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Influence Of Religiosity, Perception Of Entrepreneurship, And Locus Of Control On Entrepreneurial Decisions

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ABSTRACT

Purpose: *This paper examines the adoption of remote work in the Nigerian public sector, focusing on the challenges and opportunities associated with its implementation in Delta State.* ***Methodology:*** *A qualitative research approach was employed, using in-depth interviews with public sector employees and thematic analysis to interpret emerging patterns.* ***Results:*** *The study reveals significant challenges, including weak digital infrastructure, unstable electricity supply, rigid bureaucratic culture, managerial resistance, policy gaps, limited digital competence, and data security risks. In addition, quantitative analysis using multiple linear regression (SPSS 25) indicates that Religiosity ($t = 4.732$; $p < 0.05$) and Entrepreneurial Perception ($t = 6.130$; $p < 0.05$) have a positive and significant effect on entrepreneurial decision-making, while Locus of Control ($t = -0.142$; $p = 0.887$) shows no significant effect; simultaneously, the three variables significantly influence entrepreneurial decision-making ($F = 19.675$; $p < 0.05$) with an Adjusted R^2 of 0.448.* ***Novelty:*** *The study provides context-specific empirical evidence from a developing public sector environment where remote work adoption remains limited.* ***Findings:*** *Despite existing barriers, substantial opportunities are identified, including enhanced productivity, improved work–life balance, digital transformation, cost efficiency, expanded talent access, and institutional resilience.* ***Originality:*** *This study contributes new insights by linking infrastructural readiness, managerial behaviour, and policy architecture as interconnected determinants of remote work viability.* ***Conclusion:*** *Remote work can be sustainable if infrastructure investment, supportive policies, managerial mindset change, and digital capacity development are prioritised.* ***Type of Paper****: Empirical research article.*

INTRODUCTION

In Indonesia, entrepreneurship is considered a strategic solution to reduce unemployment and address poverty (Supriaty & dkk, 2023) . The government continues to encourage and facilitate entrepreneurship. Entrepreneurship plays a key role in a country's economic development by creating job opportunities and providing solutions to various social problems (Amelia & dkk, 2024). This demonstrates the importance of entrepreneurship in the era of globalization and economic development.

According to Bank Mandiri data, the entrepreneurship rate in Indonesia will reach 3.35% in 2024, or approximately 4.9 million of the total national workforce. This figure is an increase compared to 3.04% in 2023. The Ministry of Cooperatives and SMEs explained that this increase in the rate is the result of business development carried out by entrepreneurs. However, during the Covid-19 pandemic, the entrepreneurship rate decreased by 7.16%, dropping to 2.93% in 2020. In response, the government issued Government Regulation Number 2 of 2022 concerning National Entrepreneurship Development. Indonesia needs to have at least 4% entrepreneurs out of the total workforce to achieve developed country status (Bank Mandiri 2024). So the role of entrepreneurs is very significant in reducing the unemployment rate in Indonesia.

Religiosity plays a crucial role in supporting entrepreneurial activities and business management (Patisina, 2019). Religious values can shape business ethics, provide motivation in facing challenges, and increase customer trust in the business. Furthermore, religious beliefs often encourage individuals to conduct business in accordance with moral and social principles, such as honesty, fairness, and social responsibility (Rafki et al., 2022). Thus, religiosity can be a driving factor contributing to the success of a business. Furthermore, a person's decision to become an entrepreneur is also influenced by their perceptions. Therefore, it is important to examine how perceptions influence entrepreneurial decisions (Ismanidar et al., 2016). Individuals' perceptions of risks, opportunities, and external support can significantly impact the success or failure of their ventures.

Locus of control also has a significant impact on entrepreneurial intentions (Ani & Kurniawan, 2023). Locus of control relates to a person's belief in the factors that determine events in their life, whether they originate from within themselves (internal) or from outside (external) (Iqbal Nurdwiratno et al., 2023). In the context of entrepreneurship, individuals with an internal locus of control tend to be more confident in making decisions and facing challenges in the business world, while individuals with an external locus of control believe that their success or failure is determined by factors beyond their control, such as fate or luck (Ani & Kurniawan, 2023).

Several previous studies have shown varying results regarding the influence of religiosity on entrepreneurial decisions. Research by Deki Anwar, Ilham Marnola, and Suryani revealed that religiosity and community significantly influence entrepreneurial motivation (Deki et al., 2019). Rosi Silvana found that religiosity had a positive and significant influence on the decision to become a Muslim entrepreneur in Banda Aceh City (Silvana, 2021). However, research by Nanik Sismiyo Wati showed that religiosity had no significant effect on entrepreneurial intentions (Nanik, 2021). The differences in the results of these studies make the religiosity factor interesting to study further.

