

Extending the TPB theory to explain the effect of culture on Islamic entrepreneurial intentions of students in Nigeria

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Date of Submission: 25-12-2020

Date of Acceptance: 31-12-2020

ABSTRACT: Purpose – Despite the globally recognised significant role played by entrepreneurship in economic development of countries such as the provision of employment, and income as well as poverty alleviation, unemployment and poverty are on persistent increase among the youth, especially university graduates in Nigeria, particularly the northeastern part. The aim of this research is to explore the effect of culture on student's intentions towards engaging in Islamic entrepreneurship based on Ajzen, (1991) Theory of Planned Behaviour.

Design/methodology/approach – The research design for this study is a Survey (quantitative) and data for the study was obtained from 264 sample of final year undergraduate students of University of Maiduguri, Borno State, Abubakar Tafawa Balewa University, Bauchi, Bauchi State, and Modibbo Adama University of Technology, Yola, Adamawa State all in northeastern Nigeria. Sample for the study was determined by means of the Daniel Soper method. The study used systematic sampling.

Findings – The results indicate students exhibited high intention towards Islamic entrepreneurship, and also, there are direct significant effects of all the variables on Islamic entrepreneurial intentions. Interestingly, the culture of power distance moderate the effect of attitude and perceived behavioural control on Islamic entrepreneurial intention, while did not moderate subjective norms in the relationship.

Implications and Limitations – The implication of this research even though there are high intentions exhibited towards Islamic entrepreneurship by the undergraduate students, there is a need for effective and efficient policies that would help/assist the graduates to establish their own businesses. Also, as culture of power distance has been found to have a significant role in the relationship, much is still needed to inculcate the entrepreneurial culture in the minds of the

students. The study aims at contributing to the TPB theory through the integration of culture as a moderating variable in the model. In view of the limited area of coverage of the study, future research should consider students of other tertiary institutions.

Originality/value – The study extended Ajzen's (1991) theory of planned behaviour as it integrates culture into the model.

Keywords: Islamic Entrepreneurship, intention, culture, undergraduate students, universities, Nigeria

I. INTRODUCTION

1.1 Background

One of the problems facing Nigeria, the most populated country in Africa is unemployment and poverty among its youth especially university graduates (Ekore & Okekeocha, 2012). This can be substantiated by the number of university graduates moving into the job market in the country which has doubled annually (Agbim, Oriarewo, & Owocho, 2013; Ekore & Okekeocha, 2012; Ekpoh & Edet, 2011). Statistics indicate that of the more than 64.6% of the population which is unemployed, 36.6% are graduates of tertiary institutions (National Bureau of Statistics, 2018). Hence, the need to develop and transform university graduates into sustainable entrepreneurs is more urgent than ever.

It is indisputable that entrepreneurial activities solve the unemployment problem faced by university graduates (Henry, 2013). Entrepreneurship involves changing a new idea into something cherished (Ojogbo, Idemobi, & Ngige, 2017). It is also, predicated on opportunity identification and its transformation into the actual enterprise, as well as product acceptance by the market. Therefore, when entrepreneurship opportunity is intentionally searched for, or after the entrepreneurship opportunity is unintentionally

stumbled upon, the would-be entrepreneur needs to have an intention to engage with the opportunity (Mwiya, 2014). Therefore, understanding the link between the intention and the actual entrepreneurship behaviour is fundamental for understanding the entrepreneurship process. Furthermore, entrepreneurial opportunity cannot be embraced without the intention of doing so. Subsequently, entrepreneurial intention is an exhibit of a future course of action. It isn't only a desire or expectation of future actions but a proactive commitment (Bandura, 2001; Thompson, 2009).

Entrepreneurship from the Islamic perspective represents a treasured input to the field. Islam is a religion that encourages entrepreneurial activities (Audretsch, Boente, & Tamvada, 2007), and it identifies intention as a critical factor in demonstrating the features and drives of an individual in starting entrepreneurship activities. In a nutshell, intention is important in Islam. The Prophet Muhammad has said that every deed depends on the intention. He also said: "The reward of deeds depends upon the intention and every person will get the reward according to what he has intended" (Hadith Bukhari). Islam pays much attention to entrepreneurship and therefore there is a proliferation of businesses established by Muslim entrepreneurs in line with the Islamic doctrine referred as Shari'a Law. This involves starting businesses whose activities are Halal (lawful) and not Haram (unlawful) as for example, interest payment, alcohol, gambling, producing and processing pork, pornography and some types of entertainment. It also urges individuals to start a new business an activity which is viewed as a major aspect of ibadah (i.e. good deed). The core values entrepreneurship is strictly based on the Holy Qur'an, the Prophet's Hadith (teachings and traditions). Its morals and social obligation depend on the exemplary conduct of Muhammad S.A.W. (Ghoul, 2015; Gümüşay, 2015; Ullah, Mahmud, & Yousuf, 2013).

