



Instilling Entrepreneurial Characteristics Through Islamic Religious Education

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ABSTRACT

Islamic Religious Education (PAI) not only serves as a vehicle for instilling spiritual values, but also has a strategic role in shaping the character of students to be independent, creative, and responsible—characteristics that align with the spirit of entrepreneurship. This study aims to analyze the role of PAI in instilling entrepreneurial characteristics through an Islamic values approach. The research method is a qualitative type using a literature review (library research). The results of the study indicate that there are four main characteristics that are relevant and contextual to PAI values, namely: (1) Have the courage to face challenges (Risks), (2) Able to create new and innovative ideas, (3) Consistent in Carrying Out Responsibilities and Diligent Towards Goals, and (4) Skilled in Utilizing Time and Managing Potential Effectively and Efficiently. The implications of these findings indicate that instilling entrepreneurial values in Islamic Religious Education (PAI) learning not only enriches character education but also strengthens students' spiritual and ethical dimensions in facing the challenges of life and the business world.

Keywords: Islamic Religious Education, Entrepreneurial Characteristics, Islamic Values, Character Formation.

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INTRODUCTION

The challenging global economic conditions and the job crisis are serious issues facing this nation. Therefore, it is crucial to instill entrepreneurial values in the younger generation from an early age. Entrepreneurship is not simply about the ability to build a business, but also encompasses the development of independence, creativity, innovation, and responsibility. These entrepreneurial values align with the principles taught in Islam. Islam not only encourages its followers to seek knowledge, but also encourages them to pursue higher education. (Hasbullah et al., 2024), but also serves as a medium for developing moral awareness, instilling values of justice, and fostering tolerance for diversity. In addition to aspects of worship, Islam also teaches the importance of independence and hard work, including through entrepreneurial activities. (Azzahra et al., 2023) In this context, Islamic religious education plays a role as a link between religious teachings and the challenges of modern life. (Marzuki et al., 2024) Thus, integrating entrepreneurial values into Islamic religious education is a strategic step in shaping a generation that is not only religious but also productive, adaptive, and ready to face the dynamics of the times independently and responsibly.

The essence of education is a process of habituation, because everything that one wants to achieve, understand and master skillfully requires consistent and continuous practice.(ISTA et al., 2024)Entrepreneurship education is not limited to formal channels alone, but can also be delivered through non-formal education such as training, seminars, and other similar activities.(Tiffani et al., 2024)Education plays a crucial role in improving the quality of human resources (ISTA et al., 2024). For example, its role in developing strong, morally grounded entrepreneurial personalities. While Islamic education is known to emphasize character building and strengthening spiritual values, it also needs to integrate technical and soft skills relevant to the needs of the industrial world.

Entrepreneurship is a part of education that provides a foundation and understanding for students to develop creativity, initiative, a sense of responsibility, and the ability to make decisions and face risks.(Wardhani and Nastiti, 2023) From an Islamic perspective, entrepreneurship aims to build a just and sustainable economic system, which requires every individual and business actor to be responsible not only for themselves, but also for society and Allah SWT.(Muljawan et al., 2025) The Prophet Muhammad (peace be upon him) himself was a living example of a successful entrepreneur known for his honesty. Historically, he was known as a transnational trader who achieved success at the age of 25.(Ista et al., 2023)In today's era of globalization and digitalization, various industrial sectors are undergoing rapid transformation due to technological developments and market changes. Therefore, the Islamic education curriculum must be able to adapt to these changes while still upholding Islamic values.

This paper aims to examine in depth the role of Islamic Religious Education as an effective medium for developing entrepreneurial character. Through a learning system that encourages the development of potential, talents, and skills, education can equip students with entrepreneurial skills. Furthermore, the principles of Islamic education are derived from the Quran and Sunnah, which serve as guidelines for important values for entrepreneurs in conducting their businesses.

