

Research Paper

Entrepreneurial intention and the funeral business establishment: extending the theory of planned behaviour

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Abstract: The funeral service industry represents an essential but underexplored entrepreneurial sector, particularly in contexts where cultural and religious traditions shape death-care practices. This study examines entrepreneurial intention and funeral business establishment among anatomy students and graduates in Nigeria. It extends the Theory of Planned Behaviour (TPB) by investigating the effects of attitude toward entrepreneurship, subjective norms, and perceived behavioural control on entrepreneurial intention, as well as the moderating role of religio-cultural norms. A quantitative research design was employed, with 520 valid responses collected from anatomy students and graduates using a structured questionnaire. Structural Equation Modelling (SEM) via AMOS was employed to assess the measurement model, evaluate the structural model, and test the hypothesized relationships. Attitude toward entrepreneurship, subjective norms, and perceived behavioural control significantly predicted entrepreneurial intention, which also had a significant direct effect on funeral business establishment. Although religio-cultural norms had a significant negative direct effect on funeral business establishment, they did not significantly moderate the relationship between entrepreneurial intention and funeral business establishment. The findings validate the applicability of the Theory of Planned Behaviour in professional and regulated contexts and highlight the importance of fostering positive attitudes toward entrepreneurship, enhancing perceived behavioural control, and strengthening supportive subjective norms to encourage entrepreneurial intentions and funeral business establishment.

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1. Introduction

Entrepreneurial intention is a key subject of recent research in the study of entrepreneurship because it indicates the conscious state of mind of a person and his willingness to take entrepreneurial action (Bandara et al., 2025). It is generally considered the strongest predictor of entrepreneurial action, which determines the way people see business opportunities, marshal resources, and turn them into new business ventures. The growing focus on fostering entrepreneurship has attracted significant attention, particularly in a rapidly evolving and dynamic environment (Ridwan et al., 2024).

One indicator of a country's favourable economic condition is the number of new business ventures and the growth of employment (Utami et al., 2025). In most developing countries, entrepreneurship has emerged as a legitimate solution to unemployment, underemployment, and professional stagnation. Within the health sciences, anatomy graduates are likely to encounter a paradox: although receiving an intensive academic education, their direct career opportunities are undoubtedly more limited than other medical fields like medicine, nursing, or physiotherapy (Oyinbo et al., 2025). Medical and allied health education in Nigeria includes anatomy as one of its core disciplines, which is offered as a Bachelor of Science (four years) or a Bachelor of Technology (five-year) course (Owolabi et

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al., 2020). However, this solid educational foundation has not translated into definite or fulfilling career paths.

Studies indicate that anatomy students generally demonstrate only moderate interest in pursuing anatomy as a long-term career, largely due to restricted job opportunities and the absence of a clearly defined and well-structured career progression pathway (Owolabi et al., 2020). The problem is further compounded by the old professional regulations, most importantly the Anatomy Act of 1933, which has always been viewed as outdated and inadequate to address the realities of modern anatomical science and practice (Chia & Oyeniran, 2019).

With these limitations, entrepreneurship has emerged as a feasible alternative. The funeral service business is one of the most promising business opportunities, which is growing in Nigeria alongside urbanization and the increasing demand for more professionalized way of burying the dead. However, the funeral business in Nigeria is in its infancy compared to more developed markets like the United States and the United Kingdom. To give an example, the funeral services sector in the US costs around \$20 billion a year, whereas in the UK the sector costs approximately £3 billion (Chukwumobi, 2024). Significantly, most of the major funeral businesses are multinational, with some, including Service Corporation International and Dignity PLC, being listed on stock exchanges. Similarly, the U.S. funeral home market generated approximately 18–18.5 billion U.S. dollars in 2022, reflecting significant growth in recent years. In the same year, funeral service employment in the United States totalled around 123,000 workers, highlighting the industry's role as a notable employer. Comparatively, Nigeria still lags behind in developing a structured and formal funeral services market.

Previous studies on entrepreneurial intention have highlighted factors such as attitudes towards entrepreneurship, perceived behavioural control, and subjective norms as potent factors that affect intentions to develop new ventures among individuals (Ajzen, 1991; Saptu & Ambad, 2025; Vamvaka et al., 2020; Widjaja & Dewi, 2023). In the health sciences, studies have revealed that entrepreneurship has increasingly become a popular career choice, particularly where career prospects are scarce. Nevertheless, prior studies by Lim et al. (2021), Bismala et al. (2022), and Mohamed et al. (2023) have largely focused on medical, public health, or allied health students, with minimal attention given to anatomists.

Although anatomical skills have traditionally been associated with funerary and post-mortem practices, their relevance is increasingly extending beyond teaching and training to innovative professional applications, including entrepreneurial opportunities in mortuary and funeral services. According to the Anatomical Society of Nigeria (2025), the practice of anatomy in Nigeria has evolved to encompass applied fields such as mortuary science and funeral directing, presenting potential career pathways for graduates. Despite this, empirical research directly linking anatomy graduates to funeral entrepreneurship remains limited. To the best of the authors' knowledge, no empirical studies have examined the moderating role of religio-cultural norms on entrepreneurial intentions in sensitive domains such as body handling and funeral services, highlighting a significant gap in the literature. This study therefore addresses these gaps by evaluating entrepreneurial intentions among anatomy students and graduates toward establishing funeral service businesses in Nigeria. It also extends the Theory of Planned Behaviour by incorporating the moderating role of religio-cultural norms, providing new evidence on an understudied but potentially viable entrepreneurial pathway for anatomy students and graduates.

The general objective of the study is to examine entrepreneurial intention and funeral business establishment among anatomy students and graduates using an extended Theory of Planned Behaviour. The specific objectives of the study are as follows. Firstly, to examine the effect of attitude toward entrepreneurship on the entrepreneurial intention of anatomy students and graduates. Secondly, to examine the effect of subjective norms on the entrepreneurial intention of anatomy students and graduates. Thirdly, to examine the effect of perceived behavioural control on the entrepreneurial intention of anatomy students and graduates. Fourthly, to evaluate the effect of entrepreneurial intention on funeral business establishment. Fifth and finally, to determine whether religio-cultural norms moderate the relationship between entrepreneurial intention and funeral business establishment.

2. Literature review

2.1 Attitude toward entrepreneurship

Attitude toward entrepreneurship refers to an individual's overall positive or negative evaluation of engaging in entrepreneurial activity. Within the Theory of Planned Behaviour, attitude is shaped by beliefs about the anticipated outcomes of entrepreneurship and the value attached to those outcomes (Ajzen, 1991). In the context of anatomy-related professions, a favourable entrepreneurial attitude may arise from perceptions of career autonomy, income diversification, professional relevance, and opportunities to apply anatomical expertise beyond conventional academic or clinical pathways. Empirical studies grounded in the TPB consistently identify attitude as a strong predictor of entrepreneurial intention (Amofah & Saladrignes, 2022; Bordean et al., 2025). Individuals who perceive entrepreneurial activity as desirable, rewarding, and socially acceptable are more likely to express a strong intention to start a business. Therefore, anatomists who evaluate funeral business establishment positively are expected to demonstrate higher entrepreneurial intention. Based on this theoretical and empirical foundation, the following hypothesis (H1) is proposed: Attitude toward entrepreneurship has a significant positive effect on the entrepreneurial intention of anatomy students and graduates.

