Agbim *et al.*, 2013).

Jesus Christ, the word of God and the indwelling Holy Spirit in Christians enable them to live out these potentials (including the entrepreneurial potentials) (Galatians 2:20). This is the foundation of the Christian faith (CFH). The CFH entails the confidence Christians who live the Christian life have in Jesus Christ as their personal Lord and Saviour. The CFH births the Christian life, a way of the new life which Christians have in Jesus Christ (II Corinthians 5: 17). The foregoing does not in any way undermine the role of any other

faith or religion in inspiring EIS. Neither does it place any religion above others in the fostering of intentionality towards entrepreneurship (Riaz *et al.*, 2016). Evidence however abounds that the word of God and the Holy Spirit were instrumental in the formation of EIS in people like Apostles Peter, Andrew (Matthew 4:18), John, James (Matthew 4:18) and Paul (Acts 18:3), and Lydia (Acts 16:14), and in our contemporary time; John D. Rockefeller of Standard Oil, Norm Miller of Interstate Batteries, Prince Nicholas Ukachukwu of SNECOU Group and Dr. Cosmas Maduka of Coscharis Group. Further, capitalism was birthed through Christians, whom the word of God and the Holy Spirit interplayed in their lives to trigger EIS (Weber, 1922).

As such, EIS can be rightly referred to as part of Christian values (David & Lawal, 2018; Wibowo, 2017). Based on Ajzen's (1991) Theory of Planned Behaviour (TPB), EIS is highest in individuals who have had prior exposure to planned behaviour [i.e., personal attitude towards entrepreneurship (PAE), subjective norms (SUN) and perceived behavioural control (PBC)]. PAE represent the personal desire to become an entrepreneur. SUN refers to the perceived social pressure from family members, friends and/or the society in general. PBC or perceived self-efficacy is the ease or difficulty in performing the behaviour (Tsaknis & Sahinidis, 2020; Sahinidis *et al.*, 2019). Previous researchers (e.g., Mfazi & Elliott, 2022; Wardana *et al.*, 2024) have employed planned behaviour to explain EIS. Specifically, studies in extant literature have examined the effect of religion/religiosity on EIS through planned behaviour (i.e., PAE, SUN and PBC) (i.e. Singh *et al.*, 2021; Wardana *et al.*, 2024). However, studies that have investigated the mediating role of planned behaviour (i.e., PAE, SUN and PBC) on the association between the CFH and EIS seems non-existent as past researches have not concentrated on understanding the relationship between the CFH and EIS, and how planned behaviour (i.e., PAE, SUN and PBC) mediates the relationship.

This study is therefore an answer to Heslam's (2021) call for more research on the link among religion, business, and human development among Pentecostal Christians, considered as the fastest-growing form of Christianity in the Global South (developing and emerging economies). Thus, in line with this call, this study must be conducted on the connection between the CFH (with a special focus on the Pentecostal CFH) and EIS through planned behaviour (i.e., PAE, SUN and PBC) using data from students of the Pentecostal CFH-based universities in Nigeria. This is against the backdrop that: Nigeria is the most religious and 4th largest Christian nation in the world (World Population Review, 2022); Christians make up 56% of the population of Nigeria (Onah & Agbo, 2021); 33.5% out of the 57% of the Nigerian youths are unemployed (Olihe *et al.*, 2020), especially young Christians who are graduates (Ovbiebo, 2021); entrepreneurship as a general study has been taught in Nigerian universities for almost two decades (2007-2024) (Agbim & Elikwu, 2023); high level of cohesiveness exist in Nigerian family cultures (Agbim *et al.*, 2022); and 63% of Nigerian Christians today are Pentecostals. Pentecostal churches emphasise baptism of the Holy Spirit with evidence of speaking in tongues and gifts of the Spirit

and teach and practice prosperity through tithing and seed sowing (Richman, 2020).

Further, the relationships among CFH, PAE, SUN, PBC and EIS can be supported by Ajzen's (1991) TPB since a man's EIS as a behaviour can be influenced by what he hears and learns. Despite the discordant previous results on the effects of PAE, SUN and PBC on EIS, these factors may contribute to shaping a Christian's EIS (Geberesenebt, 2019; Mohammed *et al.*, 2017; Wibowo, 2017). Again, a Pentecostal Christian's faith in Jesus Christ, the prosperity and wealth creation teachings from the church, living by the values of the CFH, and the leading of the indwelling Holy Spirit may also help to promote the formation of EIS (David & Lawal, 2018; Joseph, 2024). The rest of the paper is organised thus: literature review, hypotheses development, underpinning theory, research methods, results, discussion, and conclusion, which encapsulates the summary of major findings, practical implications, limitations, and future research directions.

Literature Review

The Christian faith

The Catholic missionaries brought the Christian faith (CFH) into Nigeria in the 16th century, followed by Protestants in the 1840s (Wogu, 2020). The first phase of the Pentecostalism movement in Nigeria (1910-1930s) was led by Pastors like Joseph Ayo Babalola. The second phase (1950s) was initiated by British and American evangelists like Sydney Granville Elton and Oral Roberts. The third phase (1960s-1980s), also known as the neo-Pentecostal movement, was headed by university students (Richman, 2020). Pentecostalism is the fastest growing aspect of the CFH. Pentecostal churches are characterised by faith in God and personal experience of the presence of God by a Christian, preaching of the gospel of prosperity, wealth, success, sound health and giving, and regular church attendance (Toulis, 1997). These churches emphasise using faith in Jesus Christ, entrepreneurial values and faith-based networks to facilitate entrepreneurship development (Nwankwo *et al.*, 2012; Ojo, 2015). Nel (2006) adds that the CFH teaches that God gives Christians spiritual gifts to be ministers of the gospel or Christian businessmen and women. This explains why Christians can transfer the knowledge of God's word from person to person, family to family, and generation to generation (Iremadze, 2020; McAdams, 2019). CFH refers to the confidence expressed by those who have accepted Jesus Christ as their personal Lord and Saviour that He dwells in them to influence their values, attitudes and behaviours to enable them to live the Christian life.