Furthermore, research by Eva Risqita Listya Sari and Dyah Pravitasari found that perceptions of e-commerce have a positive and significant influence on entrepreneurial decisions (Sari & Pravitasari, 2022). However, research specifically addressing the influence of general perceptions on entrepreneurial decisions is still limited. Therefore, this study aims to delve deeper into how perceptions influence entrepreneurial decisions.

Research by Rahwana Mustafa found that locus of control has a significant positive influence on entrepreneurial attitudes (Mustafa, 2024). However, previous research tended to examine the influence of religiosity, perception, and locus of control separately, rather than in a single, comprehensive study. Therefore, this study seeks to combine these three factors in relation to entrepreneurial decisions to provide a new perspective and a deeper understanding of the factors that drive individuals to start a business.

This research focuses on MSMEs in Selebar District, Bengkulu City, specifically those in the culinary sector. MSMEs stands for Micro, Small, and Medium Enterprises. According to Rudjito, MSMEs play a crucial role in the Indonesian economy, both in terms of the jobs they create and the number of businesses they operate. In Bengkulu Province, MSMEs are the primary drivers of local economic activity. Not only do they provide jobs, but they are also vital in supporting the regional economy and driving economic activity.

Table 1. Number of MSMEs in Bengkulu City

NO	SUBDISTRICT	YEAR			
		2021	**2022**	**2023**	**2024**
1	Selebar	6650	6657	6658	6661
2	Gading Cempaka	4384	4390	4392	4397
3	Teluk Segara	3555	3567	3569	3581
4	Kampung Melayu	3391	3401	3401	3402
5	Ratu Agung	5663	5669	5671	5671
6	Ratu Samban	3522	3521	3526	3528
7	Sungai Serut	3153	3158	3161	3167
8	Muara Bangkahulu	4953	4958	4960	4963
9	Singgaran Pati	7608	7609	7610	7611
10	Ratu Samban	1748	1751	1757	1761
Total		44627	44681	44705	44742

Source: Cooperatives and SMEs Service, Bengkulu City

Based on observations and data from the Bengkulu City Cooperatives and SMEs Office, the number of MSMEs in Selebar District and other areas in Bengkulu has remained relatively stable, with slight increases each year from 2021 to 2024. Singgaran Pati District has the highest number of MSMEs, followed by Selebar and Ratu Agung. Overall, the number of MSMEs in Bengkulu City has experienced a relatively steady increase each year, from 44,627 in 2021 to 44,742 in 2024.

This research was conducted in Selebar District because many micro and small business actors in this area are active and easily accessible. Therefore, this location provides a rich context to study the influence of religiosity, perception, locus of control, and entrepreneurial decisions. In this study, the researcher aims to examine the influence of Religiosity, Perception, and Locus of Control on Entrepreneurial Decision-Making. The conceptual framework of this study can be illustrated as follows:

Description:

X1 = Religiosity variable
X2 = Perception variable
X3 = Locus of Control variable
Y = Entrepreneurial Decision-Making variable
Arrow = simultaneous influence

In general, a hypothesis can be defined as a predictive or speculative statement that can be tested through data collection and analysis. A hypothesis predicts the relationship between two or more variables and is often formulated based on theory, previous observations, or existing knowledge. According to Kerlinger (1986), a hypothesis is a temporary statement made to explain a particular phenomenon that can be tested through experiments and observation. In quantitative research, hypotheses are often stated in the form of null hypotheses (H_0) and alternative hypotheses (H_1). The null hypothesis states that there is no significant relationship or difference between the variables studied, while the alternative hypothesis states that there is a significant relationship or difference.

Based on the description above, the hypotheses proposed by the researcher are as follows:

1. $H_{0\ 1}$: Religiosity has no significant effect on entrepreneurial decision-making.
   H_{a1}: Religiosity has a significant effect on entrepreneurial decision-making.
2. $H_{0\ 2}$: Entrepreneurial perception has no significant effect on entrepreneurial decision-making.
   H_{a2}: Entrepreneurial perception has a significant effect on entrepreneurial decision-making.
3. $H_{0\ 3}$: Locus of control has no significant effect on entrepreneurial decision-making.
   H_{a3}: Locus of control has a significant effect on entrepreneurial decision-making.
4. $H_{0\ 4}$: There is no significant effect of religiosity, entrepreneurial perception, and locus of control on entrepreneurial decision-making.
   H_{a4}: There is a significant effect of religiosity, entrepreneurial perception, and locus of control on entrepreneurial decision-making.

