



Islamic Education as a Foundation for Religious Entrepreneurship in Islamic Higher Education Institutions

Received: 16-12-2025; Revised: 30-12-2025; Accepted: 31-12-2025

Herlinda*)

Universitas Islam Negeri Sultan Syarif Kasim
Riau, Indonesia

E-mail: herlinda@uin-suska.ac.id

Musa Thahir

Institut Keislaman Tuah Negeri, Indonesia

E-mail: musa.thahir.iktn@gmail.com

Annisaul Khairat

Universitas Islam Negeri Mahmud Yunus
Batusangkar, Sumatera Barat, Indonesia

E-mail: annisaulkhairat@uinmybatusangkar.ac.id

Abstract: This study aims to examine the relationship between Islamic education and the development of religious entrepreneurial character among students at Islamic Higher Education Institutions in Riau Province, with particular attention to educational and institutional factors that support or constrain the implementation of sharia-based entrepreneurship education. Employing a quantitative cross-sectional survey design, data were collected from 76 PTKI students through a structured questionnaire and analyzed using descriptive and inferential statistical techniques with SPSS to identify dominant patterns and associative tendencies among the studied variables. The results indicate that experiential learning practices, institutional collaboration with industry, and the integration of digital technology are perceived as the most influential factors in strengthening religious entrepreneurial character. Conversely, limited sharia economic literacy, inadequate educational facilities, and restricted access to entrepreneurial resources emerge as key constraints, alongside external influences such as socio-cultural environments and market competition. From a practical perspective, the findings suggest that PTKI need to strengthen experiential learning opportunities, expand partnerships with sharia-based industries, and enhance technological and mentoring support to improve the effectiveness of Islamic entrepreneurship education. The novelty of this study lies in its empirical contextualization of religious entrepreneurship education within the PTKI environment in Riau, highlighting the persistent gap between normative Islamic entrepreneurial values and their pedagogical implementation. Rather than proposing or validating an instructional model, this study contributes by offering evidence-based insights that can inform curriculum refinement and institutional strategies aimed at fostering religious entrepreneurial character in Islamic higher education.

Abstrak: Penelitian ini bertujuan untuk mengkaji hubungan antara pendidikan Islam dan pengembangan karakter kewirausahaan religius di kalangan mahasiswa Perguruan Tinggi Islam di Provinsi Riau, dengan perhatian khusus pada faktor pendidikan dan kelembagaan yang mendukung atau menghambat implementasi pendidikan kewirausahaan berbasis syariah. Dengan menggunakan desain survei kuantitatif

lintas sektoral, data dikumpulkan dari 76 mahasiswa PTKI melalui kuesioner terstruktur dan dianalisis menggunakan teknik statistik deskriptif dan inferensial dengan SPSS untuk mengidentifikasi pola dominan dan kecenderungan asosiatif di antara variabel yang diteliti. Hasil penelitian menunjukkan bahwa praktik pembelajaran berbasis pengalaman, kolaborasi kelembagaan dengan industri, dan integrasi teknologi digital dianggap sebagai faktor yang paling berpengaruh dalam memperkuat karakter kewirausahaan religius. Sebaliknya, literasi ekonomi syariah yang terbatas, fasilitas pendidikan yang tidak memadai, dan akses terbatas terhadap sumber daya kewirausahaan muncul sebagai kendala utama, di samping pengaruh eksternal seperti lingkungan sosial budaya dan persaingan pasar. Dari perspektif praktis, temuan menunjukkan bahwa PTKI perlu memperkuat peluang pembelajaran berbasis pengalaman, memperluas kemitraan dengan industri berbasis syariah, dan meningkatkan dukungan teknologi dan pendampingan untuk meningkatkan efektivitas pendidikan kewirausahaan Islam. Keunikan studi ini terletak pada kontekstualisasi empirisnya terhadap pendidikan kewirausahaan religius dalam lingkungan PTKI di Riau, yang menyoroti kesenjangan yang terus berlanjut antara nilai-nilai kewirausahaan Islam normatif dan implementasi pedagogisnya. Alih-alih mengusulkan atau memvalidasi model pengajaran, studi ini berkontribusi dengan menawarkan wawasan berbasis bukti yang dapat menjadi dasar penyempurnaan kurikulum dan strategi kelembagaan yang bertujuan untuk menumbuhkan karakter kewirausahaan religius dalam pendidikan tinggi Islam.