Planned behaviour

Behaviour refers to the actions or reactions of a person in response to stimuli, which can be external or internal (Sommer, 2011). The TPB emphasise that behaviour can be planned or unplanned. However, planned behaviour is guided by beliefs about the consequences of the behaviour (can produce a favorable or unfavorable attitude toward the behaviour), expectations of others (can result in perceived social pressure) and factors that may facilitate or hinder the performance of the behaviour (can give rise to perceived self-efficacy) (Ajzen *et al.*, 2009; Bosnjak *et al.*, 2020). An individual's beliefs constitute the informational foundation of

the planned behaviour. Thus, the planned behaviour of an individual is a function of their beliefs (Ajzen, 1991; Nickell & Hinsz, 2023). Further, planned behaviour can be appropriately predicted by behavioural intentions, which refers to the tendency of individuals to pursue specific acts. The PAE, SUN and PBC influence behavioural intentions, while the latter leads to the formation of planned behaviour (Ajzen, 1985; Cameron *et al.*, 2012). In the decision-making process, PAE, SUN and PBC are likely to influence behavioural intentions jointly or separately (Zhang, 2018).

i. Personal attitude towards entrepreneurship

Attitude is an individual's evaluation (favourable or unfavourable) of a target behaviour (Ajzen, 1991). Attitudes represent an individual's thoughts and feelings about particular objects and social entities (Eagly & Chaiken, 1993) such as entrepreneurship. PAE refer to the degree of evaluation (positive or negative) an individual conducts either willingly or out of social pressure. It is more advantageous when it is undertaken before performing entrepreneurial behaviour (Ajzen, 1991). PAE can be positive or negative (favourable or unfavourable, pleasant or unpleasant, good or bad) (Nickell & Hinsz, 2023). An individual with a positive PAE is more likely to perform the behaviour (Suntornsan *et al.*, 2022), while a person with a negative PAE is less likely to engage in that behaviour (Nickell & Hinsz, 2023). Thus, PAE is the most powerful predictor of behavioural intentions (Ajzen, 1991; Zhang, 2018).

ii. Subjective norms

SUN represent social pressures that individuals feel when performing certain acts. These pressures come from important people (i.e., family and friends) to the individuals who may agree or disagree with the individuals concerning the chosen acts (Zhang, 2018). SUN also refers to the social reference groups (e.g., family and friends) who can influence an individual to engage in entrepreneurship as a behaviour (Geberesenebt, 2019). Wibowo (2017) views SUN as the probability of important people to an individual approving, supporting or rejecting his/her chosen activity or activities. The SUN of a person is determined by his or her normative beliefs weighted by the person's motivation (Sahinidis & Tsaknis, 2020). If a person has strong motivation and beliefs in his referents, the specific behaviour is more likely to be implemented (Suntornsan *et al.*, 2022). On the contrary, he will not engage in the behaviour. Thus, subjective norm is often referred to as the weakest element that influences behaviour. However, its effect on negative behaviours is very significant (Zhang, 2018).

iii. Perceived behavioural control

PBC is the controllable degree that individuals feel when performing certain acts (Ajzen, 1985) or an individual's judgment of the ease or difficulty of performing a particular behaviour (Ajzen, 1991). It also connotes one's ability to overcome problems and achieve success in certain situations (Ajzen *et al.*, 2009). Abrahamse (2019) view PBC as an individual's assessment of the factors that might facilitate or impede a certain behaviour. The construct is used in the literature interchangeably with perceived self-efficacy (Ajzen

et al., 2009; Liñán *et al.*, 2011; Sahinidis *et al.*, 2021). PBC depends on capabilities, resources and opportunities (Ajzen, 1991). As such, the more the competencies, the fewer expected obstacles and the stronger the PBC the individuals have. Otherwise, the reverse will be the case (Zhang, 2018).

Entrepreneurial intentions

Intentions depict a person's readiness to perform a given behaviour (Ajzen, 1991). It also refers to an individual's desires, plans and willingness to engage in a focal behaviour and how much effort the individual is putting forth to achieve a particular behaviour (Ajzen, 1991; Nickell & Hinsz, 2023). About entrepreneurship, EIS represent the effort and encouragement to perform entrepreneurial behaviour under favourable conditions (Cantner *et al.*, 2017). EIS can also be described as ideas to start a business venture in the future (Dragin *et al.*, 2022). It is the desire to create a new venture. To students, EIS represent students' desire to engage in entrepreneurial activities after graduation (Adekiya & Ibrahim, 2016; Mukson *et al.*, 2022). In this study, EIS refer to the willingness to start and/or own a business venture. EIS is considered latent in every man, so, needs to be activated before entrepreneurial behaviour can be developed. The stronger the EIS, the faster the process of developing entrepreneurial behaviour (Ajzen, 1991; Ajzen & Fishbein, 1977). As such, EIS is the key predictor of a planned entrepreneurial behaviour (Ajzen, 1991; Teixeira & Davey, 2010) and a precursor to entrepreneurial behaviour (Ajzen, 1991).