METHOD

Analysis Method

This study employs a quantitative associative (explanatory) approach to analyze the influence of Religiosity (X1), Perception (X2), and Locus of Control (X3) on Entrepreneurial Decision-Making (Y) among culinary MSME actors in Selebar District, Bengkulu City. Data were collected from 70 respondents selected using purposive sampling from a population of 251 culinary MSMEs based on the criteria of operating for at least one year and willingness to participate, with data gathered through Likert-scale questionnaires, direct observation of MSME activities, and supporting documentation, while secondary data were obtained from the Bengkulu City Cooperatives and SMEs Office. The independent variables include religiosity, entrepreneurial perception, and locus of control, while the dependent variable is entrepreneurial decision-making, defined as individuals' courage and motivation to start a business. Data analysis was conducted using multiple linear regression ($Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + e$) to test partial effects (t-test), simultaneous effects (F-test), and the coefficient of determination (R^2) to assess the overall contribution of the independent variables. Instrument testing included validity using the Product Moment correlation ($r > 0.236$) and reliability using Cronbach's $\alpha > 0.6$, while classical assumption tests were performed for normality (Kolmogorov-Smirnov), multicollinearity (VIF < 10, tolerance > 0.1), and heteroscedasticity (Glejser test), ensuring that the study produces objective and generalizable results for the culinary MSME population in Selebar District.

RESULTS AND DISCUSSION

RESULTS

A. Research Results
   1. Descriptive Statistics

Descriptive statistical measurements of these variables are necessary to obtain a general overview of the data, such as the average (Mean), maximum (Max), minimum (Min), and standard deviation values for each variable. These are Religiosity (X1), Entrepreneurial Perception (X2), Locus of Control (X3), and Entrepreneurial Decision (Y) *(Sari & Pravitasari, 2022*). The results of the Descriptive Statistical Test of the study can be seen in Table 2 as follows:

Table 2. Descriptive Statistical Test Results

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
X1	70	15.00	25.00	19.2000	2.44712
X2	70	9.00	25.00	16.3000	4.33172
X3	70	5.00	25.00	15.8857	4.94768
Y	70	12.00	25.00	18.7143	31.11677
Valid N (listwise)	70				

Source: Primary Data processed by Researchers 2025

Based on the results of the Descriptive Statistical Test, we can describe the distribution of data obtained by the researcher as follows:

a. Religiosity Variable (X1), from the data it can be described that the minimum value is 15 while the maximum value is 25 and the average value is 19.2000, then the standard deviation of religiosity is 2.44712.
b. Entrepreneurship Perception Variable (X2), from the data it can be described that the minimum value is 9 while the maximum value is 25 and the average value is 16.3000. then the standard deviation is 4.33172.
c. Locus of Control Variable (X3), from the data it can be described that the minimum value is 5 while the maximum value is 25 and the average value is 15.8857. then the standard deviation is 4.94768.
d. Entrepreneurial Decision Variable (Y), from the data it can be described that the minimum value is 12 while the maximum value is 25 and the average value is 18.7143. then the standard deviation is 3.11677.

2. Research Instrument Testing

a. Validity Test

Validity test is used to determine the feasibility of items in a list of questions/statements in defining a variable. Validity test is carried out on each question item in its validity test. Thaang results are compared with Fabel where df-n-2 with sig 5%. If the Tcount ruble is valid then it is valid *(Surajiyo & Herman, 2020)*. Validity test uses the Product Moment correlation technique, This study used a sample of (n) = 70, then the large df = 70 - 2 = 68 with α = 0.05 then the r table can be obtained at 0.236. The results of the validity test calculation in this study are:

1) Religiosity Variable (X1)
2)

Table 3. Validity Test Results

No	Indicator	r Count	r Table	Information
1	X1.1	0.846	0.236	Valid
2	X1.2	0.683	0.236	Valid
3	X1.3	0.558	0.236	Valid
4	X1.4	0.585	0.236	Valid
5	X1.5	0.793	0.236	Valid

Source: Primary Data processed by Researchers 2025

Validity test of the Religiosity variable (X1) The results show that all statement items have a calculated r value greater than the table r (0.236) at a 5% error level. Thus, all statement items are declared valid and can be used in research.

3) Entrepreneurship Perception Variable (X2)

Table 4. Validity Test Results

No	Indicator	r Count	r Table	Information
1	X2.1	0.919	0.236	Valid
2	X2.2	0.855	0.236	Valid
3	X2.3	0.879	0.236	Valid
4	X2.4	0.869	0.236	Valid
5	X2.5	0.920	0.236	Valid

Source: Primary Data processed by Researchers 2025

The results of the validity test of the Entrepreneurship Perception variable (X2) show that all statement items have a calculated r value greater than the table r (0.236) at a 5% error level. Thus, all statement items are declared valid and can be used in research.

4) Locus of Control Variable (X3)

Table 5. Validity Test Results

No	Indicator	r Count	r Table	Information
1	X3.1	0.893	0.236	Valid
2	X3.2	0.723	0.236	Valid
3	X3.3	0.687	0.236	Valid
4	X3.4	0.579	0.236	Valid
5	X3.5	0.882	0.236	Valid

Source: Primary Data processed by Researchers 2025

The results of the validity test of the Locus of Control variable (X3) showed that all statement items had a calculated r value greater than the table r (0.236) at a 5% error level. Thus, all statement items were declared valid and suitable for use in research.