However, despite Islam's prevalence and the rising interest in research about the impact of Islamic values and religious practices on entrepreneurship intentions within the Islamic community (Gümüşay, 2015; Hoque, Mamun, & Mamun, 2014; Ratten, Ramadani, Dana, & Gerguri-Rashiti, 2017; Tlaiss, 2015), not much is known about Islamic entrepreneurship. As applied to other fields of study, the same with Islamic entrepreneurship only that in Islamic entrepreneurship economic activity must be taking place on ethical and moral foundation and also be socially acceptable (Al Habtoor, 2001; Siddiqi,

1979). In Islam profit motive is seen as authentic and moral as far as is free of interest (i.e. riba), greed, speculation and abuse. Therefore, material gains ought to be intended for pleasing Allah the Almighty by means of lawful and righteous behaviour and application. Subsequently, entrepreneurship in Islam has a religious dimension beside its financial dimension. Muslim entrepreneurs who meet their financial needs, serve their societies and fulfil their religious obligations, will attain a state of falah (well-being) in this world and also be rewarded in hereafter.

Studies on Islamic entrepreneurship are quite limited, hence this study is expected to act as part of literature on Islam focusing on entrepreneurial intentions. The aim of this study is to determine the moderating role of culture of power distance on the effect of antecedents of TPB on student's entrepreneurial intentions. The remaining part of the paper is structured as follows: Section 2 Literature Review on Islam and Entrepreneurship, while Section 3 deals with Methodology. Section 4 shows the results and discussions, while Section 5 provides Conclusions and Recommendations based on the research results.

1.2. Objective

The general objective of the study is extending the Theory of Planned Behaviour to explain the effect of culture of power distance on Islamic entrepreneurial intentions among university undergraduate students in northeastern Nigeria, while the specific objectives are to:

1. Determine the level of perception of Islamic entrepreneurial intentions in reducing unemployment and poverty among the university students
2. Determine the direct effect of an individual's attitude, subjective norms and perceived behavioural control on Islamic entrepreneurial intentions
3. Examine the moderating role of culture of power distance on the effect of an individual's attitude, subjective norms, and perceived behavioural control on Islamic entrepreneurial intention

II. LITERATURE REVIEW

2.1 Intention Towards Islamic Entrepreneurship

The word 'intention' has an origin in Islam as found in one of the Hadith of Prophet Muhammad (S.A.W) that "actions are by intentions" (innamala'malu bin niyyati). In the context of this research meaning that intention on Islamic entrepreneurship is predictor of the actual

entrepreneurship behaviour. According to TPB theory intentions are formed based on some elements and these are individual's attitude, subjective norms, and perceived behavioural control. Specifically, it was depicted in this theory that intention is antecedent to behaviour, whereas, individual's attitude, subjective norms and perceived behavioural control are predictors of intention. Hence, the study proposed culture of power distance as moderating variable in the relationship between the individual's attitude, subjective norms and perceived behavioural control and Islamic entrepreneurial intention among university undergraduate students in northeastern Nigeria. The next subsections discuss the hypotheses and the moderating effect of culture of power distance on individual's attitude, subjective norms and perceived behavioural control and Islamic entrepreneurial intention.

2.2 Attitude Towards Islamic Entrepreneurship Intention

The variable 'Attitude' is depicted as good or adverse emotions portray by a person in conducting a behaviour (Fishbein & Ajzen, 1975). The term is used to indicate a person's belief in exhibition of a particular conduct and the outcome that follows the performance of the activity. Person's assessment of desirability or in any case of executing a specific activity described the person's attitude. The extent to which intentions on behaviour anticipated by individual's attitude has been studied extensively in literature of behavioural theories such as TRA and TPB (French et al., 2005). Subsequently, some few empirical study have proof that there is a significant effect of individual attitude on behavioural intentions (Armitage & Conner, 2001; Godin & Kok, 1996). Therefore, there is need to look at the effect of individual's attitude on Islamic entrepreneurial intentions because of the scarcity of literature in the area of the study. Therefore, it is hypothesised as follows:

H1: There is a significant effect of individual's attitude on Islamic entrepreneurial intention among university students in northeastern Nigeria.