2.2 Subjective norms

Subjective norms reflect the extent to which individuals perceive social influence and normative pressure from important referent groups, such as family members, colleagues, and professional peers, when considering engagement in entrepreneurial activities. Although early entrepreneurship studies reported a relatively weak effect of subjective norms compared to attitude and perceived behavioural control (Park, 2000). More recent research, such as that of Batz Liñeiro et al. (2024), underscores their contextual relevance. In collectivist cultures and highly regulated professional contexts, research indicates that social endorsement and prevailing normative pressures strongly influence individuals' entrepreneurial intentions (Hoda et al., 2021). Prior studies conceptualize subjective norms as comprising three core components: normative beliefs, motivation to comply, and social evaluation (Robledo et al., 2015). Normative beliefs capture perceptions regarding whether important reference groups are likely to support or disapprove of a given behaviour (Chin et al., 2024). Motivation to comply reflects the degree to which individuals are willing to conform to these expectations, while social evaluation represents the value attached to such approval or disapproval.

In the context of anatomy students and graduates in Nigeria, perceived support from family, academic colleagues, and professional networks may play a crucial role in legitimizing funeral business establishment as an acceptable and respectable entrepreneurial pathway. Where such social endorsement is strong, individuals are more likely to develop a stronger intention to engage in entrepreneurial activity. Based on this theoretical and empirical reasoning, the following hypothesis (H2) is proposed: Subjective norms have a significant positive effect on the entrepreneurial intention of anatomy students and graduates.

2.3 Perceived behavioural control

Perceived Behavioural Control (PBC) describes the extent to which individuals believe they can carry out entrepreneurial activities effectively, considering both personal abilities and the availability of external resources. Conceptually aligned with entrepreneurial self-efficacy, this construct has consistently been identified as a powerful determinant of entrepreneurial intention in prior research (Wardana et al., 2024; Majd et al., 2024). It captures how individuals evaluate potential challenges, uncertainties, and constraints linked to entrepreneurship, thereby influencing their perceptions of venture feasibility (Wahyuni & Piartrini, 2021). Consequently, individuals who perceive themselves as well equipped in terms of skills, knowledge, and resource access tend to exhibit stronger intentions to engage in entrepreneurial activity. In addition, entrepreneurship education and professional training are widely recognized for their role in strengthening perceived behavioural control by improving competence, confidence, and hands-on capabilities, which in turn enhances perceptions of entrepreneurial viability. Based on this theoretical and empirical foundation, the following hypothesis (H3) is proposed: Perceived behavioural control has a significant positive effect on the entrepreneurial intention of anatomy students and graduates.

2.4 Entrepreneurial intention

Entrepreneurial intention refers to the conscious state of mind that directs an individual's attention, experience, and behaviour toward the planning and establishment of a new business venture (Chen et al., 2021; Bandara et al., 2025). It reflects an individual's readiness and commitment to initiate entrepreneurial activity and represents the motivational factors that influence entrepreneurial Behaviour. Within the Theory of Planned Behaviour, intention is regarded as the immediate antecedent of behaviour, capturing the degree of effort an individual is willing to exert to perform a given action (Ajzen, 1991). Entrepreneurial intention is widely considered the most reliable predictor of entrepreneurial behaviour, as business creation rarely occurs spontaneously but instead results from deliberate cognitive processing, planning, and behavioural commitment (Kim & Lim, 2019). It reflects a person's psychological disposition, belief system, and determination to engage in entrepreneurial activities such as starting a business or pursuing self-employment (Bahaw et al., 2025).

Empirical studies indicate that students and graduates across diverse disciplines, including health sciences, exhibit varying levels of entrepreneurial intention depending on contextual influences such as educational exposure, family background, institutional support, and perceived market opportunities (Lim et al., 2021; Meriem & Nesrine, 2024). In the context of anatomy students and graduates in Nigeria, entrepreneurial intention represents their willingness to consider funeral business establishment as a viable alternative career pathway. Given the limited traditional employment opportunities within anatomy-related professions, intention may serve as a critical psychological driver toward actual business creation in the death-care industry.

According to the Theory of Planned Behaviour, stronger entrepreneurial intention increases the likelihood of engaging in actual entrepreneurial Behaviour. Therefore, individuals who express a high level of intention to establish a funeral business are more likely to take concrete steps toward venture creation. Based on this reasoning, the fourth hypothesis is proposed (H4): Entrepreneurial intention has a significant positive effect on funeral business establishment.

2.5 Funeral service business establishment

Funeral service business establishment involves the actualization of entrepreneurial activities in the death-care sector, such as running mortuaries, embalming services, coffin-making, grief counselling, or digital memorial platforms. Globally, the sector is growing in relevance due to demographic shifts, urbanization, and changing family structures. In developed economies, such as the United States and the United Kingdom, the funeral services industry has grown into a multi-billion-dollar sector. In the United States, it constitutes a substantial part of the economy, incorporating funeral homes, crematoria, cemeteries, and a range of related services (Marsden-Ille, 2023). Similarly, in the United Kingdom, a recent government review of the funerals market revealed a steady increase in costs, showing that the average price of funeral directors' professional services rose at an annual rate of 4.5% between 2006 and 2019 (Competition and Markets Authority, 2024). This professionalization underscores the growing economic potential of funeral entrepreneurship worldwide.

In Nigeria, funeral businesses have expanded beyond traditional practices, reflecting similar trends of modernization and professionalization. Mortuary and embalming services are gradually becoming more structured, with emerging opportunities for specialized training, innovation, and service delivery (Chukwumobi, 2024). For anatomy graduates, this sector offers an avenue to translate their technical expertise in human body handling, preservation, and postmortem procedures into viable entrepreneurial ventures. Beyond self-employment, their participation in funeral entrepreneurship can contribute to improving service quality in the death-care industry while addressing unemployment challenges among health science graduates. However, many Nigerians continue to view the sector through a superstitious lens, which deters talented professionals from pursuing careers within it. This stigma hampers the industry's ability to attract skilled individuals, perpetuating a cycle of underdevelopment.

2.6 Cultural and religious beliefs as moderators

Nigeria is a country of immense cultural diversity, where burial ceremonies extend beyond mourning and serve as significant socio-cultural events that reinforce communal bonds, social hierarchies, and collective identity. For centuries, burial practices in Nigeria have been deeply embedded in cultural, religious, and traditional belief systems. The deceased are

often interred through elaborate ceremonies that reflect social status, lineage, spiritual beliefs, and community values (Southclover, 2025).

Cultural and religious beliefs strongly shape how funeral practices are perceived and conducted. In many Nigerian and broader African contexts, funeral rites are deeply intertwined with spirituality, ancestral reverence, and communal identity (Aluede & Ikhidero, 2024). Consequently, societal perceptions of funeral service commercialization differ across communities. In some settings, the commercialization of funeral practices is viewed unfavourably, as it may be perceived as undermining sacred traditions and spiritual values. In other contexts, however, funeral entrepreneurship is increasingly regarded as compatible with modernization, professionalization, and urban development. Given these divergent perspectives, cultural and religious beliefs may shape how entrepreneurial intention translates into actual funeral business establishment. Where funeral entrepreneurship aligns with prevailing cultural norms and religious acceptance, individuals with strong entrepreneurial intention may be more likely to establish funeral service ventures. Conversely, in contexts where commercialization conflicts with deeply held traditions, the relationship between intention and business establishment may be weakened. Based on this reasoning, the following hypothesis (H5) is proposed: Religio-cultural norms moderate the relationship between entrepreneurial intention and funeral business establishment among anatomy students and graduates.

