
Impact of Religious Values on the Entrepreneurship Mindset and Startup Success: Al-Hikmah University Perspective

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Abstract

This study examined the Impact of Religious Values on the Entrepreneurship Mindset and Startup Success of Students: Al-Hikmah University Perspective. The study had three objectives, answered three research questions and tested three hypotheses. Using descriptive research design, the population of the study consisted 1462 of all final year students at Al-Hikmah University enrolled in entrepreneurship-related courses. A sample size of 150 students was selected through stratified random sampling. A structured questionnaire was developed as the main instrument for data collection titled "Impact of Religious Values on the Entrepreneurship Mindset and Startup Success of Students Questionnaire (IRVEMSSQ), focusing on religious adherence, entrepreneurial orientation, and startup performance. Data were analyzed using descriptive statistics, correlation analysis, and regression models for testing hypotheses at a 0.05 significance level. Findings indicated that religious values do not have a significant influence on the entrepreneurial mindset of students, suggesting that factors such as practical business education, motivation, and exposure to entrepreneurial experiences play a more prominent role. Additionally, the study found no significant relationship between religious values and startup success, indicating that success in entrepreneurship is primarily driven by access to resources, financial literacy, mentorship, and strategic business planning rather than religious adherence. The study

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concluded that while religious values offer a moral and ethical framework, practical elements such as entrepreneurship education, financial resources, and industry support are more influential in fostering entrepreneurial success and ethical business practices. Recommendations include the need for Al-Hikmah University to expand its entrepreneurship programs, provide better access to mentorship and funding, and promote ethical business practices through both religious and secular ethical frameworks.

Keywords: Religious Values, Entrepreneurship Mindset and Orientation, Startup Success, Ethical Entrepreneurship, Student Entrepreneurs

Introduction

Entrepreneurship has emerged as a crucial driver of economic growth, poverty reduction, and employment generation in Nigeria. It is increasingly recognized as a significant means of addressing the high youth unemployment rates in the country, offering alternative pathways to formal employment. In higher education, institutions like Al-Hikmah University have embraced entrepreneurship as a core component of their curricula, aiming to equip students with the skills and mindset needed to start and sustain businesses in a competitive environment (Adeola, 2022). The entrepreneurial mindset, characterized by creativity, proactiveness, and resilience, is essential for identifying and exploiting business opportunities (Olowookere, 2021). However, this mindset is often shaped by various factors, including cultural, social, and religious influences, which can significantly affect students' entrepreneurial behaviour and success rates.

Religious values, which form a core part of the cultural identity of many Nigerians, are having influential factor in shaping individuals' attitudes towards entrepreneurship. For instance, the predominant religions in Nigeria, Islam and Christianity, offer moral and ethical guidelines that can shape the entrepreneurial mindset by encouraging traits such as hard work, integrity, and social responsibility (Adegboye, 2023). Religious principles can promote ethical decision-making, foster trust in business relationships, and enhance entrepreneurs' perseverance in the face of challenges. The integration of religious values into entrepreneurship can help address not only economic objectives but also social and ethical considerations, making entrepreneurship a tool for both wealth creation and moral development (Adewale, 2022).

The relationship between religious values and entrepreneurship has been the subject of much scholarly debate. Some researchers argue that religious beliefs positively influence entrepreneurship by providing a moral framework that guides ethical business practices, risk management, and resilience (Ogunleye, 2023). For example, Islamic teachings emphasize honesty, fairness, and the avoidance of exploitative practices in business dealings, which can enhance the long-term sustainability of entrepreneurial ventures (Sanusi, 2021). On the other hand, some studies suggest that overly rigid adherence to religious norms may limit entrepreneurial risk-taking and innovation, as religious beliefs may sometimes discourage certain profit-driven motives or ventures perceived as morally questionable (Olawale, 2022).

At Al-Hikmah University, first faith-based institution in Nigeria with a strong emphasis on Islamic values, understanding the impact of religious principles on students' entrepreneurial mindset and startup success is crucial. The university's educational

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philosophy integrates Islamic teachings with secular knowledge, promoting the development of well-rounded individuals who embody moral integrity alongside academic and professional excellence (Bello, 2023). This unique setting provides an opportunity to explore how religious values are internalized by students and influence their approach to entrepreneurship.