Keywords: Islamic Entrepreneurship Education; Islamic Higher Education Institutions; Religious Entrepreneurial Character; Sharia-Based Entrepreneurship; Student Perceptions.

INTRODUCTION

Islamic education has long been positioned as a strategic instrument for integrating spiritual values with socio-economic engagement, particularly through the cultivation of entrepreneurial attitudes grounded in Islamic ethics. In the context of Islamic Higher Education Institutions (PTKIS) in Riau, Islamic education is expected to function not merely as a vehicle for religious transmission, but also as an institutional space for developing human resources capable of contributing to socio-economic development through sharia-based economic practices. Previous studies have consistently demonstrated that the integration of entrepreneurship into Islamic education can increase students' interest and motivation to engage in competitive religious entrepreneurship (Qurtubi et al., 2024),

enhance business performance through sharia-based entrepreneurial training (Saepudin et al., 2019), and attract younger generations to participate in Islamic economic activities through innovative educational and marketing strategies (Susanti & Lubis, 2021). These studies provide a strong normative and empirical rationale for positioning Islamic education as a potential driver of religious entrepreneurship.

From a theological perspective, Islamic teachings explicitly encourage economic independence and productive engagement in lawful economic activities. Qur'anic guidance, such as QS. Al-Jumu'ah: 10, emphasizes the balance between worship and economic endeavor, while Prophetic traditions underscore the centrality of trade and entrepreneurship as legitimate and valued sources of livelihood (HR. Tirmidhi).

These religious foundations reinforce the moral legitimacy of entrepreneurship within Islamic education and offer a normative framework that supports the integration of religious values and economic activity. However, while these theological principles establish a strong ethical justification, they do not in themselves explain how Islamic education operates empirically within higher education institutions to shape entrepreneurial character among students.

Despite the extensive literature affirming the importance of Islamic education–entrepreneurship integration, significant empirical challenges remain unresolved, particularly at the institutional and pedagogical levels. Empirical evidence indicates that curriculum integration between religious knowledge and entrepreneurship remains limited, resulting in graduates who are insufficiently prepared for real-world business challenges (Rati et al., 2024). Furthermore, weak collaboration between Islamic educational institutions and sharia-based financial or business organizations constrains students’ exposure to authentic entrepreneurial practices aligned with Islamic principles (Fathonih et al., 2019). These institutional limitations are compounded by low levels of Islamic economic literacy among both students and lecturers, especially in relation to core sharia financial concepts such as *mudharabah*, *musyarakah*, and *qardhul hasan* (Utomo et al., 2021). Consequently, the potential of PTKIS to produce graduates who are both ethically grounded and economically competitive remains underdeveloped, a concern echoed by Stephenson et al. (2010), who highlight the need for stronger educational and marketing strategies to enhance graduate competitiveness.

Notably, existing studies tend to emphasize the *importance* and *desirability* of integrating Islamic values and entrepreneurship, yet they offer limited empirical insight into the mechanisms through which Islamic education contributes to the formation of religious entrepreneurial character. Specifically, there is a lack of

analytical clarity regarding which institutional factors—such as curriculum design, experiential learning opportunities, industry partnerships, and technological integration—play the most significant roles, and how these factors interact within the PTKIS context. Moreover, few studies focus explicitly on students’ perceptions as an empirical entry point for understanding how Islamic education is experienced and translated into entrepreneurial orientations within a localized institutional setting such as PTKIS in Riau.

In response to this gap, the present study positions Islamic education not as a deterministic or causal “pillar,” but as an institutional and pedagogical environment whose effectiveness in shaping religious entrepreneurial character can be empirically examined through associative analysis. Drawing on student survey data, this study seeks to identify key educational and institutional factors perceived to support or constrain the development of sharia-based entrepreneurial character, as well as the challenges faced in implementing Islamic entrepreneurship education within PTKIS Riau. By shifting the focus from normative justification to empirical examination, this study contributes to the literature by offering context-specific insights that bridge Islamic educational values with institutional practice, thereby informing future curriculum development and policy refinement in Islamic higher education.