Hypotheses Development

The Christian faith and entrepreneurial intentions

The decision to adopt behaviours such as entrepreneurship (David & Lawal, 2018) is guided by beliefs and values that can depend on an individual's faith. Religion is regarded as the major contributing factor to EIS because it can influence the values, attitudes, behaviours, way of life, and decisions of people (David & Lawal, 2018; Riaz *et al.*, 2016; Wibowo, 2017). Religious beliefs can influence the EIS of university students (Paiva *et al.*, 2020). Religious beliefs can calibrate entrepreneurial identities to create a strong direct relationship with EIS (Namatovu *et al.*, 2018; Sulung *et al.*, 2020). Silva Sousa *et al.* (2020) affirm that religious beliefs can trigger EIS in students. We argue that since religion can influence students' EIS (Odili, 2018), the CFH, which is one of the major religions, may as well contribute to the activation of EIS in Christian students. Accordingly, we propose that:

H1: The Christian faith is significantly related to entrepreneurial intentions

The Christian faith and planned behaviour

Religions such as the CFH influence the mindsets, attitudes, decisions and behaviours of Christians (Bolaji & Oluwaseun, 2022; Singh *et al.*, 2021) to enhance their ability to achieve spiritual goals, material purposes (Raggiotto *et al.*, 2018) or business interests (Allport & Ross, 1967). Specifically, Christians through the church are taught the prosperity gospel from the Holy Bible to enable them to cultivate entrepreneurial behaviour, create social and business

networks, and form new ventures (Shumba, 2015). This behaviour of Christians grows from their relationship with Jesus Christ and the fruit of the Spirit (Krejcir, 2007). This makes the behaviour a planned one. Corroborating this assertion, Johnmark *et al.* (2016) state that entrepreneurial behaviour is predicted by religious beliefs that stem from the teachings of the religion.

In almost all religions, the influences of religious beliefs on the behaviours of the followers are associated with the practices of the teachings of the religion (Deepika, 2017). Further, Ajzen's (1991) TPB explains that the emergence of the planned behaviour is associated with PAE, SUN and PBC (Ajzen *et al.*, 2009; Wibowo, 2017). Balog *et al.* (2014) establish that religious beliefs can sharpen the behaviours of individuals, while Paiva *et al.* (2020) found that there is no relationship between religion and planned behaviour. We argue that if the Pentecostal CFH is transforming entrepreneurship in Nigeria (Joseph, 2024), then the CFH may influence the planned behaviour of students concerning their PAE, SUN and PBC. Hence, we hypothesise that:

H2a: The Christian faith is significantly related to personal attitude towards entrepreneurship

H2b: The Christian faith is significantly related to subjective norms

H2c: The Christian faith is significantly related to perceived behavioural control

Planned behaviour and entrepreneurial intentions

Entrepreneurship requires planned behaviour and EIS because EIS is the best predictor of planned behaviour (David & Lawal, 2018; Mala *et al.*, 2019). Ajzen's (1991) TPB explains intentions and planned behaviour about entrepreneurship using PAE, SUN and PBC. Wibowo (2017) affirm that the PAE is the most important variable that influences EIS. Mohammed *et al.* (2017) found that the effect of PAE on EIS is positive, while Paiva *et al.* (2020) reveal that PAE contributes to university students' EIS. However, Geberesenebt (2019) reports that PAE does not play any role in the formation of EIS. The operationalised forms of SUN as the most important variable in the formation of EIS (Wibowo, 2017) include entrepreneurial experiences in the family and family support (Carsrud & Brännback, 2011). Mohammed *et al.* (2017) conclude that SUN influences EIS positively. More recent studies (e.g., Geberesenebt, 2019; Paiva *et al.*, 2020) reveal that the effect of SUN on EIS is negative. Further, PBC correlates negatively with EIS (David & Lawal, 2018), while a high level of PBC is the best predictor of EIS (Geberesenebt, 2019). Individuals with high PBC may have more intentions to participate in a certain behaviour than those with low perceived behavioural control (Suntornsans *et al.*, 2022). As such, we formulate the following hypotheses:

H3a: Personal attitude towards entrepreneurship is significantly related to entrepreneurial intentions

H3b: Subjective norms are significantly related to entrepreneurial intentions

H3c: Perceived behavioural control is significantly related to entrepreneurial intentions

The Christian faith, planned behaviour and entrepreneurial intentions

Religious beliefs can influence behaviour (Ajzen, 1991; Henley, 2017) and the formation of EIS (Aryeh, 2020; David & Lawal, 2018). Specifically, PAE is the most important contributor to the formation of EIS (Wibowo, 2017). Geberesenebt (2019) affirm that SUN plays no positive role in the formation of EIS, while PBC shows a positive effect on EIS. Paiva *et al.* (2020) found that religious beliefs, PAE and PBC influence EIS. However, SUN does not affect the EIS of university students. The foregoing results suggest that the influence of religious beliefs on planned behaviour (i.e., PAE, SUN and PBC) and EIS are discordant. Hence, the a need for a mediating variable in the current study. Altawallbeh *et al.* (2015) empirically conclude that attitude (i.e., PAE) mediates the perceived usefulness and behavioural intention nexus. Lungisa *et al.* (2019) establish that planned behaviour (i.e., PBC) mediates the relationship between deterrence and compliance. Further, SUN was found to mediate the relationship between attitude and entrepreneurial intention (Alonso & Eleftherios, 2021), while Aga (2023) affirmed that PBC partially mediates the nexus between entrepreneurship education and EIS. Accordingly, we propose that:

H4a: Personal attitude towards entrepreneurship significantly mediates the relationship between the Christian faith and entrepreneurial intentions

H4b: The Christian faith significantly influences entrepreneurial intentions through subjective norms

H4c: Perceived behavioural control significantly mediates the relationship between the Christian faith and entrepreneurial intentions

The proposed hypotheses based on the conceptualisations are presented in the conceptual framework in **Figure 1**.