METHOD

This study uses a descriptive qualitative approach based on literature review (library research). Data were obtained from various library sources such as books, scientific journals, the Quran, hadith, and educational documents relevant to the theme of entrepreneurship from an Islamic perspective. This method was chosen because it aims to understand the phenomenon in depth and descriptively regarding the characteristics of entrepreneurs that are in accordance with the values in Islamic Religious Education. Data were analyzed narratively with a deductive-critical approach, with the steps of formulating the problem, collecting library data, reviewing and interpreting, and drawing conclusions based on the synthesis of the data found.

RESULTS AND DISCUSSION

Education in Islam is understood as the process of nurturing individuals by taking into account their full pedagogical potential, through appropriate stages to shape their overall personality. This process encompasses spiritual, moral, intellectual, physical, religious, socio-political, economic, aesthetic, and fighting spirit (jihad) development. Character formation in Islamic education stems from the teachings of faith and morals taught in Islamic Religious Education subjects. The primary goal of Islamic religious education is to produce individuals who are faithful, knowledgeable, and have noble morals. In the Qur'an, Allah SWT commands His followers not to be passive after performing their worship, but to actively participate in social life in order to seek His blessings on earth. As explained in QS Al-Jumu'ah/62: 10 which reads:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ {} وَابْتَغُوا مِنْ فَضْلِ اللَّهِ لَعَلَّكُمْ تُفْلِحُونَ

Translation:

And when the prayer has been performed, then spread out on earth, seek God's grace and remember God as much as possible so that you will be lucky (Ministry of Religion, RI, 2021).

This verse demonstrates the balance between worship and economic activity. In Islamic education, this balance is a crucial aspect in developing a well-rounded Muslim personality: moral, productive, and socially and spiritually responsible. Students are encouraged not only to succeed academically or financially, but also to cultivate spiritual awareness in all their activities, including entrepreneurship. Besides that, the verse also explains the characteristics of entrepreneurs from an Islamic perspective, such as work ethic, independence, and a passion for earning a living, which are fundamental values in the world of entrepreneurship. Therefore, in an educational context, this verse serves as a theological foundation for shaping students' character, fostering a spirit of hard work, perseverance, and independence from others.

Understanding entrepreneurship is a crucial foundation for distinguishing between permissible and prohibited business activities from an Islamic perspective. Entrepreneurship must be based on sharia principles and relevant knowledge, not solely focused on profit without considering the halal and haram aspects. Therefore, studying entrepreneurship is a highly recommended first step before entering the business world, as knowledge serves as a guide for good deeds and actions. The integration of entrepreneurial values into Islamic Religious Education (PAI) has proven effective in shaping the character of independent and resilient students. Entrepreneurship education based on Islamic values provides deeper meaning because it is accompanied by the development of spiritual awareness. Some entrepreneurial traits that can be instilled through Islamic Religious Education include:

1. Having the Courage to Face Challenges (Risks)

One essential characteristic an entrepreneur must possess is the courage to face various challenges and risks. In the context of entrepreneurship, risk is understood as something detrimental and unexpected, yet it is still possible to predict when such a negative possibility will occur so the company can prepare anticipatory measures. (Rukmantara, Pandita Aji Ratu Lapepo et al., 2023) These risks can include potential losses, market fluctuations, changes in consumer preferences, and even problems in business management. This courageous attitude towards risk does not emerge suddenly, but rather is the result of a systematic mental and spiritual development process, one of which is through Islamic Religious Education (PAI). PAI plays a strategic role in shaping the character of students to be strong, courageous, and responsible, because its approach is not only cognitive but also touches on affective and spiritual aspects. Thus, Islamic Religious Education not only transmits normative religious teachings but also instills Islamic personality values that are ready to face life's challenges, including in the world of entrepreneurship.