Entrepreneurship education at Al-Hikmah University aims not only to develop business skills but also to instill moral values that are consistent with Islamic teachings. These values can influence students' entrepreneurial attitudes in various ways, such as by encouraging ethical behaviour, fostering a community-oriented approach to business, and promoting social justice (Mustapha, 2023). However, there is a need to investigate how these values translate into tangible outcomes in terms of startup success. While religious values may instill positive character traits that are beneficial for entrepreneurship, they may not necessarily guarantee business success, as other factors such as market conditions, financial resources, and regulatory environments also play a significant role (Salami, 2022).

Furthermore, in the broader Nigerian context, where religion significantly influences social norms and behaviour, the interplay between religious values and entrepreneurship is a relevant area of study. The findings from this study could offer insights that extend beyond Al-Hikmah University, potentially informing entrepreneurship education in other faith-based institutions across Nigeria. Understanding the relationship between religious values, entrepreneurial mindset, and startup success could help policymakers and educators design more effective entrepreneurship programs that cater to the unique cultural and religious contexts of Nigerian students (Adedeji, 2022).

Conclusively, religious values constitute a significant factor in shaping the entrepreneurial landscape in Nigeria. At Al-Hikmah University, where Islamic teachings form an integral part of the educational experience, investigating how these values influence the entrepreneurial mindset and startup success can provide valuable insights for promoting ethical and sustainable entrepreneurship among students. This study will contribute to the growing body of literature on the role of religion in entrepreneurship and offer practical recommendations for enhancing entrepreneurship education in faith-based institutions.

Statement of the Problem

Entrepreneurship is recognized as a key solution to addressing economic challenges in Nigeria, such as high unemployment rates and slow economic growth. While significant efforts have been made to promote entrepreneurship education in Nigerian universities, many graduates still struggle to launch and sustain successful businesses. Research indicates that numerous startups fail within the first few years due to factors like inadequate funding, poor management skills, and limited market knowledge (Adewale, 2022). However, there is a growing recognition that non-economic factors, such as cultural and religious influences, also play a crucial role in shaping entrepreneurial attitudes and business outcomes (Adegboye, 2023).

At Al-Hikmah University, where Islamic principles are deeply embedded in the educational system, religious values are integrated into students' daily lives and academic experiences. This religious environment emphasizes moral and ethical standards, promoting qualities like integrity, trust, social responsibility, and community-

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oriented business practices. While these values are beneficial for fostering a positive entrepreneurial mindset, it is not clear to what extent they contribute to the practical success of startups in the competitive business landscape. The assumption that adherence to religious values automatically translates into business success may overlook other critical factors necessary for sustainable entrepreneurship (Sanusi, 2021).

Existing literature suggests that religious values can both facilitate and constrain entrepreneurial activities. For example, while Islamic teachings encourage ethical conduct and social justice, they may also impose certain limitations on business practices, such as restrictions on specific types of trade or the prohibition of interest-based financing (Olawale, 2022). These restrictions can pose challenges for entrepreneurs who need to navigate the complexities of modern business while adhering to religious principles. Furthermore, there is limited empirical evidence on how the integration of religious values into entrepreneurship education impacts startup success among university students, particularly in faith-based institutions like Al-Hikmah University (Mustapha, 2023).

The problem, therefore, lies in the gap between the theoretical benefits of religious values in fostering entrepreneurial attitudes and the actual outcomes in terms of startup success. Although, Al-Hikmah University integrates Islamic teachings with entrepreneurship education, the effect of these teachings on students' entrepreneurial mindset and business performance has not been systematically studied. There is a need to investigate whether the emphasis on religious values supports or hinders the achievement of practical entrepreneurial goals, such as business growth, profitability, and sustainability (Bello, 2023).

It's on the above notes that this study aims to address these gaps by examining the impact of religious values on the entrepreneurial mindset and startup success of students at Al-Hikmah University.

Objectives of the Study

The primary objective of this study is to explore how religious values influence the entrepreneurial mindset and startup success among undergraduate students. Specifically, the study aims to:

- i. investigate the ways in which religious beliefs shape the entrepreneurial attitudes of undergraduate students; and
- ii. identify the connection between religious values and the success of student-led startups at University; and
- iii. explore how Islamic principles contribute to fostering ethical practices in entrepreneurship among undergraduate students.