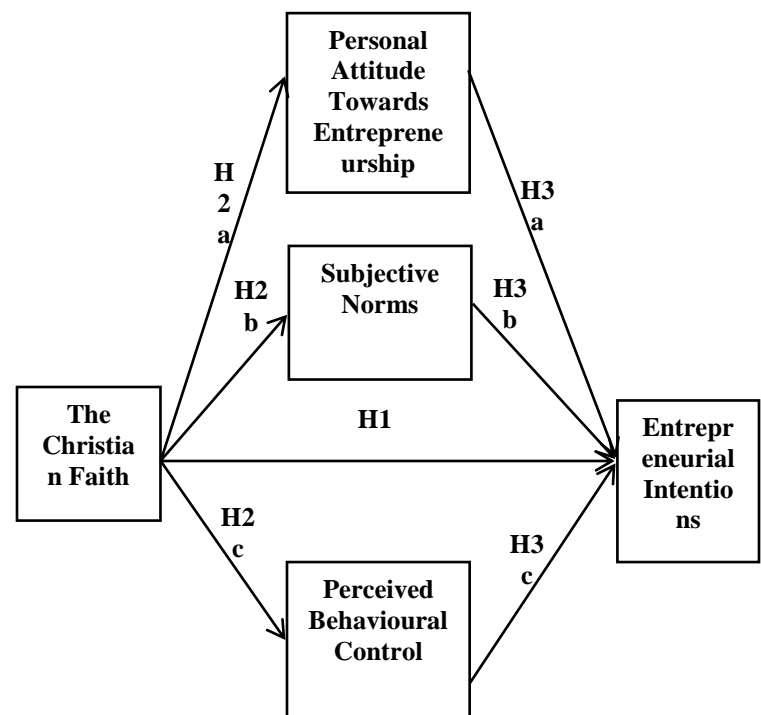


Figure 1: Conceptual framework of the relationships among CFH, PAE, SUN, PBC and EIS**Underpinning Theory**

Ajzen's (1991) Theory of Planned Behaviour (TPB) suggests that the performance of a particular behaviour, such as entrepreneurship, is influenced by EIS (Aga, 2023; Ajzen, 2005). EIS can be influenced by three antecedents: PAE, SUN and PBC. This connotes that the outcome of the evaluation of the behaviour by an individual determines whether he/she will start a business venture or not (Ajzen, 1991; Krueger *et al.*, 2000). Where the evaluation results in new venture creation, it may be due to social pressure from family, friends, relatives and other role model entrepreneurs (Krueger *et al.*, 2000; Schlaegel & Koenig, 2014). The individual can also be motivated by how he/she perceives the ease or difficulty of performing and controlling the behaviour (Ajzen, 2005). The likelihood of engaging in entrepreneurship may increase when the individual's perception and confidence in his/her abilities are favourable to the creation of the business venture (Ajzen, 2011; Tornikoski & Maalaoui, 2019). Further, we argue that an individual's beliefs such as the Pentecostal CFH beliefs may contribute to the formation of EIS, while the not-too-strong influence of CFH on EIS may be augmented by a planned behaviour that is connected to the Holy Spirit and word of God (Ajzen, 1991; Henley, 2017; John 2:24; 6:63; Paiva *et al.*, 2020).

Research Method**Population**

The data for this study were generated from final-year undergraduate students in the eleven (11) Pentecostal CFH-based universities in Nigeria (see Table 1). The choice of universities that were founded by Pentecostal churches is premised on the dominance of such churches in Nigeria, and their hallmarks of preaching prosperity messages, believe in the manifestation of the Holy Spirit, in-depth study of God's word, prayers, preaching that a man must be born again, and that a Christian need to live like Jesus Christ. The study focused on final-year undergraduate students because, because of their years of study, they must have been influenced by the teachings, prayers, and Bible studies in fellowships. Again, their experiences in class, particularly during the entrepreneurship general studies courses, must have affected their orientation concerning paid jobs and self-employment. Hence, they can provide useful information concerning the study variables.