2.3 Subjective Norms on Islamic Entrepreneurship Intention

The second antecedents to intention is 'subjective norms' it is described in this study as a normative or social effect on a person's choice to decide or not on Islamic entrepreneurship. According to Fishbein and Ajzen (1975) the term is describe as a person's conviction people surround

him or her ought to partake in a similar behaviour. Individuals who sees their friends, peers conducting business activity similar with their own their relatives and network are also bound to decide on Islamic entrepreneurship. Literature on the effect of subject norms indicate that the term have the most predictive power than other predictors variables such as attitude in intention to decide on Islamic commodities (Fauziah, 2008). However, existing research records indicates contradictory result concerning the effect of subjective norms on individual intention (Amin, 2012). Consequently, there is the need to look for many proof in different settings and other contexts, for example, Islamic enterprise in Nigeria. Therefore, it is hypothesised below as follows:

H2: There is a significant effect of subjective norms on Islamic entrepreneurial intention among university students in northeastern Nigeria

2.4 Perceived Behavioural Control and Islamic Entrepreneurial Intention

The concept perceived behavioural control is described as an individual's ability and efficacy to perform a particular behaviour (Ajzen, 1991). The term is divided into two; degree of a person's control and confidence in performing a behaviour. This also brought the issue of individual's internal power and situational control. This lead to the issue of the power of internal and situational confidence of individuals. Many researchers (Armitage & Conner, 2001; Godin & Kok, 1996) described a significant effect of PBC on individual's intention. Perceived behavioural control has been broken down into two broad parts in kin to entrepreneurial intention; they are self-efficacy/regulatory and enabling situations (Husin & Rahman, 2013). In a study by Husin and Rahman (2013) on the antecedents of entrepreneurial intention indicates that perceived behavioural control is a significant antecedent of such intention. Despite, the existence of literature on the effect of PBC on Islamic entrepreneurial intention globally, there is paucity of empirical research in Nigeria. Therefore, it is hypothesised as follows:

H3: There is a significant effect of perceived behavioural control on Islamic entrepreneurial intention among university student's in northeastern Nigeria.

2.5 Moderating Role of Culture of Power Distance

Cultural and religious differences among individuals play a significant role in entrepreneurship (Dana, 2014). The concept of culture proved to be difficult and not easy to define (Ralston, Holt, Terpstra, & Kai-Cheng, 1997). However, Hofstede (1998) and Bond (1998) defined the concept of culture as the collective programming of the mind that differentiates members of a particular group from others. Similarly, culture can be defined as the rich, broad set of meanings, beliefs, value systems, and symbols usually imbibed by individuals within a society (Bishop & Glynn, 2003). These beliefs, value systems, and symbols become secured and established in an individual, and are passed on generation to generation (Ralston, Egri, Stewart, Terpstra, & Kaicheng, 1999). Therefore, national culture can be expressed as an outline of society with regards to norms, values, and institutions (Hofstede, 2001). Hence, the perception of entrepreneurship and entrepreneurs differ not only among nations but also within nations (Dana, 2014).

Baughn and Neupert (2003) argued that political environment, state of economic growth, business history, and culture influence entrepreneurship development, but that culture has a significantly dominant role in influencing entrepreneurship development. Dana, (2014) argued that now entrepreneurship is shaped by cultural and historical factors. In some cultures, entrepreneurship is seen as a less desirable career option. However, several studies (Hofstede, 2001; House, Hanges, Javidan, Dorfman, & Gupta, 2004; Schwartz, 1994), have been done on cultural dimensions. The most well-known which is the Hofstede, 2001. However, Hofstede cultural dimensions proves to be the most relevant to this research work because of the relationships between its dimensions and the real prevailing culture in Nigeria. Hence, the perception of entrepreneurship and entrepreneurs differ not only among nations but also within nations (Dana, 2014). These dimensions are power distance, collectivism versus individualism, uncertainty avoidance, masculinity versus femininity, and long-term versus short-term orientation. For the purpose of this study power distance is use in testing the moderating influence between the TPB variables and Islamic entrepreneurship intention. This is because of the influence Islamic culture which emphasised much on respect for scholars in Islamic religion and elders in the society.