In addition, Sari et al. (2024) emphasizes the importance of sharia business laboratories as a practical learning medium that allows students to apply theories into real practices, such as sharia transaction simulations and micro business management. To support this implementation, collaboration with local Islamic financial institutions and SMEs can provide access to direct practice to students. Dhewanto et al. (2023) states that strategic partnerships with Islamic economic institutions can increase Islamic financial literacy among students, as well as open up opportunities for cooperation in business development based on sharia

principles. The benefits of this solution are the increasing capacity of students in managing sharia -based businesses, increasing the independence of the alumni economy, and the positive contribution of PTKIS to the economic empowerment of the people. This solution is also in line with the principles of Islam that encourage people to try halal and beneficial to the community. As the word of Allah SWT in QS. Al-Baqarah: 198, "There is no sin for you to seek gifts from your Lord," which confirms that Islam encourages halal and beneficial economic activities. Thus, the development of this integrative learning model not only answers the challenges of modernization but also strengthens the values of spirituality in the business world.

Some relevant studies have supported this solution. For example, research by Wibowo et al. (2022) shows that the integration of entrepreneurship in Islamic education can increase student interest to become a religious entrepreneur. Another study by Choudhurykaul et al. (2023) highlighted the importance of Islamic entrepreneurship training in improving business performance among micro business actors, while Hamdi (2021) emphasized the need for innovative Islamic education service marketing strategies to attract the interest of the younger generation. In addition, Latif et al. (2024) in his study of curriculum innovation shows that the development of competency-based curriculum that integrates Islamic values and business practices can improve the quality of PTKIS graduates. Similar findings were also strengthened by Asdar & Hasbiah (2024) who found that financial literacy and financial management learning in tertiary institutions could increase the spirit of entrepreneurship among students. On the other hand, Lawhaishy & Othman (2023) shows that the application of sharia microfinans business models has a positive impact on the MSME sector, which can be adopted by PTKIS to train students In managing sharia -based businesses. State of the ART from these studies shows that the development of integrative learning models,

collaboration with Islamic economic institutions, as well as strengthening Islamic financial literacy has great potential to improve the quality of Islamic education in the context of entrepreneurship, as well as answer the challenges of modernization and globalization in the business world.

This study aims to examine the relationship between Islamic education practices and the development of religious entrepreneurial character among students at PTKIS in Riau, while also identifying key educational and institutional factors perceived by students as either supporting or constraining the effectiveness of Islamic education in fostering sharia-based entrepreneurial character. In addition, the study analyzes the challenges encountered in the implementation of Islamic entrepreneurship education within PTKIS Riau, particularly those related to curriculum integration, the availability of practical learning opportunities, and the adequacy of institutional support. Based on the empirical findings, the study formulates evidence-based recommendations intended to inform the improvement of Islamic entrepreneurship education and institutional strategies at PTKIS. Through these objectives, the study seeks to contribute empirically by providing context-specific insights into how Islamic education is perceived to support religious entrepreneurial development within Islamic higher education, while offering practical considerations for strengthening curriculum implementation and institutional practices without claiming the formal design or validation of an integrative learning model.

METHOD

This study employed a quantitative approach using a cross-sectional survey design to examine the relationship between Islamic education practices and the development of religious entrepreneurial character among students of Islamic Higher Education Institutions (PTKIS) in Riau Province. The research participants consisted of 76 undergraduate students drawn from several PTKIS in Riau. The inclusion criteria

for respondents were students who were actively enrolled in study programs related to Islamic education, Islamic economics, or sharia business management, as these academic backgrounds are most closely associated with the development of sharia-based entrepreneurial orientation. The selection of respondents was conducted through an accessible sampling procedure across participating institutions, with the aim of capturing a diverse representation of student perspectives rather than achieving institutional-level generalization.

Data were collected using a structured questionnaire developed based on key research variables. The main constructs measured included perceived effectiveness of Islamic education practices, understanding of sharia-based entrepreneurial principles, perceived institutional and pedagogical challenges, and students' orientations toward religious entrepreneurship. Each construct was operationalized into multiple indicators derived from relevant literature, which were translated into closed-ended questionnaire items measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). This operationalization was intended to transform abstract concepts—such as religious entrepreneurial character and educational effectiveness—into observable and measurable responses reflecting students' perceptions.

Prior to analysis, the questionnaire underwent basic validity and reliability testing to assess the internal consistency and suitability of the instrument for data analysis. Data analysis was conducted using SPSS (Statistical Package for the Social Sciences). Descriptive statistics were employed to summarize respondent characteristics and overall response patterns. Inferential statistical techniques were then applied to explore associative relationships among variables. Pearson correlation analysis was used to examine the relationship between perceived Islamic education practices and religious entrepreneurial orientation, while multiple linear regression analysis was utilized to explore the relative contribution

of selected independent variables to the dependent construct. In addition, exploratory factor analysis was applied cautiously to identify dominant dimensions underlying students' perceptions, with findings interpreted as indicative rather than confirmatory due to the limited sample size.