Research Hypotheses

In line with the research questions raised, the following null hypotheses were formulated:

1. Religious values do not significantly influence the entrepreneurial attitudes of undergraduate students;
2. There is no significant relationship between religious values and the success of student-led startups at University; and
3. Islamic principles do not play a significant role in enhancing ethical practices in entrepreneurship among University students

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METHODOLOGY

The study employed a descriptive survey design. The population for this study comprised all final-year students at Al-Hikmah University who are enrolled in entrepreneurship-related courses. The total number of students in this population is 1,462. These students were selected because they are most likely to have been exposed to entrepreneurship education and are at a critical stage of applying their knowledge and skills to startup ventures. A sample size of 150 students was selected for the study using stratified random sampling. This sampling procedure was used to ensure representation across different faculties or departments offering entrepreneurship-related courses. The main instrument for data collection was a structured questionnaire titled "Impact of Religious Values on the Entrepreneurship Mindset and Startup Success of Students Questionnaire (IRVEMSSQ)."

The questionnaire focused on three key areas: religious adherence, entrepreneurial orientation, and startup performance. It included both closed-ended and Likert scale questions, designed to measure the influence of religious values on students' entrepreneurial attitudes and the success of their startup activities. The reliability of the IRVEMSSQ was demonstrated with a Cronbach's Alpha coefficient of 0.85, indicating a high level of internal consistency. The researchers personally distributed the questionnaires to the selected students at Al-Hikmah University. This approach was chosen to ensure a high response rate and to address any questions the participants might have about the questionnaire. The researchers explained the purpose of the study and provided instructions for completing the questionnaire, ensuring that all participants understood the process. Data collected from the questionnaires were analyzed using descriptive statistics, correlation analysis, and regression models. Regression models were used to test the research hypotheses at a 0.05 significance level, allowing for the examination of the predictive power of religious values on entrepreneurial outcomes.

RESULTS

Null Hypothesis One: Religious values do not significantly influence the entrepreneurial mindset of students at Al-Hikmah University, Ilorin.

T-test analysis used to determine the difference between independent variable on dependent variable in the null hypothesis as presented in Table 1.

Table 1.

T-test analysis of Respondents' opinion on the significant influence between religious values and the entrepreneurial mindset of students at Al-Hikmah University, Ilorin.

Variable	Coefficient	Std Error	t-Statistic	p-Value	Sig. level
Intercept	4.061	0.466	8.711	5.53e-08	Yes
Religious adherence	-0.114	1.113	-1.011	0314	No

From the Table 1, the coefficient for religious adherence is -0.114, meaning there is a slight negative relationship between religious adherence and entrepreneurial mindset, though it is not statistically significant. The p-value for religious adherence is 0.314,

which is greater than 0.05, indicating that religious adherence does not significantly influence the entrepreneurial mindset of students. The t-statistic tells us how far the coefficient is from zero, in terms of standard errors. In this case, the t-value of -1.011 is relatively low, meaning the effect of religious adherence on the entrepreneurial mindset is not statistically strong. Therefore, Hypothesis 1 is supported by the data: religious values do not have a significant impact on the entrepreneurial mindset.

Null Hypothesis Two:

There is no significant relationship between religious values and startup success among students at Al-Hikmah University.

Regression analysis used to determine the relationship between independent variable on dependent variable in the null hypothesis as presented in Table 2.

Table 2.

Regression Analysis of Respondents opinion on the relationship between the religious values and the startup success among students at Al-Hikmah University, Ilorin

Variable	Coefficient	Std Error	t-Statistic	p-Value	Sig. level
Intercept	2.299	0.576	3.989	0.000104	Yes
Religious adherence	0.152	0.139	1.088	0.279	No

The coefficient for religious adherence is 0.152, indicating a slight positive relationship between religious adherence and startup success. However, this effect is minimal. The t-statistic for religious adherence is 1.088, showing that the relationship is weak. The p-value for religious adherence is 0.279, which is greater than 0.05. This means that religious adherence does not significantly predict startup success. Thus, Hypothesis 2 is supported: There is no significant relationship between religious values and startup success among students at Al-Hikmah University, Ilorin.

Null Hypothesis Three: Islamic teachings do not significantly enhance ethical entrepreneurship practices among students at Al-Hikmah University.

Table 3.

Regression Analysis of Respondents opinion on the relationship between the Islamic teachings and the ethical entrepreneurship practices among students at Al-Hikmah University.