Thus, when there is inconsistent and contradictory results a moderating variable is required as recommended by Baron and Kenny

(1986) Subsequently, it is proposed here that despite the fact university undergraduate students may have a decent attitude toward Islamic entrepreneurial intention, peers, family and the environment and individual self-control may have a great influence on their intention, but culture may exercise influence on the intention of the individual.

Thus, from prior clarification, it is apparent that culture of power distance can fill in as an energizer on the effect of attitude, subjective norms and perceived behavioural control on the intention to establish Islamic entrepreneurship. The following hypotheses were therefore, formulated:

H4 The culture of power distance moderates the influence of an individuals' attitude, subjective norms, and perceived behavioural control on Islamic entrepreneurship intention. The effect will be weaker in students with high power distance than students with low power distance.

H5 The culture of power distance moderates the influence of subjective norms on Islamic entrepreneurship intention. The effect will be weaker in students with high power distance than students with low power distance.

H6 The culture of power distance moderates the influence of perceived behavioural control on Islamic entrepreneurship intention. The effect will be weaker in students with high power distance than students with low power distance.

2.6 Theoretical Framework

The theoretical framework was built on the bases of TPB by Ajzen (1991). It proposes that integration of culture of power distance in the relationship between the component of TPB and Islamic entrepreneurial intention can be a possible moderator. The theory is left open for the inclusion of additional variable that predict individual behaviour directly or indirectly (Trivedi, 2005). Though researchers such as Ibrahim and Mas'ud (2016), study on the moderating effect of entrepreneurial orientation on the relationship between entrepreneurial skills, environmental factors and entrepreneurial intention among university students in Nigeria, however, the indirect effect of the relationship was neglected on how it interacts with other constructs for example attitude, subjective norms and perceived behavioural control in explaining the intention to form Islamic entrepreneurship. Another shortcoming of Ibrahim and Mas'ud (2016), is that it propounds a very limited moderating effect of entrepreneurial orientation.

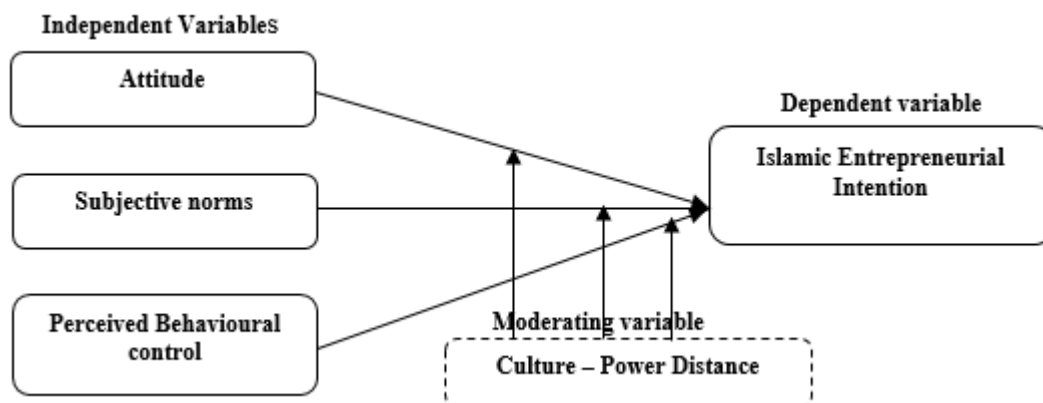


Figure 1 Research Framework

III.METHODOLOGY

In this study the methodology and materials used consist of the population, sample and sampling, instrumentation and data analysis.

3.1 Population of the Study

The area of the study covers the northeastern states of Nigeria thus; Adamawa State, Bauchi State, Borno State, Gombe State, Taraba State and Yobe State. The total population for the study were 3478 undergraduate students that are in their final year from the three universities chosen for the study which are the University of Maiduguri in Borno State, Abubakar Tafawa Balewa University, Bauchi in Bauchi State, and Modibbo Adama University of Technology, Yola in Adamawa State.