Ethical considerations were observed throughout the research process. Participation was voluntary, informed consent was obtained from all respondents, and data confidentiality was strictly maintained. While the study does not claim statistical generalization or formal model development, it aims to provide empirically grounded insights into students' perceptions of Islamic entrepreneurship education within the PTKIS context. Academically, the study contributes to empirical discussions on Islamic education and entrepreneurship by clarifying key institutional and pedagogical factors. Practically, the findings are intended to inform institutional reflection and evidence-based improvements in curriculum implementation and educational strategies within PTKIS, particularly in relation to strengthening religious entrepreneurial orientation among students.

RESULTS AND DISCUSSION

The results obtained from the research have to be supported by sufficient data. The research results and the discovery must be the answers, or the research hypothesis stated previously in the introduction part.

Factors Influencing the Effectiveness of Islamic Education in Shaping Religious Entrepreneurial Character

The results indicate that Islamic values are generally perceived to be well embedded within the learning process at PTKIS in Riau, with a substantial proportion of respondents expressing positive assessments of Islamic value education. This finding suggests that, at the normative and instructional level, Islamic education has been institutionalized effectively, reinforcing the formation of students' religious dispositions. This aligns with Achadah et al. (2022), who emphasize that the integration of Islamic values within curricula plays a

significant role in shaping students' religious character. However, the results also reveal a structural gap between value transmission and institutional facilitation. Despite strong normative foundations, institutional support for sharia-based entrepreneurship is perceived as inconsistent, with only a small proportion of respondents indicating that such support is consistently available. This discrepancy points to a misalignment between ideological commitment and organizational capacity, echoing the concerns raised by Rouf et al. (2024) regarding weak institutional collaboration in entrepreneurship-oriented curriculum innovation.

Learning methods that integrate religious and entrepreneurial values are evaluated positively, indicating that pedagogical approaches play a critical mediating role in translating Islamic principles into entrepreneurial competencies. High appreciation for these methods suggests that students value experiential and applied learning as a bridge between religious knowledge and business practice. This reinforces the argument by Yusuf and Mujahidin (2022) that sharia-based entrepreneurship training enhances students' business readiness. Similarly, the dominant role attributed to lecturers highlights the importance of human agency within the educational process. Lecturers are perceived not only as transmitters of knowledge but also as moral exemplars and facilitators who connect theory with entrepreneurial practice, consistent with the findings of Shaikh and Alam Kazmi (2022).

Further analysis indicates that the social environment emerges as the most influential factor in shaping religious entrepreneurial character, surpassing formal instructional elements such as learning methods and student engagement. This suggests that entrepreneurial character formation extends beyond classroom settings and is deeply embedded in broader social interactions and peer influences. This finding resonates with Abnur et al. (2024), who highlight the role of financial literacy and learning environments

in fostering entrepreneurial motivation. Nevertheless, limited Islamic economic literacy remains a significant barrier, particularly in operationalizing sharia principles such as *mudharabah*, *musyarakah*, and *qardhul hasan*, as noted by Herlinda and Anggriani (2023). These findings collectively underscore that while Islamic education provides a strong ethical foundation, its effectiveness is contingent upon supportive social and institutional ecosystems.

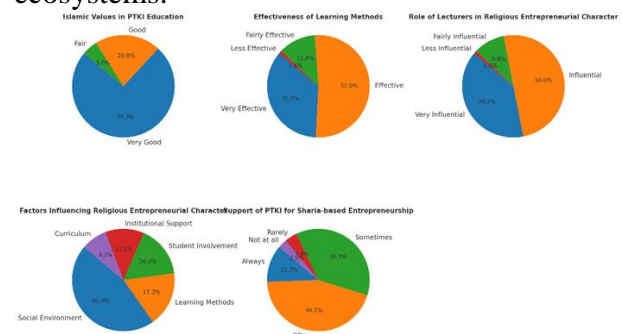


Figure 1: Circle Diagram The results of the five main aspects of the questionnaire

Figure 1 presents a visual summary of respondents' perceptions across five key aspects: Islamic value education, learning method effectiveness, lecturer roles, influencing factors, and institutional support for sharia entrepreneurship.