2.7 Theoretical framework

A wide range of theoretical models has been applied to study entrepreneurial intention. However, the Theory of Planned Behaviour (TPB) remains the most widely adopted framework for explaining such intentions (Ferreira et al., 2022; Maheshwari & Kha, 2022). TPB is recognized for predicting individual behaviour in contexts involving deliberate and rational decision-making (Norisnita & Indriati, 2022). Despite its widespread use, TPB has faced criticism. Some studies argue that it may not fully capture cognitive complexities, contextual influences, cultural factors, or emotional considerations that affect entrepreneurial behaviour, particularly in dynamic or emerging markets (Esfandiar & Hadinejad, 2025).

Nevertheless, TPB provides a robust framework for examining the key determinants of entrepreneurial intention, making it appropriate for this study. This research is grounded in Ajzen's (1991) TPB, which posits that intention is the most proximal antecedent of behaviour. Intention is shaped by three core determinants: attitude toward the behaviour, subjective norms, and perceived behavioural control (Jing et al., 2016). In this study, TPB offers a suitable lens to examine how these determinants influence the entrepreneurial intentions of anatomy students and graduates in Nigeria, especially regarding funeral service business establishment.

The concept of 'attitude towards behaviour' reflects an individual's evaluation of a particular action as favourable or unfavourable. Within the social psychology literature, attitude is widely regarded as one of the most central and influential constructs in explaining human behaviour. According to Ajzen (1991), attitude is a key determinant of behavioural intention, and a positive outlook increases the likelihood of entrepreneurial action. Attitude towards behaviour in this context refers to the degree to which an individual evaluates engaging in funeral service entrepreneurship as favourable or unfavourable. In this study, it reflects how anatomy students and graduates perceive establishing funeral businesses—whether as a meaningful, profitable, and socially valuable career path or as an undesirable career option.

Subjective norms capture micro-level influences such as social and family expectations regarding entrepreneurial ventures. According to Lihua (2022), subjective norms refer to the expectations and attitudes of significant others or reference groups toward an individual's decision. Similarly, Ajzen and Cote (2008) explain subjective norms as a person's perception of social pressure, where the opinions of others can provide encouragement or exert coercion to influence behaviour. In the context of funeral service entrepreneurship, subjective norms are particularly relevant for anatomy students and graduates, as their decision to establish a funeral-related business may be shaped by the approval or disapproval of family members, peers, and close social circles.

Perceived behavioural control (PBC) reflects anatomy graduates' confidence in their ability to mobilize resources, apply technical expertise, and exercise managerial skills in establishing funeral businesses. Ajzen (1991) emphasized that the resources and opportunities available to an individual strongly dictate the likelihood of behavioural achievement. In the entrepreneurial context, perceived behavioural control (PBC) reflects both an individual's belief in their ability to succeed and their perception of control over

potential challenges (Dao et al., 2021). Research has shown that higher PBC is positively associated with favourable attitudes toward entrepreneurial ventures (Devonish et al., 2010). In the context of this study, it can be inferred that anatomy students and graduates with greater confidence in their professional competence and access to resources may be more likely to pursue funeral service entrepreneurship, consistent with the general principles of PBC established in prior research.

Numerous studies examining entrepreneurial intention have relied on Ajzen's (1991) original Theory of Planned Behaviour model, while others have adapted it by incorporating additional constructs. Building on this stream of research, the present study extends the TPB framework by integrating cultural and religious beliefs as moderating variable. Unlike other sectors, the funeral services industry is highly sensitive to broader cultural and religious contexts, which may either weaken or strengthen the link between intention and actual entrepreneurial behaviour. Scholars emphasize that entrepreneurial Behaviour and intention cannot be fully understood without considering the socio-cultural environment in which it occurs. For example, Calza et al. (2020) found that cultural dimensions affect the reasoning and justifications behind entrepreneurial intentions in various countries, while more recent research by Boucher et al. (2023) shows that culture and entrepreneurial intention are closely linked in South Africa. Therefore, incorporating religio-cultural beliefs as a moderating variable is important, as it helps explain variations in the strength and direction of the relationships proposed in the model, thereby providing a more context-sensitive and comprehensive understanding of entrepreneurial intention.

In line with the Theory of Planned Behaviour (TPB), and its extension to incorporate religio-cultural norms as macro-level moderating factors, the conceptual framework for this study is formulated accordingly (see Figure 1).

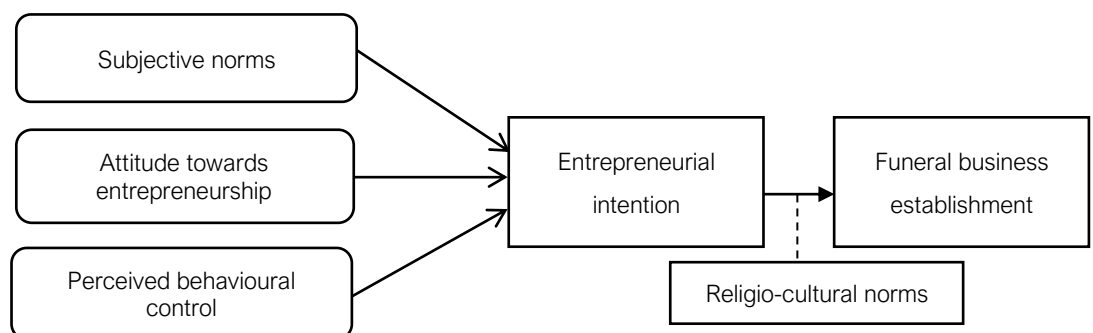


Figure 1: Theoretical framework. Source: *authors' own*

3. Methodology

3.1 Research design

This study employed a quantitative, cross-sectional research design to examine the effect of entrepreneurial intention factors, grounded in the Theory of Planned Behaviour (TPB), on funeral business establishment among anatomy students and graduates. The study further explored the moderating role of religio-cultural norms. The cross-sectional design allowed for the collection of quantifiable data at a single point in time to test the hypothesized relationships. The survey method enabled the collection of standardized data from a large sample of respondents and supported the application of Structural Equation Modelling (SEM) to assess both direct and indirect relationships among the study variables.