The value of courage in facing risks has been widely taught through various stories and teachings in Islam. One concrete example is seen in the lives of the prophets, particularly the Prophet Muhammad (peace be upon him), who was known as a skilled entrepreneur before receiving his prophetic revelation. Despite having little capital, the Prophet Muhammad (peace be upon him) ran his businesses relying on his reputation as a trustworthy person (al-Amin). (Ista et al., 2023) Thanks to his honesty and integrity, he easily gained the trust of investors willing to support his business. His personality reflected not only honesty in business but also courage in making decisions and facing tough challenges, both in economic activities and in carrying out Islamic preaching. His steadfastness in the face of various forms of rejection, pressure, and threats from the Quraysh demonstrated a never-give-up attitude worthy of being emulated. This character trait serves as an important inspiration for students in cultivating the courage to face

risks. Ideally, an entrepreneur should build their business with sincere intentions for the sake of Allah, so that the activity not only brings worldly benefits but also serves as a form of worship and earns His pleasure. (Azzahra et al., 2023) Therefore, the combination of spiritual values and courage in facing risks, as reflected in Islamic teachings, is not only relevant in the context of faith but also serves as a primary foundation for developing a strong, ethical, and socially responsible entrepreneurial character.

Furthermore, every challenge faced in life (including in education or business) will never exceed one's capabilities. This encourages students to be unafraid to face risks, as Allah has measured their abilities fairly. As Allah SWT says in Surah Al-Baqarah 2:286:

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا...

Translation:

Allah does not burden a person but according to his ability. (Ministry of Religion, Republic of Indonesia, 2021).

This verse motivates students not to surrender to circumstances or fear failure, because Allah gives tests according to their strength. Furthermore, the explanation of this verse provides a spiritual foundation that courage in facing risks is not an act of recklessness, but part of faith and belief that Allah gives tests according to the capabilities of His servants. In Islamic education, this value needs to be instilled so that the younger generation grows into resilient, creative individuals, and is ready to face the challenges of the times with courage and faith. Students who are given this understanding will be better prepared to take on the challenges of entrepreneurship, believing that every obstacle can be overcome with hard work, prayer, and trust in Allah. Courage in facing risks is part of the values of Islamic education that teach tawakal (surrender to Allah) after trying. The attitude of tawakal, namely surrendering to Allah SWT after making maximum efforts. A Muslim entrepreneur believes that every effort has consequences, but he believes that sustenance has been determined by Allah and success is the fruit of hard work and prayer. As Allah explains in QS. At-Talaq/65: 3 which reads:

وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَلِغُ أَمْرِهِ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا...

Translation:

And whoever puts his trust in Allah, Allah will surely provide for his needs. Indeed, Allah carries out His affairs. Indeed, Allah has made provisions for everything (Ministry of Religion, Republic of Indonesia, 2021).

This study found that students who receive Islamic religious education with a contextual and applied approach tend to have greater courage in facing challenges. They are not afraid of failure because they understand that failure is part of the learning process, and that as long as efforts are carried out in the right way, Allah SWT will provide the best results. This courage is not simply blind courage, but rather a measured courage, based on careful calculation and an attitude of trust in God after endeavor.

Thus, it can be concluded that Islamic Religious Education plays a significant role in shaping entrepreneurial character, particularly in the aspect of courage in facing risks. By strengthening the values of faith, exemplary behavior, and a deep understanding of the concepts of sustenance and entrepreneurship in Islam, students can be shaped into individuals prepared to face the challenges of life and the business world with courage, intelligence, and responsibility. In the long term, this character development will not only produce resilient entrepreneurs but also ethical and pious businesspeople.

2. Able to create new and innovative ideas

Entrepreneurship can be understood as the process of applying creative and innovative ideas in order to solve problems and take advantage of various opportunities that are often overlooked by others. (Azzahra et al., 2023) In general, entrepreneurship reflects the ability to identify, develop, and exploit existing business opportunities. This process requires a combination of creativity, risk-taking, mental toughness, and the ability to innovate. (Muljawan et al., 2025) In the context of globalization and the industrial

revolution 4.0, characterized by rapid and complex change, the capacity to generate new ideas and possess an innovative mindset are key characteristics of an entrepreneur. Innovation itself is the process of introducing something new – whether in the form of an idea, method, or tool – that differs from previously existing concepts or forms. (Vendhi Prasmoro & Zulkarnaen, 2021) Innovation plays a crucial role in maintaining business continuity amidst intense market competition, which demands that entrepreneurs continuously adapt and create unique added value. In education, an innovative attitude cannot be developed solely through a theoretical approach; it requires comprehensive development encompassing spiritual, mental, and life values. In this regard, Islamic Religious Education (PAI) plays a strategic role in shaping the character of creative and innovative students, while adhering to ethical values and sharia principles.