Table 1: Pentecostal Christian Faith-Based Universities in Nigeria

S/N	Name of University	Founder	Year Founded
1.	Anchor University	Deeper Life Bible Church	2014
2.	Benson Idahosa University	Church of God Mission	2002
3.	Kings University	Kings International Christian Center	2015
4.	Landmark	Living Faith Church	2011

5.	University Mountain University	Top	Mountain and Ministries	of Fire Miracle	2015
6.	Redeemer's University		The Redeemed Christian Church of God		2005
7.	Rhema University		Living Ministries	Word	2009
8.	Salem University		Foundation Church	Faith	2007
9.	Precious Cornerstone University		Sword of the Spirit Ministries		2017
10.	Evangel University		Assemblies of God Church		2012
11.	Hezekiah University		Living Christ Mission		2015

Sample and procedure

This study utilised a three-wave repeated cross-sectional data that was generated from March to May 2023 via a questionnaire. The research instruments were administered with an accompanying consent note that explained the aim of the study, the voluntary and anonymous nature of students' participation, and the confidentiality of the students' data and responses. A face-to-face approach was used in the distribution of the research instruments to the respondents. The study adopts an on-the-spot approach; that is, the students were handed the instruments to respond to and return immediately (e.g., Creswell, 2009). To avoid lectures, the students were approached during fellowship meetings. The research instrument is made up of two sections; section "A" elicits the students' demographic data, while section "B" captures data on the study variables. In all, data were collected from 462 final-year students (excluding those with missing information) in the waves.

Wave 1: At this stage, samples include 153 students (33.11% useable response rate) from 4 of the universities.

Wave 2: At this stage, the sample includes 114 students (24.68% useable response rate) from 3 of the universities.

Wave 3: At this stage, the sample includes 195 students (42.21% useable response rate) from 4 of the universities.

Table 2: Confirmatory Factor Analysis

Variables	Indicators	Loading	AVE	DV	MSV	MaxR(H)
CFH	CFH1	0.854				
	CFH2	0.872				
	CFH3	0.831				
	CFH4	0.792	0.736	0.88	0.797	0.762 0.82 0.82
PAE	PAE1	0.886				
	PAE2	0.854				
	PAE3	0.840				
	PAE4	0.821				
	PAE5	0.798	0.722	0.845	0.830	0.805 0.77 0.87
SUN	SUN1	0.941				
	SUN2	0.938				

SUN3	0.914
SUN4	0.863
SUN5	0.821 0.772 0.878 0.842 0.910 0.78 0.85
PBCPBC1	0.765
PBC2	0.736
PBC3	0.731
PBC4	0.722
PBC5	0.699 0.711 0.843 0.783 0.781 0.71 0.80
EIS EIS10.881	
EIS20.880	
EIS30.862	
EIS40.812	0.872 0.934 0.832 0.844 0.863 0.88

Note: AVE = Average variance extracted, DV = Discriminant Validity, CR = Composite Reliability, MSV = Maximum Shared Variance, CFH = Christian Faith, PAE = Personal Attitude Towards Entrepreneurship, SUN = Subjective Norms, PBC = Perceived Behavioural Control, EIS = Entrepreneurial Intentions

This approach ensured the reduction of the biases that are associated with matching and combining data from different sources into a unified data set (e.g., Ogbonnaya & Babalola, 2020). In aggregating the data from each of the three waves, interclass correlational coefficients were applied to verify the interrater reliability among the respondents. The values of these coefficients ranged from 0.78 to 0.87. LeBreton and Senter (2008) assert that the values should be high enough to justify the reason for aggregating the data from the different waves. Hence, we aggregated and merged the data into a unified data set to obtain a final data set from 462 students.

The distribution of the respondents by Faculties shows: 85(18.39%) (Education), 119(25.76%) (Management Sciences), 104(22.51%) (Social Sciences), 97(20.99%) (Humanities) and 57(12.34%) (Natural Sciences) students participated in the study. The demographic analysis revealed that the respondents were aged 21-28 years old. Also, 314(67.970%) of the respondents were males, while 148(32.03%) were females.

Measures

The measures of the CFH include “I have accepted Jesus Christ as my personal Lord and Saviour”, “I always listen to the word of God,” and “The life I live conforms with the Christian lifestyle”. The measures of the PAE include “Entrepreneurship is an attractive career option” and “Entrepreneurship is better than other career options”. The measures of the SUN include “My family approves of entrepreneurship as a career option for me”, “My friends approve of my choice of entrepreneurship as a career option”, and “My parents support my willingness to start a business enterprise”. The measures of the PBC include “I am aware of the practical aspects of new venture creation” and “I can manage the business creation process”. The measures of the EIS include “I am ready to do anything to become an entrepreneur”, “I am determined to create a firm in the future”, and “I am willing to make every effort to start and run my firm”. All the items in the scales were rated on a 5-point Likert scale that ranged from strongly disagree to strongly agree.

Control Variables

The age and gender of the students were employed as control variables, similar to the study conducted by Ogbonnaya and Babalola (2020). This was done because of the supposed impact of age and gender on entrepreneurial intentions.

Table 2: Confirmatory Factor Analysis

Convergent and Discriminant Validity Check Reliability Test Variables Indicators Loading AVE DV MSV MaxR(H) CR Cronbachs' α

CFH	CFH1	0.854							
	CFH2	0.872							
	CFH3	0.831							
	CFH4	0.792	0.736	0.88	0.797	0.762	0.82	0.82	
PAE	PAE1	0.886							
	PAE2	0.854							
	PAE3	0.840							
	PAE4	0.821							
	PAE5	0.798	0.722	0.845	0.830	0.805	0.77	0.87	
SUN	SUN1	0.941							
	SUN2	0.938							
	SUN3	0.914							
	SUN4	0.863							
	SUN5	0.821	0.772	0.878	0.842	0.910	0.78	0.85	
PBC	PBC1	0.765							
	PBC2	0.736							
	PBC3	0.731							
	PBC4	0.722							
	PBC5	0.699	0.711	0.843	0.783	0.781	0.71	0.80	
EIS	EIS10	0.881							
	EIS20	0.880							
	EIS30	0.862							
	EIS40	0.812	0.872	0.934	0.832	0.844	0.863	0.88	