3.2 Population and sample size

The study focused on anatomists in Nigeria, specifically final-year anatomy students and anatomy graduates who are either engaged in or intend to establish funeral-related entrepreneurial ventures. The target population comprised individuals from public and private universities accredited by the National Universities Commission. Due to the absence of a comprehensive national sampling frame for anatomy students and graduates, purposive sampling was employed to ensure the inclusion of participants with relevant exposure to anatomical training and entrepreneurial decision-making. The inclusion criteria were as

follows: participants were considered eligible for the study if they met the following conditions: (i) they were final-year anatomy students or anatomy graduates from NUC-accredited universities and (ii) they were residing in Nigeria at the time of the study. Participants were excluded from the study if they provided incomplete or duplicate questionnaire responses, or if they did not provide informed consent prior to participation. This approach ensured that only respondents with the appropriate academic background and availability for participation were included, enhancing the validity of the findings. Given the absence of reliable national data on the total number of anatomy students and graduates in Nigeria, the population was treated as infinite. Consequently, Cochran's (1977) formula was applied to determine a minimum sample size of 385 respondents at a 95% confidence level and a 5% margin of error.

$$n_0 = \frac{Z^2 \cdot p \cdot (1 - p)}{e^2}$$

Where:

n_0 = required sample size

Z = Z-score for 95% confidence level (1.96)

p = estimated proportion (0.5 for maximum variability)

e = margin of error (0.05)

$$n_0 = \frac{(1.96)^2 \cdot 0.5 \cdot (1 - 0.5)}{(0.05)^2} = 384.16 \approx 385$$

To ensure adequate coverage and account for potential non-responses, a total of 835 questionnaires were distributed. This strategy enhanced statistical power, supported robust structural equation Modelling, and ensured both the statistical robustness and generalizability of the findings (Chomeya et al., 2024).

3.3 Data collection

Participants were accessed through student associations, anatomy alumni networks, and professional groups across the country. The questionnaire was distributed electronically via email, WhatsApp groups, and other social media platforms commonly used by anatomy students and alumni, ensuring broad reach and efficient data collection.

The questionnaire measured six constructs: Attitude Toward Entrepreneurship (ATT), Subjective Norms (SN), Perceived Behavioural Control (PBC), Entrepreneurial Intention (EI), Funeral Business Establishment (FBE), and Religio-Cultural Norms (RCN). All items were rated on a five-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree). ATT, SN, and PBC items were adapted from validated scales (Fenech et al., 2019; D'Souza et al., 2018), while EI items were adapted from Chen et al. (2021). FBE and RCN items were developed by the authors to reflect the Nigerian context and the experiences of anatomy students and graduates considering funeral entrepreneurship. Items measuring the same construct were merged where necessary to reduce redundancy, and wording was refined to ensure clarity and contextual relevance. All constructs were measured reflectively and grounded in prior theory to ensure validity and reliability (see Appendix 1 for the full questionnaire table).

Content validity was established through expert review by specialists in entrepreneurship, anatomy, and funeral business practice. Construct validity was assessed using the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy (see Table 2), while reliability was evaluated using Cronbach's alpha coefficients (see Table 1). Common method bias was assessed using Harman's single-factor test. The first factor accounted for 31.3% of the variance, which is below the 50% threshold, indicating that common method bias is unlikely to significantly affect the results (see Appendix 2).

Table 1: Reliability analysis (Cronbach's Alpha). Source: *authors' own*

Construct / Variable	Number of Items	Cronbach's Alpha (α)	Intention
Attitude (ATT)	4	0.831	Reliable
Subjective Norms (SN)	4	0.843	Reliable
Perceived Behavioural Control (PBC)	4	0.858	Reliable
Entrepreneurial Intention (EI)	4	0.849	Reliable
Funeral Business Establishment (FBE)	4	0.839	Reliable
Religio-Cultural Norms (RCN)	4	0.839	Reliable

The reliability analysis in Table 1 shows that all subscales of the questionnaire recorded Cronbach's alpha values above the widely accepted minimum threshold of 0.70, demonstrating acceptable to good internal consistency. Specifically, alpha values between 0.70 and 0.80 are generally regarded as reliable (Taber, 2017). The Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy in Table 2 yielded a value of 0.903, indicating that the data are suitable for factor analysis.

Table 2: KMO and Bartlett's Test. Source: *authors' own*

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.903
	Approx. Chi-Square	5804.091
Bartlett's Test of Sphericity	df	276
	Sig.	.000

Bartlett's Test of Sphericity was statistically significant ($\chi^2 = 5804.091$, $df = 276$, $p < 0.001$), confirming that the correlations among variables are sufficient for factor extraction. These results suggest that the dataset meets the assumptions for performing reliable exploratory factor analysis (Shrestha, 2021).

3.4 Model specification

In Step 1, we examined the effects of attitude, subjective norms, and perceived behavioural control on entrepreneurial intention. To do so, the following model was specified:

$$EI = \alpha_0 + \alpha_1ATT + \alpha_2SN + \alpha_3PBC + \varepsilon_1$$

Where:

- EI*= Entrepreneurial Intention
- ATT*= Attitude Toward Behaviour
- SN*= Subjective Norms
- PBC*= Perceived Behavioural Control
- α_0 = Intercept
- $\alpha_1, \alpha_2, \alpha_3$ = Path coefficients
- ε_1 = Error term

In Step 2, we examined the direct effect of entrepreneurial intention on funeral business establishment, thereby addressing Objective 4.

$$FBE = \beta_0 + \beta_1EI + \varepsilon_2$$

Where:

- FBE*= Funeral Business Establishment
- EI*= Entrepreneurial Intention
- β_1 = Direct effect coefficient

In Step 3, we moderated the model to examine Objective 5, namely the moderating role of religio-cultural norms on the relationship between entrepreneurial intention and funeral business establishment. To do so, an interaction term was introduced:

$$FBE = \beta_0 + \beta_1EI + \beta_2RCN + \beta_3(EI \times RCN) + \varepsilon_3$$

Where:

- FBE = Funeral Business Establishment
- EI = Entrepreneurial Intention
- RCN = Religio-Cultural Norms
- $EI \times RCN$ = Interaction term
- β_3 = Moderation effect coefficient
- ε_3 = Error term

3.5 Data analysis and stepwise approach

Data were analysed using IBM SPSS Statistics 27 and IBM SPSS AMOS 24. SPSS was used for descriptive statistics, reliability testing, and assumption checks, while AMOS was used to perform Structural Equation Modelling (SEM). Confirmatory factor analysis (CFA) was first conducted to validate the measurement model using fit indices (CFI, TLI, RMSEA, and χ^2/df), followed by structural model estimation to test direct and moderating effects.

3.6 Ethical considerations

Ethical approval was obtained from the relevant institutional review board. Participation in the study was voluntary, and informed consent was obtained from all respondents. Data confidentiality and anonymity were strictly maintained, and participants were assured that withdrawal from the study at any stage would not incur any penalty.

4. Results

A total of 835 questionnaires were distributed to anatomy students and graduates, of which 617 were returned. After removing 97 unusable responses, which included incomplete responses, duplicate submissions, and responses that did not meet the inclusion criteria, 520 usable responses remained for analysis, yielding a usable response rate of approximately 62.3%. Non-responses were primarily due to participants being unavailable or unresponsive during the survey period. Descriptive statistics and normality values for all study variables are reported in Appendix 3. Skewness (−0.054 to 0.167) and kurtosis (−0.230 to 0.259) indicate that all variables are approximately normally distributed, meeting the assumptions for SEM analysis.