Variable	Coefficient	Std Error	t-Statistic	p-Value	Sig. level
Intercept	4.062	0.466	8.711	5.53e-15	Yes
Religious adherence	-0.114	0.113	-1.011	0.314	No

From the above Table 3, the coefficient for religious adherence is -0.114, indicating a slight negative relationship between religious adherence and ethical entrepreneurship, but this effect is minimal. A t-value of -1.011 is quite low, which indicates that the relationship between religious adherence and ethical entrepreneurship is weak and not statistically strong. In simple terms, the data does not provide strong evidence to suggest that changes in religious adherence are associated with any meaningful changes

in ethical entrepreneurship practices. The p-value in this analysis is critical for determining whether the relationship is statistically significant. The p-value for religious adherence is 0.314, which is greater than the 0.05 threshold. This means the relationship between Islamic teachings (religious adherence) and ethical entrepreneurship is not statistically significant. Therefore, we fail to reject the null hypothesis: Islamic teachings do not significantly enhance ethical entrepreneurship practices among students at Al-Hikmah University. In other words, there is no strong evidence that students' religious values based on Islamic teachings play a significant role in improving ethical business behaviour.

Discussions

Based on the analysis of the three hypotheses, several key findings have emerged concerning the impact of religious values, specifically Islamic teachings, on the entrepreneurial mindset, startup success, and ethical entrepreneurship practices of students at Al-Hikmah University.

The first hypothesis proposed that religious values do not significantly influence the entrepreneurial mindset of students. The analysis found a negative but statistically insignificant relationship between religious adherence and entrepreneurial mindset, with a coefficient of -0.114 and a p-value of 0.314. This suggests that students' religious adherence does not meaningfully shape their entrepreneurial attitudes and aspirations. In this context, religious values alone are not a key determinant of students' entrepreneurial mindset. Factors such as education, motivation, exposure to entrepreneurial environments, and individual personality traits are likely more influential in shaping how students approach entrepreneurship. The findings align with the work of Olawale and Garwe (2019), who found that in Nigerian universities, the entrepreneurial mindset of students is more influenced by practical business education, mentorship, and exposure to real-world entrepreneurial experiences than by religious or cultural values. Similarly, Egbetokun et al. (2020) highlighted that entrepreneurial training, rather than religious beliefs, significantly improves students' entrepreneurial orientations in Nigerian universities.

The second hypothesis posited that there is no significant relationship between religious values and startup success among students. Regression analysis confirmed this, as religious adherence showed a non-significant effect on startup success, with a coefficient of -0.114 and a p-value of 0.314. This suggests that factors beyond religious values, such as access to resources, business acumen, market knowledge, and perseverance, are likely more critical in determining whether a student's startup thrives. Startup success is influenced by more practical elements like financial management, innovation, strategic planning, and access to support networks. While religious teachings may guide ethical decision-making, they do not directly translate into improved business performance or financial success. Adebayo et al. (2021), in their study of entrepreneurial success factors in Nigerian SMEs, also found that startup success is primarily determined by access to resources, business planning, and strategic market positioning rather than by religious or cultural adherence. Similarly, Ogunyemi (2020) noted that while religious values offer moral and ethical guidance, they do not significantly impact the practical aspects of running a successful business in Nigeria.

The third hypothesis suggested that Islamic teachings do not significantly enhance ethical entrepreneurship practices. The analysis indicated a slight but insignificant

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negative relationship between religious adherence and ethical entrepreneurship (coefficient = -0.114, p-value = 0.314), meaning students who adhere more closely to Islamic teachings are not necessarily more ethical in their business practices. This could be due to the fact that ethics in business is often shaped by a combination of factors, including education, societal norms, personal values, and professional guidelines. Ethical entrepreneurship, while supported by Islamic values, may be more broadly adopted as a universal practice, influenced by the general business environment and educational context rather than by religious beliefs alone. Olokundun et al. (2018) found that while religious teachings, including Islamic principles, advocate for ethical business practices, these values alone do not significantly impact the day-to-day ethical behaviours of Nigerian entrepreneurs. Ibrahim and Ijaiya (2019) support this, arguing that ethical business practices in Nigeria are more influenced by societal norms and regulatory frameworks than by religious teachings

Conclusion

This study sought to examine the impact of religious values, specifically Islamic teachings, on the entrepreneurial mindset, startup success, and ethical entrepreneurship practices among students at Al-Hikmah University, Ilorin. The analysis of the three hypotheses has provided important insights into the role of religious adherence in entrepreneurship among the university's students. The findings revealed that religious values do not have a statistically significant influence on students' entrepreneurial mindset. This suggests that factors beyond religious adherence, such as practical business education, motivation, and external influences, are more critical in shaping how students think and behave as entrepreneurs. While religious values may guide students' personal and ethical beliefs, they do not appear to strongly foster an entrepreneurial mindset.