Note: AVE = Average variance extracted, DV = Discriminant Validity, CR = Composite Reliability, MSV = Maximum Shared Variance, CFH = Christian Faith, PAE = Personal Attitude Towards Entrepreneurship, SUN = Subjective Norms, PBC = Perceived Behavioural Control, EIS = Entrepreneurial Intentions

Overall measurement model fit

To determine the acceptability of the overall model fit, a CFA was conducted using AMOS 24.0. Five latent constructs consisting of CFH, PAE, SUN, PBC and EIS made up the measurement model. Based on Hair et al.'s (2010) suggestion, the overall goodness-of-fit was found to be adequate ($\chi^2 = 246.804$, $df = 164$, $\chi^2/df=1.505$, $GFI=0.92$, $CFI =0.95$, $AGFI=0.91$, $TLI=0.92$, $RMR=0.06$, $RMSEA=0.06$).

Convergent validity and discriminant validity

Apart from one item under the CFH scale that cross-loaded under another scale, we found a significant indicator factor loading that exceeded the acceptable value of ≥ 0.6 on the corresponding constructs. Hence, we deleted this item. Therefore, convergent validity (CV) was established because the average variance extracted (AVE) is ≥ 0.50 . We also established discriminant validity (DV) because the square root of the AVE is greater than the correlation of the latent variables in the CFA (Fornell & Larcker, 1981), as shown in

Table 2.

Composite reliability and Cronbach's alpha reliability

Hair et al. (2010) avers that a scale is reliable if Cronbach's alpha and composite reliability are ≥ 0.70 and ≥ 0.60 respectively, while the factor loadings should be ≥ 0.50 . Based on the outputs of the overall CFA analysis, these criteria have been met (Table 2).

Results

Descriptive statistics

The mean, standard deviation (SD) and bivariate correlations among the variables are presented in Table 3. We found that the CFH was positively related to EIS, PAE and SUN, while it had a negative relationship with PBC.

Table 3: Mean, Standard Deviation and Bivariate Correlations among the Variables

Variables	Mean	SD	1	2	3	4	5
CFH	7.46	0.52	1				
PAE	9.42	0.60	0.414**	1			
SUN	11.81	0.65	0.388**	0.381**	1		
PBC	8.74	0.64	0.443**	0.311**	0.365**	1	
EIS	10.44	0.58	0.442**	0.385**	0.371**	-0.321**	1

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Test of hypotheses

The hypotheses were tested using the Hayes Process Macro 3.5 (Model 4) by applying bias-corrected 5,000 resample bootstraps to determine the direct and indirect effects (Hayes, 2018). Figure 2 presents the results of the analysis of direct and total effects, while Table 4 shows the analysis of the indirect effect.

Influence of the Christian faith on entrepreneurial intentions

The CFH has a statistically significant direct relationship with EIS ($\beta = 0.119$, $p < 0.000$). Thus, H1 is supported. The total effect of the CFH on EIS shows a significant positive relationship ($\beta = 0.258$, $p < 0.001$) (Figure 2).

Impact of the Christian faith on planned behaviour (PAE, SUN and PBC)

Figure 2 shows that the CFH is a significant predictor (positive) of PAE and SUN ($\beta = 0.216$, $p < 0.001$; $\beta = 0.232$, $p < 0.001$) but has no significant direct effect on PBC ($\beta = 0.044$, $p > 0.001$). Thus, only H2a and H2b are supported.

Impact of the mediating variables on entrepreneurial intentions

Figure 2 reveals that PAE positively influences EIS ($\beta = 0.392$, $p < 0.001$). Similarly, SUN was a significant positive predictor of EIS ($\beta = 0.285$, $p < 0.01$). However, PBC showed no evidence of influence on EIS ($\beta = 0.251$, $p > 0.001$). Hence, H3a and H3b were supported, while H3c was not supported.

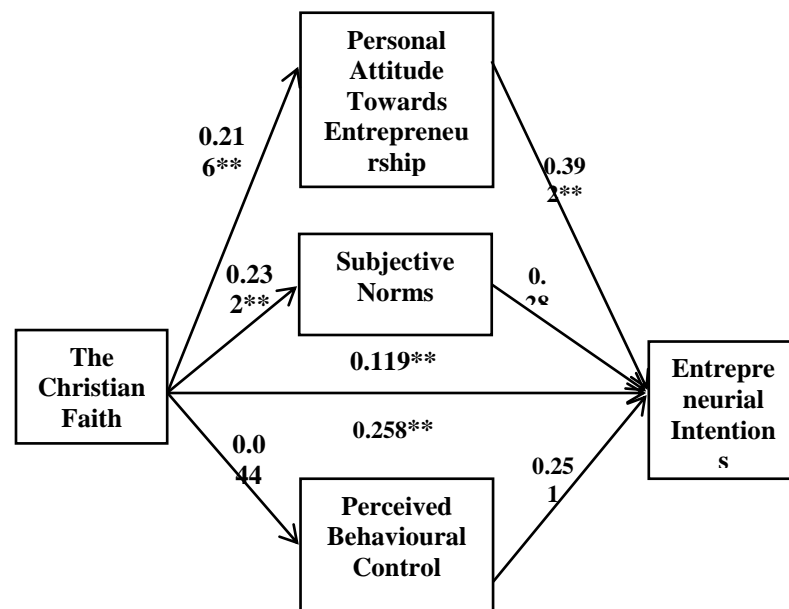


Figure 2: The model of the relationships among CFH, PAE, SUN, PBC and EIS

The influence of the Christian faith on entrepreneurial intentions via the mediators (indirect effect) Table 4 shows that the influence of the CFH on EIS through PAE and SUN are positive and significant ($\beta = 0.0210$, $p < 0.001$; $\beta = 0.0366$, $p < 0.001$) at a 95% bias-corrected confidence interval. Further, PBC did not mediate the path through which the CFH influences EIS ($\beta = 0.0135$, $p > 0.001$). Therefore, only H4a and H4b were supported.