4.1 Descriptive statistics

A total of 520 usable responses were analysed and are presented in Table 3:

Table 3: Demographic characteristics of respondents. Source: *authors' own*

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	187	36.0
	Female	333	64.0
Age (years)	18–24	78	15.0
	25–29	130	25.0
	30–39	180	34.6
	40 and above	132	25.4
Educational level	Final-year student	102	19.6
	Bachelor's degree	298	57.3
	Master's degree	100	19.2
	Doctorate (PhD)	20	3.8
Type of institution	Public university	406	78.0
	Private university	114	22.0
Years of work experience	0–5	260	50.0
	6–10	130	25.0
	11–15	78	15.0
	16 and above	52	10.0
Employment status	Employed	160	30.8
	Self-employed	74	14.2
	Unemployed	286	55.0

Overall, the demographics indicate a young, predominantly female, and highly educated sample, largely drawn from public institutions, consistent with the study's focus on anatomy students and graduates and their entrepreneurial intentions.

4.2 Measurement Model Assessment (Confirmatory Factor Analysis)

Table 4 presents the standardized factor loadings of the measurement items. All items exceed the acceptable threshold of 0.60, indicating adequate representation of their respective constructs (Afthanorhan et al., 2020). The use of 0.60 as the minimum loading is considered acceptable since Composite Reliability (CR) and Average Variance Extracted (AVE) meet the recommended thresholds. This suggests that the observed items adequately represent their underlying latent constructs and satisfy the requirements of convergent validity.

Table 4: Standardized factor loadings of measurement items. Source: *authors' own*

Construct	Item	Standardized Factor Loading(λ)
Attitude (ATT)	ATT1	0.654
	ATT2	0.694
	ATT3	0.781
	ATT4	0.842
Subjective Norms (SN)	SN1	0.716
	SN2	0.718
	SN3	0.768
	SN4	0.828
Entrepreneurial Intention (EI)	EI1	0.683
	EI2	0.756
	EI3	0.804
	EI4	0.821
Perceived Behavioural Control (PBC)	PBC1	0.714
	PBC2	0.771
	PBC3	0.779
	PBC4	0.839
Funeral Business Establishment (FBE)	FBE1	0.682
	FBE2	0.764
	FBE3	0.736
	FBE4	0.838
Religio-Cultural Norms (RCN)	RCN1	0.705
	RCN2	0.706
	RCN3	0.780
	RCN4	0.822

Table 5 reports the composite reliability (CR) and average variance extracted (AVE) for all constructs. The CR values exceed the recommended threshold of 0.70, indicating satisfactory internal consistency reliability. Additionally, AVE values are at or above the 0.50 benchmark, confirming adequate convergent validity across all constructs (Henseler, 2021).

Table 5: Construct reliability and validity (CR and AVE). Source: *authors' own*

Construct	Items	CR	AVE
Attitude	ATT1–ATT4	0.833	0.557
Subjective Norms	SN1–SN4	0.830	0.587
Entrepreneurial Intention	EI1–EI4	0.853	0.619
Perceived Behavioural Control	PBC1–PBC4	0.846	0.613
Funeral Business Establishment	FBE1–FBE4	0.829	0.598
Regional/Cultural Norms	RCN1–RCN4	0.833	0.603

Table 6 presents the results of the Fornell–Larcker criterion for discriminant validity. The square roots of the AVE values (diagonal elements) are greater than the corresponding inter-construct correlations, indicating that each construct is empirically distinct from the others. Thus, discriminant validity is satisfactorily established for the measurement model (Rönkkö & Cho, 2020).

Table 6: Discriminant validity. Source: *authors' own*

Construct	ATT	SN	PBC	EI	FBE	RCN
ATT	0.75					
SN	0.40	0.76				
PBC	0.47	0.40	0.78			
EI	0.58	0.46	0.53	0.77		
FBE	0.44	0.40	0.46	0.59	0.76	
RCN	-0.24	-0.25	-0.19	-0.28	-0.31	0.75

4.3 Model Fit Indices

Table 7 summarizes the measurement and structural model fit indices, and the model indicates an excellent overall model fit.

Table 7: Summary of measurement and structural model fit indices. Source: *authors' own*

Fit index	Acceptable level	Model value
χ^2 (CMIN)	$p > 0.05$	242.520 (df = 237, $p = 0.389$)
CMIN/DF	< 3	1.023
GFI	> 0.90	0.964
AGFI	> 0.90	0.954
CFI	> 0.95	0.999
TLI	> 0.95	0.999
RMSEA	< 0.05	0.007

Note: Recommended cutoff values follow contemporary SEM guidelines.

The chi-square statistic was non-significant ($\chi^2/df = 1.023$, $p = 0.389$), which is below the recommended threshold of 3.0. In addition, the goodness-of-fit indices also exceeded the recommended value of 0.90, including GFI (0.964), AGFI (0.954), CFI (0.999), and TLI (0.999). Furthermore, the RMSEA value of 0.007 was below the acceptable threshold of 0.08, confirming an excellent fit of the model to the data. These results suggest that the proposed model adequately represents the observed data and is suitable for hypothesis testing (Sathyanarayana & Mohanasundaram, 2024).

4.5 Structural Model Results

The structural model results presented in Table 8 indicate that all hypothesized direct relationships (H1–H4) were supported. All hypotheses were supported at the 95% confidence level ($\alpha = 0.05$), indicating statistically significant relationships between the constructs.

Table 8: Standardized path coefficients and hypotheses testing results. Source: *authors' own*

Hypothesis	Path	S.E.	C.R.	Standardized estimate (β)	p-value	R ²	Result
H1	Attitude → Entrepreneurial Intention	0.05	7.15	0.37	<.001	0.48	Supported
H2	Subjective Norms → Entrepreneurial Intention	0.05	4.34	0.21	<.001	0.48	Supported
H3	Perceived Behavioural Control → Entrepreneurial Intention	0.05	5.74	0.29	<.001	0.48	Supported
H4	Entrepreneurial Intention → Funeral Business Establishment	0.05	10.99	0.61	<.001	0.38	Supported

Attitude toward entrepreneurship significantly predicted entrepreneurial intention ($\beta = 0.37$, $p < .001$), suggesting that anatomy students and graduates with more favourable views of entrepreneurship are more likely to form intentions to establish funeral businesses. Subjective norms also positively influenced entrepreneurial intention ($\beta = 0.21$, $p < .001$), indicating that perceived social pressures from colleagues, family, or the professional community play a role in shaping entrepreneurial intentions within this group. Perceived

behavioural control was another significant predictor of entrepreneurial intention ($\beta = 0.29$, $p < .001$), demonstrating that anatomists who believe they have the skills, resources, and ability to manage a funeral business are more likely to intend to engage in such entrepreneurship. Collectively, attitude, subjective norms, and perceived behavioural control explained 48% of the variance in entrepreneurial intention ($R^2 = 0.480$). Finally, entrepreneurial intention significantly predicted funeral business establishment ($\beta = 0.61$, $p < .001$), accounting for 38% of the variance in funeral business establishment ($R^2 = 0.37$), confirming that the intention to engage in entrepreneurial activity translates into actual behaviour in the context of funeral business ventures among anatomy students and graduates (see Figure 2).