3.2 Sample and sampling procedure

The researcher used the Daniel Soper method of determining sample size and the sample size obtained was 264 students from the three universities under study. The researcher used systematic method of sampling in order to obtain the required sample for the study. Therefore, in choosing sample size the researcher used a list of final year students obtained from the faculties, because the researcher required to select 264 students as sample using systematic method. Using this method every 11th person on the list was selected for the survey, starting the selection at a particular chosen starting point. This was obtained by dividing the total population by the suggested sample size ($3477 \div 264 = 13$). Below is the Daniel Soper method of determining sample size, the priori sample size calculator for structural equation models:

Table 1 Daniel Soper method determining sample size

Anticipated effect size:	0.3
Desired statistical power level:	0.95
Number of latent variables:	9
Number of observed variables:	53
Probability level:	0.05
<input type="button" value="Calculate!"/>	

Minimum sample size to detect effect: 264
 Minimum sample size for model structure: 184
 Recommended minimum sample size: 264

3.3 Instrumentation

The questionnaire for this study was obtained from previous research work. For the dependent variable, which is entrepreneurship intention, ten (10) items were adopted from Liñán and Chen (2009); Autio et al. (2001). For the exogenous variables; attitude, subjective norms, and perceived behavioural control six (6) items each were adopted from Ajzen (2002). Lastly, for the moderating variable, culture of Power Distance with five (5) items adopted from Brockner et al. (2001), Dunning and Kim (2007). Instruments were designed based on the 5 – point Likert Scale: 1 strongly disagree – 5 strongly agree.

3.4 Method of Data Analysis

The data obtained for the study were analysed using descriptive analysis, and also, SEM – AMOS

were used to test the hypotheses developed in the study.

IV. RESULTS AND ANALYSIS

This section of the study presents the result obtained from the data analysed. The profile of the respondents are presented together with descriptive and inferential results in relation to the study’s variables. Others includes; tests of normality, outliers, and model fit assessment.

4.1 Respondents’ profile

Table 2 Presents the demographic profile of the respondents. It highlights to the users of the research finding the characteristics of the respondents in terms of gender, age, marital status, university, faculty, parents in business, and siblings in business as obtained in Table 2.

Table 2 Summary of the Demographic Factors of the Respondents

Variable	Frequency (n = 264)	Percentage
Gender		
Male	184	69.7
Female	80	30.3
Age (in years):		
Below 25 years	126	47.7
Between 25 – 30 years	115	43.6
Above 30 years	23	8.7
Marital status:		
Single	188	71.2
Married	64	24.2
Other	12	4.5
University		
Maiduguri	91	34.5
ATBU, Bauchi	91	34.5
MAUTECH, Yola	82	31.0
Faculty:		
Agriculture	37	14.7
Engineering	74	27.3
Management Science	154	58.0
Parents involved in business:		
Yes, both of them	40	15.2
Yes, one of them	75	28.4
No, neither of them	149	56.4
Siblings involved in business:		
Yes, my brother(s)	79	29.9
Yes, my sister(s)	39	14.8
No, none of them	146	55.3

4.2 Level of respondents’ perception of Islamic entrepreneurial intention towards reducing unemployment and poverty

Descriptive analysis was used to determine students’ level of Islamic entrepreneurial

intention; the variables were analysed and categorised into three (3) using Mean (\bar{X}) of scores viz, (High, Moderate, and Low). The summary is provided in Table 3.

Table 3 Summary of Students' Level of Perception Entrepreneurial Intention

Variable	Frequency(n=383)	Percentage	Mean	SD
Islamic Entrepreneurial Intention				
Low (1 - 2.339)	106	36.0		
Moderate (2.34 - 3.67)	9	.8		
High (3.68 - 5.00)	167	63.2	2.2727	.95997

The descriptive analysis reveals that out of 264 total respondents, 167 (63.2%) were in a high level, 9(0.8%) fall within a moderate level, while 106(36.0%) were in low level. The finding indicates that majority of the respondents (64.1%) were in the high and moderate level of Islamic entrepreneurial intention. In general, considering the significant percentage (64.1%) at the high and moderate levels, the respondents in this study

indicate a high and moderate levels of Islamic entrepreneurial intention as effective in reducing unemployment and poverty.

4.3 Measurement model and structural model

Figure 2 and 3 below represents the measurement model and structural model based on the model fit indices and the model fit the data very well.