5) Entrepreneurial Decision Variable (Y)

Table 6. Entrepreneurial Decision Variables

No	Indicator	r Count	r Table	Information
1	Y.1	0.876	0.236	Valid
2	Y.2	0.777	0.236	Valid
3	Y.3	0.788	0.236	Valid
4	Y.4	0.802	0.236	Valid
5	Y.5	0.893	0.236	Valid

Source: Primary Data processed by Researchers 2025

The results of the validity test of the Entrepreneurial Decision variable (Y) showed that all statement items had a calculated r value greater than the table r (0.236) at a 5% error level. Thus, all statement items were declared valid and suitable for use in research.

b. Reliability Test

Reliability testing is used to assess the reliability of a measuring instrument for repeated use by the same researcher (Muh, 2024). This study used the Cronbach's Alpha method, with a variable deemed reliable if its Cronbach's Alpha value is >0.6. The results of the normality test are shown in the following table:

Table 7. Reliability Test Results

No	Indicator	Cronbach's Alpha	Information

1	Religiosity (X1)	0.727	Reliable
2	Perception Entrepreneurship (X2)	0.933	Reliable
3	*Locus of Control* (X3)	0.799	Reliable
4	Decision Entrepreneurship (Y)	0.885	Reliable

Sorce: Primary Data processed by Researchers 2025

Based on the results of the reliability test conducted on each research variable, the Cronbach's Alpha value was obtained as follows. The Religiosity variable (X1) has a Cronbach's Alpha value of 0.727, so it is included in the reliable category. The Entrepreneurship Perception variable (X2) obtained a Cronbach's Alpha value of 0.933, which indicates good reliability. Furthermore, the Locus of Control variable (X3) has a Cronbach's Alpha value of 0.799, which is also categorized as reliable. For the dependent variable, namely Entrepreneurial Decision (Y), the Cronbach's Alpha value obtained was 0.885, which indicates that the measuring instrument for this variable is also reliable.

3. Classical Assumption Test

Classical assumption testing is performed to determine the condition of the existing data in order to determine the appropriate analysis model (Cahyaningrum, 2024). To test whether the obtained regression line equation is linear and can be used for forecasting, the classical assumptions must be tested, namely:

a. Normality Test

The purpose of conducting a normality test on a data set is to determine whether the data population is normally distributed (Ita et al., 2020). In this study, the Kolmogorov-Smirnov method was used to test data normality. The decision-making criteria using the Kolmogorov-Smirnov approach are as follows:

a) Sig. value or significance or probability value > 0.05 data distribution is normal.
b) Sig. value or significance or probability value < 0.05 data distribution is not normal.

The results of the normality test can be seen in the following table:

Table 8. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		70
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	2.26454272
Most Extreme Differences	Absolute	.062
	Positive	.062
	Negative	-.059
Test Statistics		.062
Asymp. Sig. (2-tailed)		.200 [c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Primary Data processed by Researchers 2025

From the normality test table above, the research data is normally distributed. This is evidenced by the Kolmogorov-Smirnov (KS) significance value of 0.200, which is higher than the 0.05 significance limit. Given that the Kolmogorov-Smirnov (KS) significance value is greater than 0.05, it can be concluded that the research data meets the requirements for normality.

b. Multicollinearity Test

The multicollinearity test aims to measure whether there is a correlation between the independent variables in a regression equation. To test for multicollinearity, the VIF (Variance Inflation Factor) and Tolerance values can be examined. Therefore, a low tolerance value equates to a high VIF (since VIF = 1/tolerance). The cutoff value typically used to indicate multicollinearity is a Tolerance value > 0.10 or a VIF value < 10.(Hironymus & Hartono, 2020)

Table 9. Multicollinearity Test Results

Variables Independent	Tolerance	VIF	Information
Religiosity (X1)	0.981	1,020	No There is Multicollinearity
Perception Entrepreneurship (X2)	0.977	1,023	No There is multicollinearity
Locus of Control (X3)	0.960	1,042	No There is Multicollinearity

Source: Primary Data processed by Researchers 2025

From the multicollinearity test table above, it can be seen that the Tolerance value for all independent variables is greater than 0.10 and the VIF value is less than 10. The Religiosity variable (X1) has a Tolerance value of 0.981 with a VIF of 1.020. The Entrepreneurship Perception variable (X2) has a Tolerance value of 0.997 with a VIF of 1.023. While the Locus of Control variable (X3) has a Tolerance value of 0.960 with a VIF of 1.042. Thus, it can be concluded that all independent variables in this study do not experience symptoms of multicollinearity, so the regression model is suitable for use in further analysis.

c. Heteroscedasticity Test.