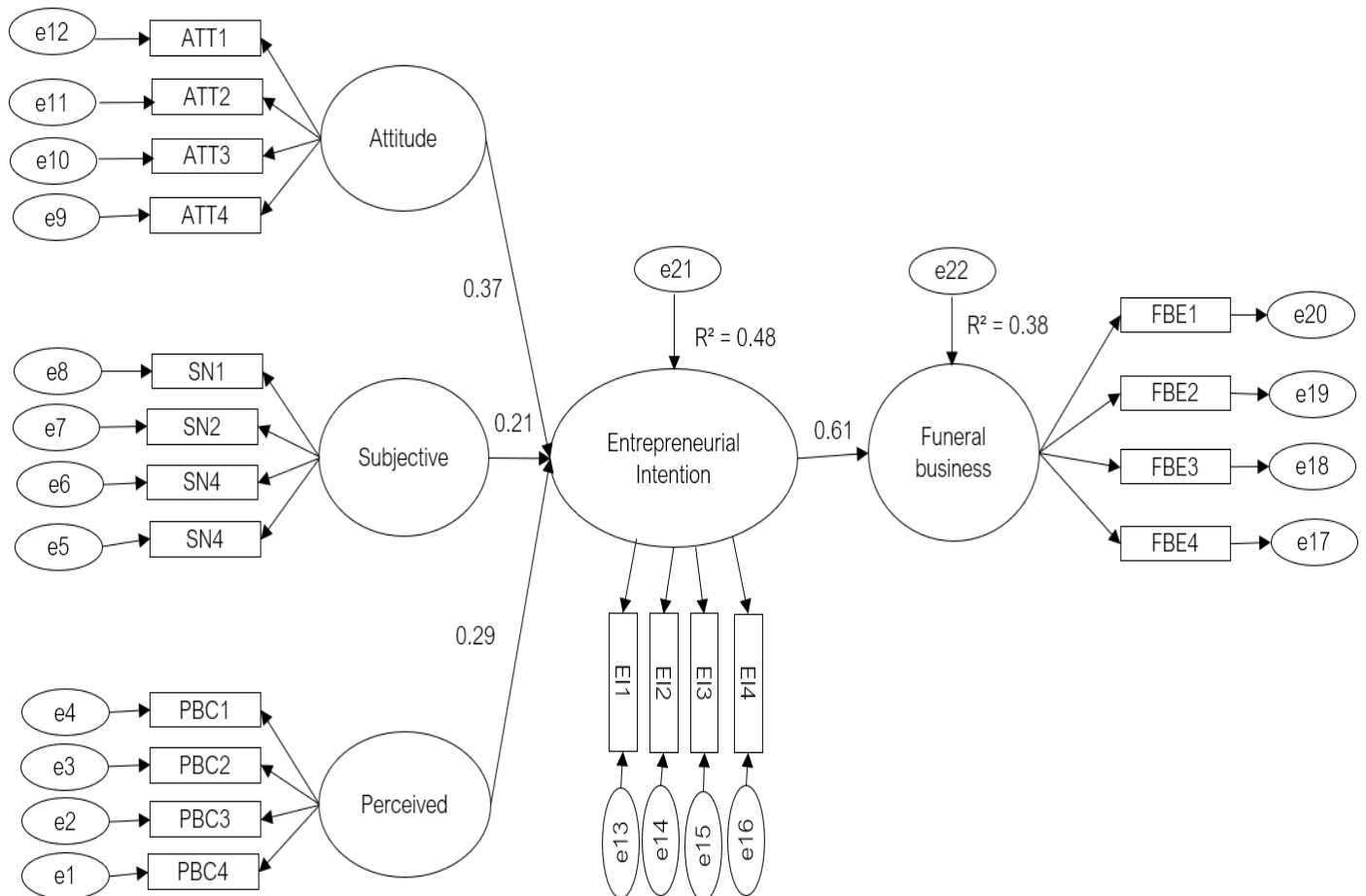


Figure 2: Structural model of entrepreneurial intention and funeral business establishment among anatomy students and graduates. Source: *authors' own*

4.6 Moderating Effect of Religio-Cultural Factor

Table 9 presents the results of the moderation analysis testing whether religio-cultural factors alter the effect of entrepreneurial intention on funeral business establishment.

Table 9. Structural equation model results (Path Estimates). Source: *authors' own*

Path	Standardized estimate (β)	S.E.	C.R.	P-value	Interpretation
Funeral Business ← Entrepreneurial Intention	0.48	0.04	12.48	< .001	Supported
Funeral Business ← Religio-Cultural	-0.15	0.04	-4.01	< .001	Supported
Funeral Business ← Entrepreneurial Intention × Religio-Cultural	-0.00	0.04	-0.07	0.95	Not Supported

Entrepreneurial intention has a strong and significant positive effect ($\beta = 0.476$, $p < .001$), indicating that anatomists with higher entrepreneurial intention are more likely to establish a funeral business. Religio-cultural factors exhibit a small but significant negative direct effect ($\beta = -0.153$, $p < .001$), suggesting that stronger cultural and religious norms

slightly discourage engagement in funeral entrepreneurship. Importantly, the interaction term between entrepreneurial intention and religio-cultural factors is non-significant ($\beta = -0.002$, $p = 0.946$), demonstrating that religio-cultural factors do not moderate the relationship between intention and business establishment.

This indicates that, in the Nigerian context, entrepreneurial intention remains a robust predictor of funeral business establishment regardless of the influence of religio-cultural norms (see Figure 3).

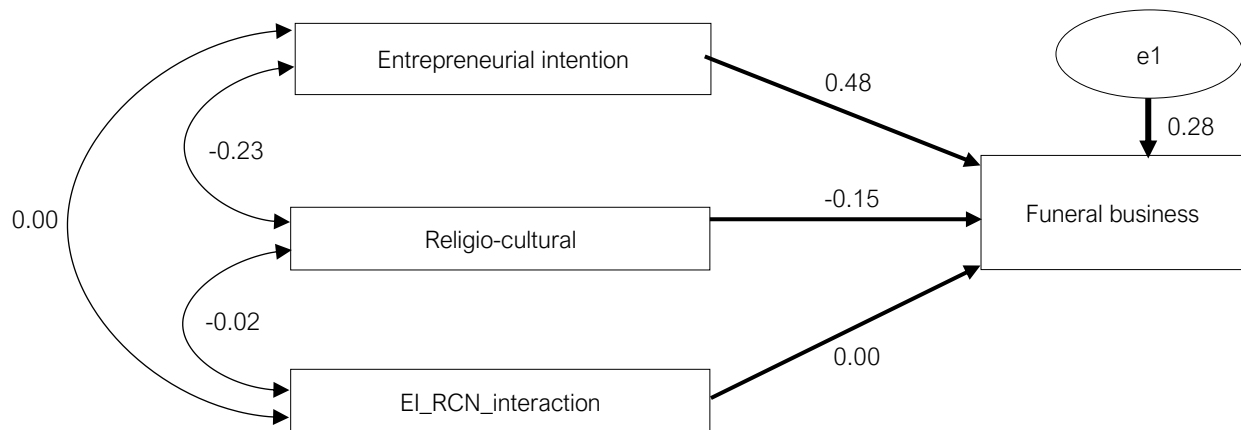


Figure 3: Moderating effect of religio-cultural norms on the relationship between entrepreneurial intention and funeral business establishment. Source: *authors' own*

5. Discussion of Findings

This study advances entrepreneurship research by empirically validating the Theory of Planned Behaviour (TPB) in the highly specialized and underexplored context of funeral business establishment among anatomy students and graduates. While TPB has been extensively applied to student and general entrepreneurial populations, its application to regulated, ethically sensitive professional domains remains limited. The present findings demonstrate that TPB retains strong explanatory power in this context, thereby extending the boundary conditions of the theory and reinforcing its cross-sectoral robustness (Ajzen, 1991).