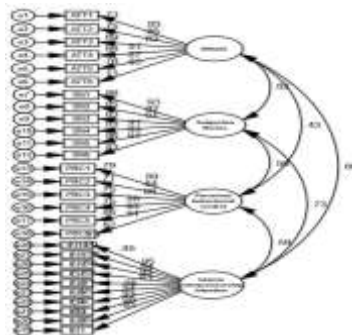


Fig. 2 Output Measurement Model

Chi-Square=926.887
 P value (> .05)=.000
 DF=344
 Relative Chi-Sq (v=5.0)=1.531
 GFI (v=3) = .879
 AGFI (v=3) = .857
 CFI (v=3) = .981
 NFI (v=3) = .947
 TLI (v=3) = .979
 RMSEA (v=3) = .045
 AIC (lower better)=926.887
 C(Standardized estimates)

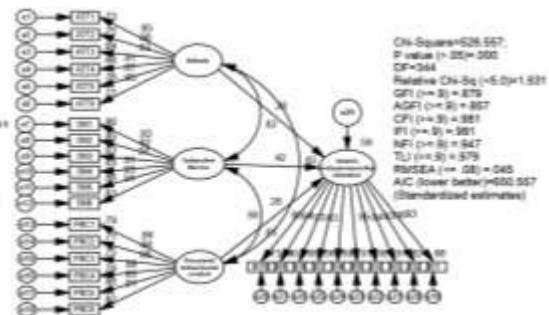


Fig. 3 Output of Structural Model

Table 4 Summaries of the Goodness-of-fit Indices of the Overall Measurement/Structural Model

CMIN	DF	CMIN/DF	RMSEA	GFI	AGFI	CFI	NFI	TLI	IFI
526.557	344	1.531	.045	.879	.857	.981	.947	.979	.981

Note: CMIN = minimum discrepancy (or χ^2); DF = degree of freedom; RMSEA = root mean square error of approximation; GFI = goodness-of-fit index; CFI = comparative fit index; NFI = Normed fit index; TLI Tucker-Lewis index.

4.4 Test for Normality

A normality test was done to ensure that the data are normal. The value of skewness has to fall within the range of -2 to +2 and kurtosis within the range of -7 to +7 to indicate a normal distribution (Byrne, 2016). In this study, the skewness falls within the range of -.829 to -.389

and kurtosis fall within the range of -1.463 to -.773 which shows the data is normal.

4.5 Test for Outliers

Test for outliers was also done in this study to ensure that data are free from outliers, this was done on the basis of the Mahalanobis Distance, the outliers were evaluated to check the multivariate outlier's occurrence from variables employed for the SEM and the value that indicate high Mahalanobis d^2 with both $p1$ and $p2$ equal .000 and .000 indicating potential outliers. However, the Mahalanobis d^2 in this study indicates no potential outliers.

Table 5: The Average Variance Extracted (on the Diagonal) and Squared Correlation (on the Off-diagonal) between Variance

			X1	X2	X3	X4
PBC (X1)	CR	AVE	0.886			
ATT (X2)	0.956	0.785	0.433	0.846		
SN (X3)	0.938	0.716	0.575	0.821	0.918	
IEI (X4)	0.970	0.843	0.585	0.655	0.732	0.916

Note: Diagonal values represent the square root of the average variance extracted while the non-diagonal values represent the correlation.

Hence, the four (5) constructs involved in the study were found to have indicated good discriminant validity when all the correlations values were compared and found to be below .90 as indicated in Table 7.

4.6 Examine the effect independent variables on the dependent variable among the students (i.e. testing H1, H2, and H3)

The output of structural model indicated in Figure 3 above, showed the direct effect of the exogenous variables on the endogenous variable as can be seen in Table 6 below.

Table 6 Unstandardised, Standardised Regression Path Coefficients and its Significance Based on p-value < 0.05 from the Output of the Structural Model

Construct	Path	Construct	Estimate	S.E.	C.R.	Beta	P	Hypothesis
IEI	<---	ATT	.219	.091	2.411	.196	.016	Significant
IEI	<---	SN	.433	.092	4.725	.423	.000	Significant
IEI	<---	PBC	.282	.058	4.837	.257	.000	Significant

Note: B= Unstandardized Regression Weight Estimates; S.E = Standard Error; Beta (β) = Standardized Regression Weight; C.R = Critical Ratio; P = Significant Alpha.

According to Table 6, the study revealed a positive and significant effect of all the variables (attitude, subject norms, and perceived behavioural control) on the dependent variable (Islamic entrepreneurial intention) meaning all the hypothesised effect were supported at 0.05 significant level. This means that there is significant and positive effect of all the independent variables on the dependent variable. The finding is consistent with previous study by

Ariff, Husna, Bidin, Sharif, and Ahmad (2010) who conducted research on predicting entrepreneurship intention among Malay University Accounting students.