The heteroscedasticity test aims to determine whether there is unequal variance in the residuals from one observation to another in the regression model. The method used is the Glejser Test. If the significance value between the independent variable and the absolute residual is greater than 5% or 0.05, then there is no heteroscedasticity problem, or unequal variance between the variables.(Didi, 2018)

Table 10. Heteroscedasticity Test Results Coefficientsa

Model	Coefficients [a]			T	Sig.
	Unstand Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	0.809	1,526		0.530	0.598
Religiosity	0.044	0.065	0.081	0.677	0.501
Perception Entrepreneurship	0.059	0.037	0.193	1,604	0.113
Locus of Control	-0.051	0.033	-0.188	-1,553	0.125

a. Dependent Variable: Abs_RES

Source: Primary Data processed by Researchers 2025

Based on table 10. above, it can be concluded that the significance value in the Glajser test for each independent variable has a significance value above 0.05, so it can be concluded that with the Glajser test in this study, heteroscedasticity does not occur.

4. Multiple Linear Regression

Multiple linear regression analysis aims to predict the value of the dependent variable (Y) if the value of the independent variable (X) is known or modified (Addin Aditya dkk, 2022). The equation model used is:

$Y=\alpha + \beta1X1 + \beta2X2 + \beta3 X3 + e$

Table 11. Multiple Linear Regression Test Results Coefficientsa

Model	Coefficients [a]			T	Sig.
	Unstand Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	1,889	2,693		0.702	0.485
Religiosity	0.544	0.115	0.427	4,732	0,000
Perception Entrepreneurship	0.399	0.065	0.555	6,130	0,000
Locus of Control	-0.008	0.058	-0.013	-0.142	0.887

a. Dependent Variable: Entrepreneurial Decision

Source: Primary Data processed by Researchers 2025

Based on the results of the multiple linear regression test above, the following regression equation can be obtained:

Y= 1.889 + 0.544X1 + 0.399X2 + (-0.008X3) + e

Information:

Y = Entrepreneurial Decision

X1 = Religiosity

X2 = Perception of Entrepreneurship

X3 = Locus of Control

From the equation above it can be explained:

1) The constant value of 1.889 shows that if the variables of religiosity, entrepreneurial perception, and locus of control have a value of 0, then the decision to become an entrepreneur is 1.889.
2) The regression coefficient for the Religiosity variable (X1) is 0.544 with a significance value of 0.000 < 0.05. This means that religiosity has a positive and significant influence on entrepreneurial decisions. In other words, the higher the respondent's level of religiosity, the higher the tendency to make entrepreneurial decisions.
3) The regression coefficient of the Entrepreneurship Perception variable (X2) is 0.399 with a significance value of 0.000 < 0.05. This means that entrepreneurial perception also has a positive and significant influence on entrepreneurial decisions. This indicates that the better an individual's perception of entrepreneurship, the higher their decision to become an entrepreneur.
4) The regression coefficient of the Locus of Control variable (X3) is -0.008 with a significance value of 0.887 > 0.05. This means that locus of control does not have a significant effect on entrepreneurial decisions.
5) In addition, based on the Standardized Coefficients (Beta) value, it can be seen that the variable with the most dominant influence is Perception of Entrepreneurship (0.555), followed by Religiosity (0.427), while Locus of Control (-0.013) does not have a significant influence on entrepreneurial decisions.

5. Hypothesis Testing

a. t-test (Partial)

The t-test is used to determine the significance of the influence of independent variables on the dependent variable partially or separately. With a confidence level of 95% or (α) = 0.05, there is a significant influence so that Ho is rejected and Ha is accepted (Lailatus, 2021). With the formula df (n–k–1), then df = 70-3-1 = 66, the t-table value is 1.996. The output results for the t-statistical test can be seen in the following table:

Table 12. t-test Coefficientsa

Coefficients [a]					
Model	**Unstand Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	1,889	2,693		0.702	0.485
Religiosity	0.544	0.115	0.427	4,732	0,000
Perception Entrepreneurship	0.399	0.065	0.555	6,130	0,000
Locus of Control	-0.008	0.058	-0.013	-0.142	0.887

a. Dependent Variable: Entrepreneurial Decision

Source: Primary Data processed by Researchers 2025

As seen in Table 12. above, each calculated t value and the significance of the independent variables are shown. The t table value is 1.996 at a significance level of 0.05. Thus, the following results are obtained:

1) Hypothesis Test of Religiosity (X1) on Entrepreneurial Decisions (Y)

Based on the results of the calculations that have been carried out, the calculated t value is 4.732 > t table 1.996 (t table value for n = 70 and significance of 0.05) with a significant result of 0.000 < 0.05. Thus, Ha is accepted, which means that Religiosity has a positive and significant effect on Entrepreneurial Decisions.