A key theoretical contribution of this study lies in confirming the central role of attitude toward entrepreneurship in intention formation within a professionalized occupational group. The significant effect of attitude suggests that favourable cognitive evaluations of entrepreneurship can outweigh institutional rigidity and professional norms that traditionally discourage non-academic career paths. This finding aligns with prior evidence from both emerging and developed economies (Amofah & Saladrignes, 2022; Saptu & Ambad, 2025) and corroborates recent cross-national findings indicating that attitude toward behaviour is the most consistent predictor of entrepreneurial intention in regulated professional environments (Bordean et al., 2025). By demonstrating this effect within the funeral services sector, the study contributes theoretically by showing that attitudinal mechanisms remain salient even when entrepreneurship is embedded in sensitive and highly regulated service domains.

This study contributes to the TPB literature by demonstrating the contextual relevance of subjective norms in entrepreneurial intention formation among anatomy students and graduates. The significant effect observed indicates that entrepreneurial decision-making in this professional group is socially embedded, with intentions shaped by expectations and approval from family, peers, and professional reference groups. Unlike evidence from individualistic contexts where subjective norms are often weak or insignificant predictors of self-employment intention (Park, 2000; Kobylińska, 2022), the present findings suggest that subjective norms retain theoretical significance in collectivist and professional environments. This pattern is consistent with studies from collectivist societies such as China, India, Saudi Arabia, and Malaysia, where social endorsement has been shown to strongly influence entrepreneurial intention (Yang, 2013; Hoda et al., 2021; Baba et al., 2025). Collectively, these results indicate that while subjective norms influence entrepreneurial intention across

contexts, their explanatory strength varies with cultural orientation and professional structure, thereby extending TPB by highlighting the contingent role of social norms in intention formation.

Perceived behavioural control was found to have a significant effect on entrepreneurial intention, indicating that higher confidence in one's ability to start and manage a business increases the likelihood of forming entrepreneurial intentions. This result suggests that anatomists who feel capable of handling the practical and technical demands of self-employment are more inclined to consider entrepreneurship as a career option. Their professional training and familiarity with mortuary-related tasks appear to strengthen this sense of control, making entrepreneurship seem more achievable. The finding supports earlier studies linking perceived capability and self-efficacy to entrepreneurial intention (Kobylińska, 2022; Saptu & Ambad, 2025) and extends this evidence to a specialized professional context where job-related skills, rather than general business experience, play a central role in shaping perceived behavioural control.

Another important theoretical contribution is the strong and direct effect of entrepreneurial intention on funeral business establishment. This finding reinforces TPB's core proposition that intention is the most proximal determinant of behaviour (Ajzen, 1991) and aligns with empirical evidence from diverse entrepreneurial contexts (Azhar et al., 2010; Shahzad et al., 2021; Khoa et al., 2024). However, by demonstrating this relationship within a regulated and culturally sensitive sector, the study strengthens the argument that the intention-behaviour link remains robust even where ethical, institutional, and professional constraints are present. This contributes to ongoing debates regarding the stability of the intention-behaviour relationship across varying entrepreneurial environments.

The non-significant moderating effect of religio-cultural norms provides an important real-world insight. Previous research suggests that religious and cultural values can either encourage or limit entrepreneurial activity (Giacomin et al., 2022; Jia et al., 2023). However, the present findings show that anatomy students and graduates' entrepreneurial intentions translate into action largely regardless of these norms. In practice, this suggests that professional training, workplace culture, and occupational identity have a stronger influence on business decisions than broader cultural or religious expectations, particularly in specialized sectors like mortuary services. This complements the findings on subjective norms and perceived behavioural control, where social approval from colleagues and confidence in technical skills were shown to significantly support entrepreneurial intention and its translation into action. Together, these results indicate that in highly professionalized contexts, occupation-specific social and technical factors outweigh general societal or religio-cultural pressures in shaping entrepreneurial behaviour, refining TPB by highlighting the relative importance of profession-specific influences over broad cultural norms.

Overall, the study demonstrates that TPB effectively explains entrepreneurial behaviour in a professional and niche sector. Attitude, subjective norms, and perceived behavioural control collectively shape entrepreneurial intention, which in turn drives funeral business establishment. By juxtaposing these findings with international literature, it is evident that while cultural and institutional contexts may influence the strength of predictors, the central role of entrepreneurial intention in translating cognitive and social factors into action remains consistent. These findings offer both theoretical validation of TPB in a specialized professional context and practical guidance for designing interventions to foster entrepreneurship among anatomy students and graduates.

5.2 Practical and theoretical implications

The findings of this study have important theoretical and practical implications for entrepreneurship research and policy development in Nigeria. From a theoretical perspective, the results provide empirical support for the Theory of Planned Behaviour in explaining entrepreneurial intention among anatomy students and graduates. In addition, the study extends the theory by incorporating religio-cultural norms as a moderating variable, thereby offering a more context-sensitive explanation of how environmental and cultural factors may shape the intention-behaviour relationship in entrepreneurship.

From a practical perspective, the strong positive influence of entrepreneurial attitude on intention suggests that educational institutions should move beyond general entrepreneurship awareness and deliberately cultivate favourable perceptions of applied entrepreneurial careers, especially in specialized sectors such as funeral and mortuary services. This can be achieved through several structured initiatives. First, universities can integrate entrepreneurship-oriented modules into anatomy and health science curricula,

exposing students to viable business opportunities linked to their discipline, such as funeral home management, mortuary services, embalming consultancy, anatomical specimen preservation, and grief-support services. By demonstrating the economic and professional relevance of these ventures, students are more likely to perceive them as legitimate and rewarding career paths.

Second, institutions can organize industry-based seminars, career talks, and experiential learning activities involving successful entrepreneurs within the funeral and health-support sectors. Direct interaction with practitioners can challenge negative stereotypes, reduce cultural stigma associated with funeral services, and provide students with relatable role models who exemplify entrepreneurial success. Internship placements and field visits to professionally managed funeral establishments can further strengthen these perceptions by giving students practical exposure to modern and ethical practices within the industry.

Third, educational institutions can establish innovation hubs and entrepreneurship clinics specifically tailored to health-related ventures. These platforms can encourage students to develop business ideas, participate in business plan competitions, and receive mentorship from academics and industry professionals. Recognition and reward systems for innovative entrepreneurial projects can also reinforce positive attitudes toward self-employment.

In addition, media and institutional communication strategies can be used to reframe funeral entrepreneurship as an important social service with economic potential rather than a culturally sensitive or undesirable occupation. Highlighting the societal value, employment opportunities, and sustainability of the sector may improve students' perceptions and increase willingness to explore entrepreneurial pathways within the field.

Collectively, these initiatives would not only strengthen positive entrepreneurial attitudes but also bridge the gap between academic training and practical business engagement, thereby increasing the likelihood that anatomy students and graduates translate entrepreneurial intentions into actual venture creation.