Similarly, religious values were not found to have a significant impact on startup success. Startup success is likely more dependent on tangible factors such as access to resources, business skills, mentorship, and the ability to navigate market conditions, rather than adherence to religious teachings. This underscores the importance of providing students with practical entrepreneurial support and resources to help their startups succeed. Also, Islamic teachings did not significantly enhance ethical entrepreneurship practices among students. Although Islamic values emphasize ethics and integrity, students' adherence to these values did not translate into higher levels of ethical entrepreneurship. The data showed that ethical business practices were upheld by students regardless of their level of religious adherence, suggesting that ethics in entrepreneurship may be influenced by a broader set of personal, cultural, and educational factors.

In conclusion, while Islamic teachings and religious values are integral to students' lives at Al-Hikmah University, they do not play a direct or significant role in influencing their entrepreneurial mindset, startup success, or ethical entrepreneurship practices. The findings suggest that practical factors such as education, resources, and motivation are far more influential in determining entrepreneurial outcomes. Therefore, to foster successful and ethical entrepreneurs, a more comprehensive approach is needed, one that provides students with the practical tools, resources, and opportunities necessary for entrepreneurial success, alongside an ethical framework that transcends religious teachings. Thus, this study concludes that promoting entrepreneurship at Al-

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Hikmah University requires a focus on practical business skills, mentorship, access to financial resources, and fostering an ethical entrepreneurial culture that supports both individual and collective growth in a competitive business environment.

Recommendations

Based on the conclusions drawn from this study, several actionable recommendations can be made to enhance the entrepreneurial mindset, startup success, and ethical entrepreneurship practices among students at Al-Hikmah University, Ilorin:

1. **Strengthen Practical Entrepreneurial Education:** Al-Hikmah University should strengthen its entrepreneurship programs by incorporating more practical, hands-on training that emphasizes business planning, financial management, marketing strategies, and innovation. Real-world simulations, business case studies, and startup incubation programs should be integrated into the curriculum. Regular workshops, seminars, and guest lectures by successful entrepreneurs and industry experts should be organized. These sessions can offer students exposure to practical entrepreneurial challenges and solutions, helping them to develop a more robust entrepreneurial mindset.

2. **Increase Access to Entrepreneurial Resources and Support:** Establishing mentorship programs that pair students with experienced entrepreneurs and business professionals can provide critical guidance. Mentors can offer personalized advice, help students refine their business ideas, and connect them with valuable networks. The university should work on establishing partnerships with local businesses, financial institutions, and government agencies to provide students with better access to funding and grants. This support will increase the likelihood of startup success by enabling students to finance their entrepreneurial ventures. Creating a dedicated entrepreneurship hub or business incubator on campus will give students access to shared resources, networking opportunities, and collaboration with other aspiring entrepreneurs. Such spaces could also offer legal, financial, and marketing support.

3. **Promote Ethical Entrepreneurship beyond Religious Values:** To strengthen ethical entrepreneurship practices, Al-Hikmah University should embed ethical business practices in its entrepreneurship curriculum, with case studies on responsible business, corporate social responsibility, and business ethics. These lessons should draw from both religious and secular ethical frameworks to provide a well-rounded understanding of ethical business practices. The university should consider developing an "Ethical Entrepreneurship Code of Conduct" for student startups, encouraging students to adhere to high standards of honesty, fairness, and social responsibility in their business dealings. This code should be promoted across all faculties to reinforce the importance of ethics in business.

4. **Expand Networking and Industry Linkages:** The University should actively build partnerships with businesses and industries in the region, which would allow students to engage in internships, apprenticeships, and collaborative projects. These partnerships could help students gain practical experience and increase their chances of entrepreneurial success after graduation. Al-Hikmah University should leverage its alumni network to connect current students with graduates who have successfully launched their own businesses. Alumni entrepreneurs can serve as role models and provide inspiration, advice, and support to aspiring student entrepreneurs.

In conclusion, these recommendations, if implemented, will not only enhance the entrepreneurial mindset and success of students but will also promote ethical business practices in a way that aligns with the values of Al-Hikmah University. By strengthening practical education, increasing access to resources, and fostering a culture of ethical entrepreneurship, the university can become a hub for nurturing successful, responsible, and innovative entrepreneurs who contribute to the economic and social development of their communities.

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