Table 4: Mediation Analysis

Path	Indirect Effect	Bias-correlated 95% CI	
		Lower	Upper
CFH → PAE → EIS	0.0210	0.0018	0.0232
CFH → SUN → EIS	0.0366	0.000	0.0165
CFH → PBC → EIS	0.0135	-	0.0102
		0.0007	

Discussion

This study proposes that the CFH influences EIS through the mediating effect of planned behaviour (i.e., PAE, SUN, and PBC). The establishment of these relationships will augment the efforts geared towards reducing unemployment among Christian youths, particularly the university graduates. The results of the direct effect analysis show that the CFH associates positively with EIS. This relationship indicates that the presence of Jesus Christ and the indwelling Holy Spirit in a Christian can activate the inactive EIS and, in addition, give such individual who so desire the spirits of wisdom, intelligence, understanding, knowledge and craftsmanship or skills for his/her chosen entrepreneurship (Exodus 35:30-35). This finding can also imply that God, via the prosperity messages the Christian is exposed to, can give the believer practical directions on entrepreneurship. The directions are related to self-discovery, opportunity(ies) identification, and how to conduct the entrepreneurial activities (or exploitation/exploration of the opportunity) (Psalm 32:8 NLT/ESV).

The current result is somewhat in tandem with previous findings (e.g., Bolaji & Oluwaseun, 2022; David & Lawal, 2018; Riaz et al., 2016; Wibowo, 2017) that religion highly impacts EIS. However, the level of EIS varies with different religious groups. As such, Bolaji and Oluwaseun (2022) add that Muslim and Christian migrants show the highest EIS, while to Joseph (2024), the Pentecostal CFH better fosters entrepreneurship development. Despite Heslam's (2021) view that the prosperity gospel of the Evangelical Pentecostal Charismatic Movement has not influenced the existing challenges in the Global South, the current study has empirically shown that the Pentecostal CFH is contributing to the triggering of EIS in students.

Our study reveals that CFH directly influences PAE and SUN dimensions of the planned behaviour but has no direct effect on PBC. This result suggests that Jesus Christ, the Holy Spirit of God and the word of God in a Christian contributes immensely in shaping the believers' behaviour to resemble an entrepreneur of his/her dream. God does this by witnessing to the Christian's thoughts and inspiring him/her through messages from church leaders, other Christians, family and friends. Put differently, God facilitate the formation of an entrepreneurial spirit which births the entrepreneurial behaviour in a Christian by speaking encouraging words to him/her through his/her referents (church leaders/members inclusive). This is part of the new creature and power to create a wealth experience (Deutonomy 8:18; II Corinthians 5:17).

The CFH does not affect PBC because God does not allow such Christians to be weighed down by thoughts of existing difficulties and fear of failure. Thus, asserting Himself as the All-Possibility God that makes things easy for His children (Jeremiah 29:11; Matthew 19:26). The current result negates Paiva et al.'s (2020) conclusion that religious beliefs do not influence the manifestation of a planned behaviour. Donahue and Nielsen (2005) aver that religion affects the social attitudes of individuals. Wibowo (20217) found that religiosity facilitates the creation of PAE and PBC among undergraduate students. Wambui (2017) empirically affirm that religion impacts the values and behaviour of people positively. This is usually achieved through dedication, studying, and commitment to the beliefs and practices of the religion.

The result of the direct effect analysis shows that the influence of PAE and SUN variables of the planned behaviour on EIS are significant and positive, while PBC did not influence EIS. This finding implies that sometimes, God overlooks a Christian's ingenuine repentance, regular grieving of the Holy Spirit, not allowing the word of God to be engrafted in his/her heart, and the self-righteousness-like PAE and social pressures from his/her referents to trigger EIS in the believer (Ephesians 4:30; Isaiah 64:6; James 1:21; Jeremiah 17:9-10; John 2:24). Despite not attaining the Biblical standard, God activates the EIS because of the finished work of Jesus Christ on the cross of calvary, the genuine desire in the heart of the Christian and the referents, and as a way of giving the Christian time to grow to maturity in the faith. PBC does not affect EIS because God takes such Christians by hand to douse all his/her supposed fears (Isaiah 41:13). This finding is somewhat consistent with previous results (i.e., David & Lawal, 2018; Odoardi *et al.*, 2018; Paiva et al., 2020; Wibowo, 2017). Wibowo concludes that PAE and SUN mostly influence EIS. Odoardi *et al.* report that SUN associates with EIS significantly. David and Lawal argue that PBC correlates with EIS negatively. Paiva et al. found that PAE and PBC influence EIS. However, SUN does not affect EIS.