4.7 Determine the Overall Effect of the Predictor Variables on the Outcome Variable

The coefficients of determination (R^2) were obtained from the structural model output, based on the squared multiple correlations all the predictors indicated to account for a total of 58.9 per cent variance of the variance in entrepreneurial intention ($R^2 = .589$), as depicted in Table 7.

Table 7 Squared Multiple Correlations (R^2)

Variable	Squared Multiple Correlations (R^2)
Entrepreneurial Intention	.589

4.8 Moderating Role of Culture of Power Distance on the Effect of Attitude, Subjective Norms, and Perceived Behaviour Control on Islamic Entrepreneurial Intention (testing Hypothesis 4, 5 and 6)

This section of the study was designed to present the tested hypotheses formulated on the moderating role of culture of power distance on the effects of individual's attitude, subjective norms, and perceived behavioural control on Islamic entrepreneurial intention.

Table 8 Moderation Test of Power Distance on the Attitude, SN, PBC on IEI

Model	CMIN (x ²)	DF	P
Unconstrained	939.039	688	.000
Measurement Residuals	1295.130	750	.000
Change	356.101	62	.000

The comparison output between unconstrained x²(CMIN) and Measurement residuals as depicted in Table 8, it shows that there is a form of moderation of power distance on the effect of the exogenous variables on the endogenous variable for the overall model. Since moderation exists in the overall model, then further analysis to determine specific path moderation is

necessary (Awang, Afthanorhan, Mohamad, & Asri, 2015; Bahaman Abu Samah, 2016; Hair, Black, Babin, Anderson, & Tatham, 2010). However, three (3) specific path hypotheses were tested as depicted in Table 8 below. Figures 4 and 5 show the multi-group structural relationships of the high and low power distance models used in testing the moderation.

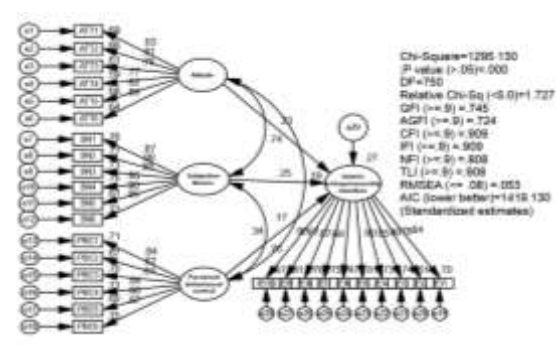
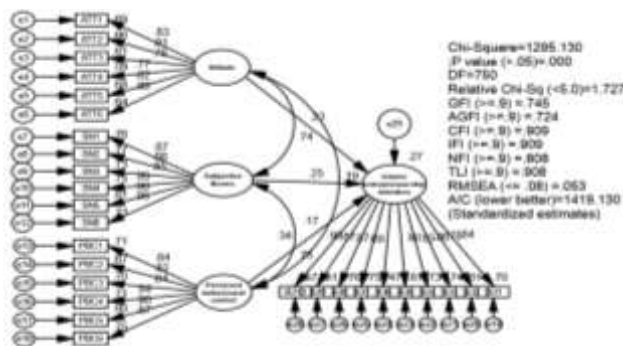


Fig. 4 Multi Group Structural Moderation Output of Low PD Fig. 5 Multi Group Structural Moderation Output of Low PD

Table 9 Individual Path Moderation Test for PD on the ATT, SN, and PBC on and IEI

Construct	Path	Construct	β	P
Low Power Distance Standardised Coefficients				
Islamic Entrepreneurial Intention	<---	Attitude	.121	.273
Islamic Entrepreneurial intention	<---	Subjective norms	.096	.421
Islamic Entrepreneurial intention	<---	Perceived behavioural control	.129	.211
High Power Distance Standardised Coefficients				
Islamic Entrepreneurial intention	<---	Attitude	.370	.026
Islamic Entrepreneurial intention	<---	Subjective norms	.188	.262
Islamic Entrepreneurial intention	<---	Perceived behavioural control	.196	.020

H4:The structural output showed power distance moderated some of the individual path effects. Specifically, it fully moderated on the effect of attitude and perceived behavioural control, while did not moderate the effect of subject norms on Islamic entrepreneurial intention among of university students in north-eastern Nigeria therefore, **H4, H5** was supported while **H6** not supported as depicted in Table 9.

V. CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

The current study extends the Theory of Planned Behaviour to explain the role of Hofstede's (2001) Cultural Dimension of Power Distance in the formation of Islamic entrepreneurial intention of university undergraduate students in northeastern Nigeria. The findings indicate that attitude, subjective norms and perceived behavioural control have a direct positive

significant effect on Islamic entrepreneurial intention among university students in northeastern Nigeria. The results further reveal that students exhibited high perception towards Islamic entrepreneurship in reducing unemployment and poverty and that the culture of power distance moderate the variables attitude and perceived behavioural control but did not moderate effect of subjective norms on Islamic entrepreneurial intention. This may be a result of religious influence, especially Islamic religion, on the students.

5.2 Practical Implications

The practical implications for this study are that there is the need to provide effective and efficient support and assistance to university graduates who want to establish a new business. This is necessary to enable potential and nascent graduate entrepreneurs have access to support. This is possible through effective and collaborative efforts with concerned bodies such as financial institutions, mentors, authorities, educational institutions, and support agencies to provide coaching, mentoring and training by organising workshops, seminars, conferences, and lectures to uncover potential and motivate potential entrepreneurs from the universities.

5.3 Policy Implication

Despite, the high perception exhibited by the students in reducing unemployment and poverty, the participation in actual entrepreneurship is low among university graduates in Nigeria. Hence, the findings show that there is a need for effective and efficient policies that would help and also assist the university graduates to establish their own businesses. Simplifying regulatory procedures such as business registration will enable graduate students to easily establish their own businesses. Also, interest free loans should be given to those who wish to establish a business. On their part parents have been observed as not encouraging their wards to engage in entrepreneurship (Bako, Ajibode, Oluseye, & Aladelusi, 2017). This is not good for entrepreneurial intention. Therefore, the study implies that there is a need for parents to encourage their children towards the entrepreneurial culture, as this could improve their career inclinations towards entrepreneurship. This will ensure that they do not depend on the government for employment since the government today cannot provide jobs for all the teeming youth graduating from the universities.

5.4 Theory Implication

Theoretically, this study has contributed to the extension of Theory of Planned Behaviour through the integration of the moderating variable of culture of power distance, because to the best knowledge of the author no similar study conducted to explore such indirect relationship. Consequently, the current study has opens avenues for future researchers to attempt exploring other moderators and mediators in Theory of Planned Behaviour in Islamic entrepreneurship literature.

5.5 Limitation and Recommendation

Though, the study covers fourteen universities in northeastern Nigeria, the data collection was limited to three universities, which can be justified by the number of undergraduate enrolment and number of graduates during the academic session under review. Hence, with the data covering only three universities, and three faculties, the findings of this study may be limited to northeastern Nigeria alone. Thus it may not be generalised or apply to other parts or nations (Fayolle & Liñán, 2014; Hoskisson, Covin, Volberda, & Johnson, 2011). The second limitation is that the current research is cross-sectional which shows that the findings may be for only a particular time period, and may therefore, not be applicable over a generalised time period. The third limitation of this study is with regard to the subjects of the study. The data used for the study was obtained from undergraduate students of universities and, therefore, the findings may not be representative of non-students populations. The study will add to available knowledge if future researchers investigate different universities with different categories of respondents.

Also, the R^2 (i.e. coefficient of determination) showed that the variables utilised in this study explain 59% variance in Islamic entrepreneurial intentions. Thus, remaining 41% could probably explained by other constructs not considered in this study, example education, experience, support, need for achievement, and perceived reward. This also could be explored by future researchers. As the entrepreneurial intention increases, there is the need to extend research further from intention to action, thereby exploring the participation behaviour of the relevant samples. Finally, the culture dimension of power distance was unable to moderate the effect of subjective norms on Islamic entrepreneurial intentions. Hence, it features the need for investigating other likely moderators in the relationship or testing the potential mediation influence of the culture of power distance rather than the moderation tested in the current research.

Acknowledgments: The authors wishes to acknowledge the managements of the stated universities in northeastern Nigeria for giving him the necessary support, and the participants for their patience in filling the questionnaire as required. Also, the author wishes to thank Mr. Gabriel Yamoah for his tireless effort in proofreading the manuscripts.

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