Islam encourages its followers to undertake *tajdid* (renewal) in various aspects of life, as long as they do not conflict with sharia principles. Creativity is seen as an expression of gratitude for the intellectual potential bestowed upon them by God, and innovation is a way to bring broader benefits to humanity. The Quran contains many verses that stimulate thought and intellectual exploration. As Allah says in Surah Al-Mujadilah/58:11, which reads:

...يَرْفَعُ اللَّهُ الَّذِينَ ءَامَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا آلَ { خَيْرٌ

Translation:

...Allah will raise those who believe among you and those who are given knowledge by degrees. And Allah is All-Aware of what you do. (Ministry of Religion, Republic of Indonesia, 2021).

This verse demonstrates that Islam places high value on intelligence, knowledge, and creativity, which are seen as divine gifts that must be utilized optimally. The more a person deepens their knowledge, the higher the status that Allah bestows upon a people. (Prasmoro & Zulkarnaen, 2021) In the context of entrepreneurship, creativity and innovation, grounded in sincere intentions and aimed at benefiting others, are seen as acts of worship and a positive contribution to society. Education plays a crucial role as a platform through which individuals consciously develop their knowledge, skills, experience, and capacity. The educational process is believed to foster psychological change from adolescence to adulthood, which is then reflected in the transformation of lifestyle and daily thinking. (Wardhani and Nastiti, 2023) In the context of Islamic Religious Education (PAI), learning can be directed toward developing student creativity by integrating Islamic values into project-based learning methods, case studies, and problem-solving. For example, PAI teachers can encourage students to design innovative solutions to socio-economic issues faced by the local community using an Islamic approach, such as establishing sharia-compliant micro-enterprises or creating products that comply with halal and *thayyib* principles. This is a concrete manifestation of an educational model that combines the development of innovation with the instilling of socially pious values.

This study shows that students who receive religious education with an active, participatory, and contextual approach are better able to demonstrate creativity and fresh ideas. They have the confidence to express ideas, are accustomed to thinking outside the box, and are motivated to create. This is inseparable from the role of Islamic Religious Education teachers who are able to instill spiritual values as a strong foundation in the creative thinking process. Every idea that benefits others will be rewarded, and innovation in Islam is not only aimed at material gain, but also for the benefit of the community. Thus, it can be emphasized that Islamic Religious Education plays a crucial role in fostering innovative and creative character in students. By strengthening Islamic values, instilling exemplary Muslim entrepreneurial figures, and providing space for expression in learning activities, students can be shaped into prospective entrepreneurs who are not only technically innovative but also morally ethical. In the long term, this character will produce Muslim entrepreneurs who are productive, solution-oriented, and

able to compete healthily in the ever-evolving business world.

3. Consistent in Carrying Out Responsibilities and Diligent Towards Goals

Commitment from an Islamic perspective is reflected in the values of trustworthiness and steadfastness, where a Muslim entrepreneur is required to keep promises, be responsible for every task, and consistently uphold Islamic ethical principles in conducting their business activities. Implementing commitment in entrepreneurial practice can be demonstrated in various ways, such as providing the best service to meet customer satisfaction, offering quality products at affordable prices, and providing solutions to consumer complaints regarding the goods or services offered. (Azzahra et al., 2023) In the business world, success depends not only on intellectual intelligence or the ability to innovate, but also on sincerity in fulfilling responsibilities and perseverance in pursuing goals. The biggest obstacle in entrepreneurship often comes not from limited ideas or capital, but from a lack of discipline and a sustainable spirit in facing the dynamics of business. A highly committed entrepreneur will run their business professionally and responsibly according to a predetermined plan. This will foster a positive reputation among consumers, build trust, and ultimately impact sales growth and the achievement of company targets. (Purwaningsih & Burhanuddin, 2021) Therefore, consistency and perseverance are the main foundations for building a sustainable business. These values don't emerge instantly, but need to be nurtured and instilled from an early age through a focused educational process, particularly through Islamic Religious Education (PAI), which integrates spiritual and moral aspects into the character development of students.