Although religio-cultural norms did not significantly moderate the intention-behaviour relationship, policymakers and institutions should still consider cultural sensitivities when designing interventions, ensuring that initiatives respect societal values while promoting viable entrepreneurial pathways. Collectively, these findings underscore the importance of integrating entrepreneurship education, professional support, and enabling policies to enhance the career prospects of anatomy students and graduates in Nigeria. The recommendations proposed build directly on these insights, aiming to strengthen entrepreneurial intention and facilitate the establishment of funeral businesses as a legitimate and culturally aligned career option.

6. Recommendations

Based on the findings of this study, the following recommendations are proposed for educational institutions, professional bodies, entrepreneurship support agencies, and policymakers. First, universities offering anatomy and health science programs should incorporate entrepreneurship-related courses and practical training into their curricula in order to equip students with the knowledge and competencies required for self-employment within the funeral service industry. Such training should focus on areas such as business planning, innovation, and venture management.

Second, professional associations and educational institutions should collaborate to establish mentorship and networking initiatives that connect anatomy students and graduates with experienced entrepreneurs in the funeral and mortuary sector. These platforms can provide guidance, exposure, and professional support that may encourage greater entrepreneurial participation among graduates.

Third, entrepreneurship support agencies and institutions should strengthen access to practical entrepreneurial resources by organizing training workshops, incubation programs, and financial support schemes for aspiring entrepreneurs. This would help anatomy graduates develop the confidence and operational skills necessary to establish and sustain businesses within the sector. Furthermore, government and regulatory agencies should create a more supportive entrepreneurial environment by simplifying business registration processes and providing grants or incentives for startups operating in specialized service industries such as funeral and mortuary services. Such measures may encourage more graduates to translate entrepreneurial interests into actual business ventures.

Finally, there is a need for sustained public awareness and sensitization efforts aimed at improving societal perceptions of funeral entrepreneurship. Educational institutions, professional bodies, and relevant stakeholders should promote the social and economic relevance of funeral services in order to reduce stigma and encourage greater acceptance of the profession as a viable entrepreneurial pathway.

7. Conclusions

This study confirms that the Theory of Planned Behaviour (TPB) effectively explains entrepreneurial intention and funeral business establishment among anatomy students and graduates. Entrepreneurial attitude, subjective norms, and perceived behavioural control were all significant predictors of intention, which in turn strongly influenced actual funeral business establishment. Notably, religio-cultural norms did not significantly moderate this relationship, suggesting that occupation-specific social and technical factors outweigh broader cultural or religious pressures in this specialized sector. These findings extend TPB to a regulated and ethically sensitive professional context, demonstrating its robustness across diverse entrepreneurial environments. Despite its contributions, this study has some limitations. First, the cross-sectional design limits the ability to observe changes in entrepreneurial behaviour over time. Second, the focus on anatomy students and graduates may limit the generalizability of the findings to other populations and contexts. In addition, some of the measurement scales were applied within the unique context of funeral entrepreneurship and may require further validation. Finally, although religio-cultural norms were examined as a moderating variable, other important contextual factors such as access to finance, institutional support, government policies, and market conditions were not considered. Future studies should adopt longitudinal or mixed-method approaches, include broader samples, and examine additional moderating and mediating variables to provide deeper insights into entrepreneurial behaviour in niche sectors such as funeral business establishment.

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Appendices

Appendix 1. Measurement instrument for entrepreneurial intention and funeral business establishment among anatomy students and graduates in Nigeria. Source: *authors' own*

Construct	Item Code	Item Statement	Source / Reference
Attitude Toward Entrepreneurship (ATT)	ATT1	Being an entrepreneur implies more advantages than disadvantages.	Fenech et al., 2019
	ATT2	A career as an entrepreneur is totally attractive to me.	Fenech et al., 2019
	ATT3	Being an entrepreneur would give me great satisfaction.	Fenech et al., 2019
	ATT4	I want to be my own boss.	Fenech et al., 2019
Subjective Norms (SN)	SN1	My parents are positively oriented towards my future career as an entrepreneur.	D'Souza et al., 2018
	SN2	My friends see entrepreneurship as a logical choice for me.	D'Souza et al., 2018
	SN3	I believe that people who are important to me think that I should pursue a career as an entrepreneur.	D'Souza et al., 2018
	SN4	My colleagues think that I should pursue a career as an entrepreneur.	D'Souza et al., 2018
Perceived Behavioural Control (PBC)	PBC1	To start a firm and keep it working would be easy for me.	D'Souza et al., 2018
	PBC2	I am prepared to start a viable firm.	D'Souza et al., 2018
	PBC3	I know the necessary practical details to start a firm.	D'Souza et al., 2018
	PBC4	If I tried to start a firm, I would have a high probability of succeeding.	D'Souza et al., 2018
Entrepreneurial Intention (EI)	EI1	I am ready to do anything to be an entrepreneur.	Chen et al., 2021;
	EI2	My professional goal is to become an entrepreneur.	Chen et al., 2021;
	EI3	I am ready to invest time and effort into starting a business.	Chen et al., 2021;
	EI4	I will take practical steps to start a business.	Chen et al., 2021;
Funeral Business Establishment (FBE)	FBE1	I intend to actively manage and expand a funeral business within the next few years	Developed by authors
	FBE2	I am actively planning the steps required to start a funeral service venture.	Developed by authors
	FBE3	I am willing to invest time, money, and effort to start a funeral service business.	Developed by authors
	FBE4	I am committed to becoming a funeral service entrepreneur despite potential challenges.	Developed by authors
Religio-Cultural Norms (RCN)	RCN1	Funeral entrepreneurship fits well with the cultural traditions of my community.	Developed by authors
	RCN2	My personal religious beliefs support starting and running a funeral service business.	Developed by authors
	RCN3	People in my community generally accept funeral businesses as a legitimate profession.	Developed by authors
	RCN4	Cultural norms in my community make it easier to pursue funeral entrepreneurship.	Developed by authors

*Note: All items were rated on a five-point Likert scale from 1 = strongly disagree to 5 = strongly agree.

Appendix 2. Harman's Single-Factor Test for common method bias. Source: *authors' own*

Component	Total Variance Explained					
	Total	Initial Eigen values		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.511	31.296	31.296	7.511	31.296	31.296
2	2.440	10.165	41.461	2.440	10.165	41.461
3	1.913	7.973	49.434	1.913	7.973	49.434
4	1.679	6.995	56.429	1.679	6.995	56.429
5	1.652	6.883	63.312	1.652	6.883	63.312
6	1.275	5.312	68.624	1.275	5.312	68.624

*Extraction Method: Principal Component Analysis.

Note: Principal component analysis (unrotated) was conducted for Harman's single-factor test. The table reports the first six extracted factors. The first factor accounts for 31.30% of the total variance, which is below the 50% threshold.

Appendix 3. Descriptive statistics. Source: *authors' own*

	N Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
				Statistic	Std. Error	Statistic	Std. Error
Attitude	520	12.0154	2.46669	.061	.107	.259	.214
Subjective	520	12.0058	2.50509	.167	.107	.161	.214
Perceived	520	12.0135	2.55382	.120	.107	-.230	.214
Entrepreneurial_ Intention	520	11.9904	2.50662	.154	.107	-.065	.214
Funeral_Business	520	12.0423	2.45462	-.054	.107	.128	.214
Religio_Cultural	520	12.0038	2.48230	.027	.107	-.001	.214
Valid N (listwise)	520						