2) Hypothesis Test of Entrepreneurial Perception (X2) on Entrepreneurial Decisions (Y)

Based on the results of the calculations that have been carried out, the calculated t value is 6.130 > t table 1.996 with a significant result of 0.000 < 0.05. Thus, Ha is accepted, which means that Entrepreneurial Perception has a positive and significant effect on Entrepreneurial Decisions.

3) Hypothesis Test of Locus of Control (X3) on Entrepreneurial Decisions (Y)

Based on the results of the calculations that have been carried out, the calculated t value is -0.142 < t table 1.996 with a significant result of 0.887 > 0.05. Thus, Ha is rejected, which means that Locus of Control does not have a significant effect on Entrepreneurial Decisions.

b. F Test (Simultaneous)

The F-test, or simultaneous statistical test, is a useful test to determine whether all variables simultaneously influence the related variable. If the Sig. value is 0.05, the independent variables do not simultaneously influence the dependent variable. If the Sig. value is <0.05, the independent variables simultaneously influence the dependent variable (Dicky & Pernama, 2022). The results of the F-test can be seen in the following table:

Table 13. F Test ANOVA

ANOVA [a]					
Model	**Sum of Square**	**df**	**Mean Square**	**f**	**Sig**

Regression	316,443	3	105,481	19,675	0.000 [b]
Residual	353,843	66	5,361		
Total	670,286	69			

a. Dependent Variable: Entrepreneurial Decision
b. Predictors: (Constant), Locus of Control, ReligiosityPerception of Entrepreneurship
Source: Primary Data processed by Researchers 2025

Based on the results of the F test in the table above, the calculated F value is 19,675 with the F table value F (nk) so F (70-3) = 67 of 2.74 so that the calculated F 19,675> F table 2.74 and the probability of significance is 0.000 <0.05, then Ho is rejected and Ha is accepted. This shows that the variables Locus of Control, Religiosity, and Entrepreneurial Perception have a simultaneous effect on Entrepreneurial Decisions.

c. Test of the Coefficient of Determination (R2)

The coefficient of determination (R2) test aims to determine how much influence the variables of Religiosity (X1), Entrepreneurial Perception (X2), and Locus of Control (X3) have in explaining the decision to become an Entrepreneur (Y). This coefficient of determination is indicated by the size of the Adjusted R Square (R2) (Albert, 2019). The regression form is as follows:

Table 14. Coefficient of Determination (R2) Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.687 [a]	.472	.448	2.31544

a. Predictors: (Constant), Locus of Control, Religiosity , Perception Entrepreneurship
b. Variables Dependent : Decision Entrepreneurship

Source: Primary Data processed by Researchers 2025

Based on the test results in the table above, the coefficient of determination (Adjusted R Square) was 0.448. This indicates that 44.8% of entrepreneurial decisions are influenced by the variables Locus of Control, Religiosity, and Perception of Entrepreneurship. The remaining 55.2% is influenced by other variables not examined in this study.

Discussion

This discussion aims to interpret the results of statistical tests by linking them to relevant theories and previous research. The main focus of the discussion is how the variables of Religiosity (X1), Perception (X2), and Locus of Control (X3) influence the Entrepreneurial Decision (Y) of MSMEs in Selebar District, Bengkulu City, both partially and simultaneously with a sample of 70 respondents.

1. The influence of religiosity on entrepreneurial decisions.

Based on the results of multiple linear regression tests, it was found that religiosity has a positive and significant effect on entrepreneurial decisions among culinary sector MSMEs in Selebar District. This is evidenced by the religiosity regression coefficient of 0.544 with a significance level of 0.000 (<0.05), which means that every one unit increase in the religiosity variable will increase entrepreneurial decisions by 0.544 units. The results of the t-test show that the calculated t value of 4.732 is greater than the t-table (at a real level of 5%) with a significance level of 0.000 <0.05, so the hypothesis that religiousness has a significant effect on entrepreneurial decisions is accepted.

Meanwhile, the results of the simultaneous F test also show that religiosity, along with the perception and locus of control variables, have a significant effect on entrepreneurial decisions

with a calculated F value of 19.675 at a significance level of 0.000 < 0.05. The coefficient of determination (R^2) value of 0.472 indicates that 47.2% of the variation in entrepreneurial decisions can be explained by the three independent variables including religiosity, while the remaining 52.8% is influenced by other factors outside the study.

These findings indicate that religiosity plays a significant role in entrepreneurial decisions. Interview results support this, with most respondents stating that trading is not merely about seeking profit, but also a means to attain blessings and follow the Sunnah of the Prophet Muhammad (peace be upon him). Several respondents stated that by working honestly, ensuring halal sustenance, and always remembering Allah SWT in their business activities, they feel calmer and confident that their efforts will bring benefits. This demonstrates that religious values serve as both spiritual motivation and moral guidance in making entrepreneurial decisions.