Integrative Learning Models Combining Islamic Values and Entrepreneurial Skills

Respondents demonstrate strong awareness of the importance of integrating Islamic values within entrepreneurship education, reflecting a shared understanding that entrepreneurial competence must be grounded in spiritual and ethical considerations. This perception supports Dedi (2023), who argues that Islamic education has substantial potential to underpin the development of religious entrepreneurs through value-based integration. The preference for direct practice, case studies, and business simulations further indicates that students perceive experiential learning as the most effective mechanism for internalizing sharia principles in business contexts. This reinforces the findings of Guspiati and Fuadi

(2024), who emphasize the strategic role of sharia business laboratories in facilitating applied learning.

Religious courses are also perceived as contributing meaningfully to entrepreneurial learning, although their relevance is not uniformly optimal. While these courses successfully provide a spiritual foundation, their limited alignment with contemporary entrepreneurial practices suggests the need for curricular recalibration. Ismail (2024) similarly highlights that low Islamic economic literacy often hampers the practical application of religious knowledge in business settings. These findings indicate that religious education, while foundational, requires pedagogical innovation to remain contextually relevant.

Students' strong agreement regarding the potential of integrative learning approaches to enhance entrepreneurial interest supports Abnur et al. (2024), who demonstrate that competency-based models integrating religious and business knowledge can stimulate entrepreneurial motivation. Importantly, these findings suggest that integration functions less as a formal instructional model and more as a perceived alignment between values, skills, and learning experiences. Figure 2 illustrates respondents' evaluations of Islamic value integration within entrepreneurship learning.



Figure 2: Circle Diagram The results of the questionnaire integration of Islamic values in entrepreneurship learning

Challenges in the Implementation of Sharia-Based Entrepreneurship Education

The results identify limited understanding of sharia concepts and inadequate supporting facilities as primary challenges in implementing sharia-based entrepreneurship. These findings corroborate Selaasi and Hernawati (2024), who identify low Islamic economic literacy as a major structural barrier to entrepreneurial development. The reported lack of practical training further underscores the gap between theoretical instruction and applied competence, consistent with Abdullah et al. (2022). Without sufficient exposure to real-world business practices, students struggle to operationalize sharia principles in entrepreneurial contexts.

Limited access to resources, including capital and technological infrastructure, further constrains entrepreneurial engagement. Hussein Kakembo et al. (2021) similarly note that institutional and financial barriers often inhibit the practical implementation of sharia microfinance models. Cultural, social, and market-related challenges also shape entrepreneurial outcomes, suggesting that sharia-based entrepreneurship operates within complex socio-economic environments rather than purely educational domains. Figure 3 provides a visual representation of these perceived challenges.

The findings of this study demonstrate that Islamic education within PTKIS Riau possesses strong normative and pedagogical foundations but faces structural and institutional limitations in fostering religious entrepreneurial character. While Islamic values are effectively transmitted, their translation into entrepreneurial action depends on mediating factors such as social environment, institutional support, and experiential learning opportunities. The prominence of social environment as an influencing factor suggests that entrepreneurial character is socially constructed rather than solely curriculum-

driven, highlighting the importance of peer networks and community engagement.

The limited application of sharia concepts such as *mudharabah* and *musyarakah* reflects not a rejection of Islamic principles, but a lack of institutional mechanisms that facilitate their practical enactment. This gap underscores the need to reconceptualize Islamic entrepreneurship education not merely as value inculcation, but as a process requiring structural support, industry collaboration, and technological integration. However, rather than claiming the development of a formal integrative learning model, this study positions integration as a contextual alignment of curriculum content, pedagogy, and institutional resources.

Strategic recommendations—including practical training, industry collaboration, technological integration, business incubators, mentoring, and public dissemination of sharia entrepreneurial values—are derived from empirical patterns observed in the data and supported by prior research (Gunawan, 2024; Norrahman, 2023; Komara et al., 2023; Nursanti et al., 2024; Ali et al., 2024). These recommendations should be interpreted as reflective insights rather than prescriptive solutions, given the study's limitations.