The outcome of our indirect effect data analysis reveals that PAE and SUN, except PBC, mediate the CFH - EIS nexus. This result depicts that sometimes, God does not directly trigger the EIS of desirous Christians. Rather, God waits for such Christians and his/her referents to attain a certain level of maturity in their CFH and attitudes. God does this for the believer to have a start-up and may be business decline states that are devoid of painful toils (Proverbs 10:22). A good example is a young Christian who is not willing to be an entrepreneur at a point in time, yet he/she is surrounded by willing-to-support family and friends. When the Christian and his/her referents attain the requisite height of maturity in the CFH, God will inspire the believer's EIS through his/her PAE and the SUN. The PBC is insignificant at this point because the Christian no longer sees difficulties or challenges but possibilities (Numbers 13:27,30-33).

Research has previously shown that religious beliefs can contribute in shaping the behaviour of an individual (Ajzen, 1991; Henley, 2017), while planned behaviour [PAE (Paiva et

al., 2020; Wibowo, 2017), SUN (Aditya, 2020; Maydiantoro et al., 2021), PBC (Geberesenebet, 2019; Paiva et al., 2020)] can trigger EIS. Pham et al. (2023) found that SUN influences EIS through PBC and PAE. Paiva et al. (2020) conclude that the religious beliefs of university students did not influence their EIS. This is either owing to the students' vocation and prosocial motivation being far from where the students are or the students not practicing a religion that fosters the required beliefs. Drawing from Ajzen's (1991) TPB, the CFH triggers EIS and nullifies all the supposed difficulties/challenges (PBC) that are associated with entrepreneurship development. Hence, the unemployed graduates could be ignorant of this divine provision, are yet to attain the level of maturity in the CFH that God specifically desires for them, or some person-specific factors are not captured in this study.

Conclusion

The study has shown that the CFH can trigger EIS directly and specifically through the PAE and SUN dimensions of the planned behaviour. However, the CFH did not influence EIS via the PBC dimension of the planned behaviour. The study concludes by shedding light on the theoretical and practical implications, limitations, and future research directions.

Theoretical implications

First, as an early study that has integrated CFH, PAE, SUN, PBC and EIS in a single model, this research enriches the burgeoning literature by employing the construct, CFH rather than the usual religion, religiosity or religious beliefs as presented by David and Lawal (2018), da Silva Sousa et al. (2020), and Bolaji and Oluwaseun (2022). Second, the significant effect of CFH on EIS, as shown by the results of the current study, therefore presents CFH as one of the antecedents of EIS. Third, the adoption of Ajzen's (1991) TPB as a theoretical framework reinforces the theory as the most appropriate model for explaining the relationship between entrepreneurial behaviour and EIS. Fourth, the utilisation of PAE, SUN and PBC as proxies of planned behaviour further validates their distinctiveness and as separate dimensions as established by the Ajzen's TPB. Fifth, the use of the dimensions of planned behaviour as mediators of the CFH and EIS in the framework of the study clarifies the fact that planned behaviour can be employed as an intervening variable. It also validates PBC as the weakest of the dimensions.

Practical implications

First, the study presents the CFH as a strategy for triggering EIS and for reengineering the minds of the youths, particularly the undergraduate students, from paid employment to self-employment and from being job seekers to job creators. Thus, decision-makers such as heads of families and leaders of the Pentecostal movements and Pentecostal CFH-based universities must emphasise via their prosperity and wealth creation messages, the link between the CFH and EIS, and the importance of being a genuine Christian. Second, in addition to teaching entrepreneurial skills, the decision-makers at the universities must ensure that the modules for the theoretical aspects of entrepreneurship are developed using Christ-centred

case studies, Christians as role models and in line with Christian values.

Third, to reduce or stem the tide of unemployment among Christian youths, the Christian referents must always be reminded of the significance of their maturity in the faith to the formation of EIS in the youths and, by extension, the achievement of a sustainable enterprise. Equally, the youths, in general, must constantly be informed of the role a genuine and mature Christian life plays in triggering EIS and in the sustainability of the enterprise that will be birthed thereafter. Fourth, because a genuine and mature Christian life dispels the supposed difficulties/challenges that are associated with entrepreneurship and the role mentorship plays in character moulding and human growth in general, the decision-makers can adopt and implement mentorship programs. This can take the form of allowing the Christian youths to interface with a selected genuine and mature Christian entrepreneur regularly. This should be with the intent of mindset reengineering, Christian/entrepreneurial attitude development, and having Christ formed in the youths.

Limitations and future research directions

First, the study focuses on Pentecostal CFH students in the Pentecostal CFH-based universities in the Nigerian context. This narrow scope suggests that the students of the Evangelical, Charismatic, and Orthodox CFH-based universities were neglected. Hence, the generalisability of the findings is limited. To validate the current results, future researchers are invited to replicate the research model in the same or other contexts involving more CFH denominations. Second, the cross-sectional research design adopted in the study did not show the causality in the relationships among the study variables. Thus, a longitudinal research approach should be employed in further studies to demonstrate the causes and effects among the research variables. Third, our study data were collected from undergraduate students, excluding the postgraduate students, some of whom are unemployed. Therefore, to enhance the generalisation of the results, upcoming studies could widen their sources of data to include postgraduate students. Fourth, despite the significant mediating role of SUN on the CFH – EIS nexus in the current study, our knowledge concerning this relationship is still limited. This is because SUN can be categorised into injunctive norms and descriptive norms (Shahab et al., 2019). As such, to broaden our knowledge on this, future studies should employ the two sub-variables in place of SUN when adapting the current research framework.

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