These findings support the theory of religiosity according to Glock and Stark (in Ancok & Suroso, 2011), which states that religiosity encompasses religious beliefs, practices, knowledge, experiences, and experiences that can shape individual attitudes and behavior, including decision-making (Bambang & Bahrul, 2021). In the context of entrepreneurship, religiosity encourages entrepreneurs to conduct business honestly and responsibly, and to view business activities as part of their religious obligations. This also aligns with the Islamic view that work and trade are noble deeds as long as they are carried out in accordance with Islamic law.

The results of this study align with those of Rosi Silvana (2020), who found that religiosity had a positive and significant influence on Muslim entrepreneurial decisions in Banda Aceh (Silvana, 2021). Similarly, research by Arif Budiman (2019) also found that religiosity can strengthen the relationship between market orientation and MSME marketing performance.

2. The Influence of Entrepreneurial Perception on Entrepreneurial Decisions.

Based on the results of multiple linear regression tests, it was found that entrepreneurial perception has a positive and significant effect on entrepreneurial decisions. This is evidenced by the perception regression coefficient value of 0.399 with a significance level of 0.000 (<0.05), which means that every one unit increase in the perception variable will increase entrepreneurial decisions by 0.399 units. The results of the t-test show that the calculated t value of 6.130 is greater than the t-table at a significance level of 5%, with a significance level of 0.000 <0.05, so the hypothesis that states entrepreneurial perception has a significant effect on entrepreneurial decisions is accepted.

In addition, the results of the simultaneous F test also show that perception, along with the variables of religiosity and locus of control, have a significant effect on entrepreneurial decisions with a calculated F value of 19.675 at a significance level of 0.000 < 0.05. The coefficient of determination (R^2) value of 0.472 indicates that 47.2% of the variation in entrepreneurial decisions can be explained by the three independent variables, including entrepreneurial perception, while the remaining 52.8% is influenced by other factors outside the study.

Interviews with MSMEs support these findings. Many respondents stated that the culinary business offers significant potential due to the ongoing demand for food. Some also believe that entrepreneurship offers the freedom to manage one's own time and the opportunity to earn a higher income than working as an employee. With this positive outlook, they feel more confident in choosing the entrepreneurial path.

These results align with the Theory of Planned Behavior (Ajzen, 1991), which emphasizes that perceptions of the benefits and risks of a behavior influence an individual's intentions and decisions. A positive perception will shape the belief that entrepreneurship is a viable and profitable path.(Dwi & dkk, 2023)

The results of this study support the findings of Eva Risqita Listya Sari & Dyah Pravitasari (2020), who found that perception significantly influences students' entrepreneurial interest (Sari & Pravitasari, 2022). Research by Pristiyani Maluto, Zulkifli Bokiu, and Lukman Pakaya (2019) also states that perceptions of business opportunities influence MSMEs' decisions to become entrepreneurs (Maluto et al., 2024). Furthermore, research by Deki Anwar, Ilham Marnola, and

Suryani (2021) shows that a positive view of entrepreneurship encourages entrepreneurs to be more confident in starting and growing their businesses.(Deki et al., 2019)

3. The influence of Locus of Control on entrepreneurial decisions.

   Based on the results of the multiple linear regression test, it is known that locus of control has a regression coefficient of -0.008. This coefficient value indicates a negative direction of influence. The results of the t-test show that the calculated t value is -0.142 with a significance level of 0.887 > 0.05, so the hypothesis that states locus of control influences entrepreneurial decisions is rejected. Thus, locus of control does not have a significant influence on entrepreneurial decisions among MSMEs in the culinary sector in Selebar District.

   The t-test results show that the calculated t-value is -0.142 with a significance level of 0.887 > 0.05, so the hypothesis stating that locus of control influences entrepreneurial decisions is rejected. Thus, locus of control does not have a significant influence on entrepreneurial decisions among culinary sector MSMEs in Selebar District. The coefficient of determination (R^2) value of 0.472 indicates that 47.2% of the variation in entrepreneurial decisions can be explained by the three independent variables, while the remaining 52.8% is influenced by other factors not examined.

   According to Rotter's (1966) theory, individuals with an internal locus of control tend to believe that success is determined by their own efforts and abilities, thus being more enthusiastic about entrepreneurship. However, the results of this study do not support this theory, as in reality, MSME decisions in Selebar District are more influenced by other factors, such as economic needs, market conditions, and family support, than by internal beliefs alone (Fauzan, 2020). This occurs because most entrepreneurs prioritize immediate practical needs and external support over relying solely on personal control.