Importantly, this study acknowledges several limitations. The relatively small sample size restricts statistical generalization, and reliance on self-reported perceptions may introduce subjective bias. Additionally, the findings are context-specific to PTKIS in Riau and may not fully represent Islamic higher education institutions in other regions. Despite these limitations, the study contributes empirically by clarifying how Islamic education is perceived to support religious entrepreneurship and by identifying institutional conditions that shape its effectiveness.

Figures 1–3 collectively summarize the empirical patterns discussed above and serve as visual complements to the analytical narrative rather than as standalone evidence.

CONCLUSIONS

This study concludes that the effectiveness of Islamic education in fostering sharia-based religious entrepreneurial character among PTKI students in Riau is closely associated with the integration of practical learning experiences, institutional support, and value-based education. The findings show that practical training, technological integration, collaboration with industry, mentoring, and the internalization of Islamic entrepreneurial values are perceived by students as mutually reinforcing factors rather than isolated elements. These results directly address the research objectives by demonstrating how educational and institutional conditions shape students' readiness to engage in sharia-based entrepreneurship, while also identifying key constraints related to limited resources, facilities, and conceptual understanding. From a practical perspective, the study highlights the need for PTKI policymakers and academic leaders to strengthen experiential learning through internships, business simulations, and sharia-based entrepreneurial projects, expand structured partnerships with industry, and enhance mentoring systems involving practitioners of Islamic business. Educators are encouraged to align curriculum content more closely with real-world entrepreneurial contexts while maintaining the ethical foundations of Islamic values. Although the findings offer valuable empirical insights into Islamic entrepreneurship education within the PTKI context, they should be interpreted as exploratory due to the study's cross-sectional design and limited sample size. Future research is therefore recommended to involve larger and more diverse institutional samples, apply longitudinal or mixed-method approaches, and examine how specific educational interventions influence entrepreneurial character development over time. Such studies would deepen understanding and strengthen the evidence base for improving

Islamic entrepreneurship education in higher education institutions.

REFERENCES

- Abdullah, M. F., Hoque, M. N., Rahman, M. H., & Said, J. (2022). Can Islamic financial literacy minimize bankruptcy among the Muslims? An exploratory study in Malaysia. *Sage Open*, 12(4), 21582440221134898.
- Abnur, A., Wibowo, A. E., Yulianti, M., & Maldin, S. A. (2024). Literasi Keuangan, Pembelajaran Manajemen Keuangan di Perguruan Tinggi terhadap Gaya Hidup dan Semangat Berwirausaha. *JURNAL AKUNTANSI BARELANG*, 8(2), 15-27.
- Achadah, A., Wahidmurni, W., & Yasin, A. F. (2022). Internalization of character education values in shaping elementary school students' religious behavior. *Al-Ishlah: Jurnal Pendidikan*, 14(4), 4723-4734.
- Ali, M. K., Hasanah, A., Ali, F. F., Sari, N. M., & Fadilah, N. (2024). Inovasi Media Promosi Perbankan Syariah Berbasis Game Edukasi Untuk Siswa Sekolah Menengah Atas Menggunakan Scratch. *Business and Investment Review*, 2(6).
- Anggadwita, G., Dana, L. P., Ramadani, V., & Ramadan, R. Y. (2021). Empowering Islamic boarding schools by applying the humane entrepreneurship approach: the case of Indonesia. *International Journal of Entrepreneurial Behavior & Research*, 27(6), 1580-1604.
- Asdar, A. S., & Hasbiah, S. (2024). Do Self-Efficacy, Financial Literacy, and Digital Literacy among Students Contribute to Entrepreneurial Behavior through Entrepreneurship Education?. *Pinisi Journal of Entrepreneurship Review*, 2(1), 32-50.
- ChoudhuryKaul, S., Supriyadi, O., & Fahlevi, N. (2023). Muslim Indonesian women entrepreneurs: a factor analysis of business performance. *Journal of Islamic Marketing*, 14(12), 3186-3207.
- Dedi, S. (2023). Penguatan Profil Pelajar Pancasila Melalui Integrasi Nilai Spiritual Dalam Pendidikan Karakter Guna Menumbuhkan Jiwa Entrepreneur (Ditinjau Dalam Qs. Ali Imron: 200). *Al-Afkar, Journal For Islamic Studies*, 6(1), 472-487.
- Dhewanto, W., Hanifan, R., Umbara, A. N., & Zailani, S. (2023, December). Sustainable Entrepreneurship Development Strategy for Achieving SDGs: Insight from Islamic Boarding Schools Business Units in Times of Crisis. In *2023 IEEE International Conference on Industrial Engineering and Engineering Management (IEEM)* (pp. 1753-1757). IEEE.
- Fathonih, A., Anggadwita, G., & Ibraimi, S. (2019). Sharia venture capital as financing alternative of Muslim entrepreneurs: Opportunities, challenges and future research directions. *Journal of Enterprising Communities: People and Places in the Global Economy*, 13(3), 333-352.
- Guspiati, S., & Fuadi, M. H. (2024). Peran “Warung Pesantren” dalam Meningkatkan Kemandirian Ekonomi Santri: Tinjauan Ekonomi Syariah dan Ilmu Dakwah. *SETYAKI: Jurnal Studi Keagamaan Islam*, 2(2), 55-65.
- Herlinda & Anggriani, I., V. (2023). *Kiat Sukses Pengusaha Muda dalam Perspektif Syariah di Era Society 5.0*. Pekanbaru: C.V. Cahaya Firdaus.
- Hussein Kakembo, S., Abduh, M., & Pg Hj Md Salleh, P. M. H. A. (2021). Adopting Islamic microfinance as a mechanism of financing small and medium enterprises in