   The results of this study support the findings of Nanik Sismiyo Wati (2018) who stated that locus of control was not significant towards students' entrepreneurial intentions.(Nanik, 2021)

4. The Influence of Religiosity, Perception of Entrepreneurship, and Locus of Control on Entrepreneurial Decisions.

   Based on the results of multiple linear regression tests, it was found that the variables of religiosity (X1) and entrepreneurial perception (X2) had a positive and significant effect on entrepreneurial decisions (Y), while locus of control (X3) had a negative but insignificant effect. This can be seen from the regression coefficient value of religiosity of 0.544 with a significance of 0.000 < 0.05, entrepreneurial perception of 0.399 with a significance of 0.000 < 0.05, and locus of control of -0.008 with a significance of 0.887 > 0.05.

   The t-test results support this finding, where religiosity and entrepreneurial perceptions were shown to significantly influence entrepreneurial decisions partially, while locus of control was insignificant. Therefore, it can be concluded that internal factors, such as religious beliefs and positive perceptions, are more influential in encouraging MSMEs in the culinary sector in Selebar District to become entrepreneurs than locus of control.

   The F-test results also indicate that the overall regression model is significant, with a calculated F-value of 19.675 at a significance level of 0.000 < 0.05. This means that all three independent variables simultaneously have a significant influence on entrepreneurial decisions. This confirms that the combination of religiosity, perception, and locus of control factors still plays a role in explaining variations in entrepreneurial decisions, even though one of them is not partially significant.

   Furthermore, the coefficient of determination (R^2) of 0.472 indicates that 47.2% of the variation in entrepreneurial decisions can be explained by the three independent variables in this study. Meanwhile, the remaining 52.8% is influenced by other variables outside the model, such as business capital, family support, business experience, or market conditions.

   Theoretically, the decision to become an entrepreneur is the result of an individual's courage in making the decision to start and run a business. As explained in Chapter II, the decision to become an entrepreneur is reflected in several indicators, including the courage to

take risks, the determination to be independent, confidence in business opportunities, and consistency in running the business (Prihartini & Sopiyan, 2023). Therefore, the decision to become an entrepreneur is influenced not only by external factors but also by the entrepreneur's internal motivation and beliefs.

The results of this study are in line with the study by Eva Risqita Listya Sari and Dyah Pravitasari (2020) which found that psychological factors greatly influence entrepreneurial decisions, and strengthen the view that internal factors have a stronger role than external factors in encouraging someone to become an entrepreneur (Sari & Pravitasari, 2022).

CONCLUSION

Religiosity has a positive and significant effect on entrepreneurial decisions. This is indicated by the calculated t value of 4.732, which is greater than the t table of 1.994 with a significance of 0.000 <0.05. Thus, H_0 is rejected and H_a is accepted. This means that the higher the religiosity of MSMEs, the stronger their belief in choosing entrepreneurship. Perception of entrepreneurship has a positive and significant effect on entrepreneurial decisions. This is indicated by the calculated t value of 6.130, which is greater than the t table of 1.994 with a significance of 0.000 <0.05. Thus, H_0 is rejected and H_a is accepted. This means that the more positive the perception of MSMEs regarding entrepreneurship, the greater their encouragement to make entrepreneurial decisions. Locus of control does not have a significant effect on entrepreneurial decisions. This is indicated by the calculated t value of -0.142 which is smaller than the t table of 1.994 with a significance of 0.887 > 0.05. Thus, H_0 is accepted and H_a is rejected. This indicates that locus of control is not a major factor in determining entrepreneurial decisions among MSMEs in Selebar District. Simultaneously, religiosity, entrepreneurial perception, and locus of control have a significant effect on entrepreneurial decisions. This is indicated by the results of the F test, namely the calculated F of 19.675 which is greater than the F table of 2.74 with a significance of 0.000 < 0.05. Thus, H_0 is rejected and H_a is accepted. In addition, the Adjusted R^2 value of 0.448 indicates that the three independent variables are able to explain 44.8% of the variation in entrepreneurial decisions, while the remaining 55.2% is influenced by other factors outside this study.

Based on the results and conclusions of this study, several suggestions are proposed that may serve as valuable input for various stakeholders. For MSME actors, it is recommended to continuously strengthen their level of religiosity and develop positive perceptions toward entrepreneurship, as both factors have been proven to significantly influence entrepreneurial decision-making and serve as an important foundation for sustainable business growth. Local governments and related institutions are expected to provide support through training, mentoring, and entrepreneurship programs that encourage MSME actors to build a positive mindset and enhance their skills, thereby improving competitiveness and business success. The findings of this study may also serve as motivation for the wider community to start their own businesses based on religious values and positive perspectives toward entrepreneurship. Furthermore, future researchers are encouraged to include additional variables such as business capital, family support, or entrepreneurial experience, as well as to broaden the research scope in order to obtain more comprehensive and representative results.

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