- Uganda. *Journal of Small Business and Enterprise Development*, 28(4), 537-552.
- Ismail, P. (2024). Inklusivitas Dan Transformasi Literasi Keuangan Syariah Di Lingkungan Multikultura. *Jurnal Investasi Islam*, 9(2), 196-207.
- Komara, B. D., Kurniawan, A., Respasti, P. P., & Baskoro, H. (2023). Pembelajaran kewirausahaan berbasis inovasi pembentuk pengusaha muda di Perguruan Tinggi Muhammadiyah. *Indonesian Journal of Economy, Business, Entrepreneurship and Finance*, 3(2), 396-411.
- Latif, M. S., Ariarta, A. P., Muid, A., Latif, A., Suti'ah, S. A., & Aziz, A. (2024). Analysis of Indonesian DIKTI and DIKTIS Higher Education Curriculum Development Policy. *Journal of Instructional and Development Researches*, 4(4), 256-265.
- Lawhaishy, Z. B., & Othman, A. H. A. (2023). Introducing an Islamic equity-based microfinance models for MSMEs in the State of Libya. *Qualitative Research in Financial Markets*, 15(1), 1-28.
- Mahmoud, M. A., Umar, U. H., Ado, M. B., & Kademi, T. T. (2024). Factors influencing the financial satisfaction of MSME owners: the mediating role of access to Islamic financing. *Management Research Review*, 47(3), 422-440.
- Motiara, I., & Suciptaningsih, O. A. (2024). Penerapan microsite berbasis pbl pada materi pengelolaan keuangan keluarga untuk meningkatkan literasi digital dan literasi finansial siswa. *Pendas: Jurnal Ilmiah Pendidikan Dasar*, 9(2), 3610-3627.
- Muttaqin, A., & Albar, M. K. (2024). Dinamika Pendampingan BLK Komunitas: Mengurai Faktor Keberhasilan Dan Hambatan. *Al-Khidmat*, 7(2), 64-89.
- Nadya, E., Maryam, M., Nelly, N., Yulianti, R., & Sary, P. L. (2024, July). Advancing Sharia-Compliant Loan Models for Micro, Small, and Medium Enterprises (Msmes) to Promote Financial Inclusion and Alleviate Poverty. In *Proceeding Medan International Conference on Economic and Business* (Vol. 2, pp. 865-881).
- Norrahman, R. A. (2023). Peran Fintech Dalam Transformasi Sektor Keuangan Syariah. *JIBEMA: Jurnal Ilmu Bisnis, Ekonomi, Manajemen, dan Akuntansi*, 1(2), 101-126.
- Nursanti, T. D., Haitamy, A. G., DN, D. A., Masdiantini, P. R., Waty, E., Boari, Y., & Judijanto, L. (2024). *ENTREPRENEURSHIP: Strategi Dan Panduan Dalam Menghadapi Persaingan Bisnis Yang Efektif*. PT. Sonpedia Publishing Indonesia.
- Oktafia, R., Yani, M., Firdayanti, N., & Shabirah, A. (2021). Strategi Pengelolaan Bank Syariah Mandiri Kantor Cabang Krian Untuk Bertahan Di Masa Pandemi Covid-19. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, 6(1), 29-42.
- Qodri, M. Q. I., & Wirian, O. (2024). Pemberdayaan UMKM Melalui Pelatihan Manajemen dan Keuangan Syariah di Tanjung Gusta: Pemberdayaan UMKM Melalui Pelatihan Manajemen dan Keuangan Syariah di Tanjung Gusta. *NIKAMABI: Jurnal Ekonomi & Bisnis*, 3(2), 40-49.
- Qurtubi, A., Ramli, A., Mahmudah, F. N., Suwarsito, S., & Nasril, N. (2024).

- Manajemen pendidikan Islam berbasis digitalpreneurship sebagai solusi dalam menghadapi tantangan era teknologi digital. *Innovative: Journal Of Social Science Research*, 4(2), 285-293.
- Rati, N. W., Paramartha, W. E., Widiastini, N. W. E., & Agustika, G. N. S. (2024). *Mengasah Soft Skills dan Hard Skills Melalui Program MBKM: Strategi dan Implementasi*. Nilacakra.
- Rohmawati, R., Partono, J., Astuti, T., Pranoto, W. S., & Rachmadi, M. F. (2022). Implementasi Layanan dan Pengelolaan Laboratorium Terpadu di Fakultas Ekonomi dan Bisnis Perguruan Tinggi Negeri (FEB PTN) se-Jawa Tengah dalam Upaya Meningkatkan Income Generating. *Business and Accounting Education Journal*, 3(1), 92-97.
- Rouf, A., Syukur, F., & Maarif, S. (2024). Entrepreneurship in Islamic Education Institutions: Pesantren Strategy in Responding to the Industrial Revolution 4.0. *Tafkir: Interdisciplinary Journal of Islamic Education*, 5(2), 250-265.
- Saepudin, S., Setiawati, Y. H., & Hamidah, N. (2019). Pengaruh Kepemimpinan kharismatik terhadap Kompetensi Profesi Dosen Dalam Menghadapi Era Industrialisasi 4.0. *Jurnal Dirosah Islamiyah*, 1(1), 1-34.
- Sari, R. C., Sholihin, M., Cahaya, F. R., Yuniarti, N., Ilyana, S., & Fitriana, E. (2024). Responding to Islamic finance anomalies in Indonesia: Sharia financial literacy using virtual reality context. *Journal of Islamic Accounting and Business Research*.
- Selasi, D., & Hernawati, R. (2024). Perkembangan Pasar Modal Syariah di Indonesia: Potensi, Tantangan, dan Regulasi dalam Investasi Berbasis Syariah. *Jurnal Ekonomi, Bisnis Dan Manajemen*, 3(4), 171-185.
- Shaikh, A. L., & Alam Kazmi, S. H. (2022). Exploring marketing orientation in integrated Islamic schools. *Journal of Islamic Marketing*, 13(8), 1609-1638.
- Stephenson, M. L., Russell, K. A., & Edgar, D. (2010). Islamic hospitality in the UAE: indigenization of products and human capital. *Journal of Islamic Marketing*, 1(1), 9-24.
- Sudira, D. (2023). Optimalisasi Prinsip Ekonomi Syariah dalam Meningkatkan Kinerja Usaha Fotokopi dan ATK Rijan Pacet. *FADZAT: Jurnal Ekonomi Syariah*, 4(1).
- Susanti, D., & Lubis, H. (2021). Strategi Pemasaran Bank Syariah Dalam Meningkatkan Minat Generasi Milenial di Era Digital. *Islamic Business and Finance*, 2(2).
- Utomo, S. B., Sekaryuni, R., Widarjono, A., Tohirin, A., & Sudarsono, H. (2021). Promoting Islamic financial ecosystem to improve halal industry performance in Indonesia: a demand and supply analysis. *Journal of Islamic Marketing*, 12(5), 992-1011.
- Wibowo, A., Widjaja, S. U. M., Utomo, S. H., Kusumojanto, D. D., Wardoyo, C., Narmaditya, B. S., & Wardana, L. W. (2022). The role of entrepreneurial education and Islamic values matter. *International Journal of Evaluation and Research in Education*, 11(3), 1607-1616.
- Yusuf, E., & Mujahidin, E. (2022). Sharia Entrepreneur Internship Method In Building Marhamism Character In Islamic Boarding Schools. *Nazhruna: Jurnal Pendidikan Islam*, 5(1), 206-217.