In the realm of entrepreneurship, a positive attitude is reflected through integrity in business management, discipline with time, perseverance in carrying out business activities, and commitment to a long-term vision despite facing various challenges. This exemplary character is reflected in the personality of the Prophet Muhammad (peace be upon him), who was widely known for his consistency, honesty, and strong sense of responsibility in every task he carried out, both as a trader and as a leader of the community. When examining his track record in the world of commerce, the business ethics embodied in his title "Al-Amin" reflect, among other things, the principle of honesty. (Ista et al., 2023). In fact, long before he was appointed as a prophet, the people of Mecca recognized his integrity by bestowing this title on him for his honest and consistent behavior. The Prophet (peace be upon him) demonstrated that success in business is not solely measured by material gain, but also by sincerity in the process, patience in the face of obstacles, and responsibility towards business partners and customers. Therefore, an entrepreneur is required to have a strong commitment to survive challenges, work hard in developing a business, and possess fighting spirit and mental resilience. (Azzahra et al., 2023) These exemplary values need to be internalized by students through Islamic Religious Education (PAI) learning. PAI can be an effective means of instilling the values of responsibility and perseverance through a character-based learning approach, consistent worship habits, simple entrepreneurial project assignments, and moral evaluations throughout the learning process. For example, students can be given the task of running a sharia-based business simulation project within a specific timeframe. This activity not only equips students with entrepreneurial skills but also trains consistency in achieving goals, time discipline, and patience in achieving success.

This study shows that students who receive active and applied Islamic Religious Education (PAI) learning tend to demonstrate higher levels of responsibility and perseverance in carrying out entrepreneurial tasks. They are aware that business is a form of worship when carried out with full commitment, honesty, and tenacity. The spirit of *istiqamah* (steadfastness) in Islam is a key principle that motivates them to persevere in the long process of achieving their goals, even when facing failure or obstacles. The consistency and perseverance built through Islamic values enable students not only to work diligently but also to have strong spiritual motivation, namely running a business

not solely for worldly gain, but also to achieve the blessings and pleasure of Allah SWT. This will shape entrepreneurial personalities who are resilient, long-term oriented, and do not easily give up when faced with failure. Thus, Islamic Religious Education plays a vital role in shaping entrepreneurial character that is consistent and diligent in carrying out responsibilities and achieving goals. Through the integration of spiritual values, Islamic ethics, and the example of the Prophet Muhammad, PAI can produce a young generation that is not only intellectually reliable, but also mentally and spiritually resilient in treading the challenging path of entrepreneurship.

4. Skilled in Utilizing Time and Managing Potential Effectively and Efficiently

Islam places great emphasis on the importance of time management and the wise use of resources. If entrepreneurial activity is solely focused on achieving material wealth, it has the potential to undermine business continuity because it tends to encourage entrepreneurs to resort to any means for personal gain. (Azzahra et al., 2023). In entrepreneurial practice, the ability to manage time and potential effectively and efficiently is a fundamental element that significantly influences success. Time management is a systematic process of completing tasks according to the available time allocation. (Purwaningsih & Burhanuddin, 2021). Therefore, an entrepreneur is not only required to have a high work ethic, but is also required to be able to work intelligently, namely by determining priorities, using time efficiently, and optimizing available resources.

In this context, Islamic Religious Education (PAI) plays a strategic role in shaping attitudes and awareness of the importance of time management and self-potential development in accordance with Islamic teachings. Islam places great emphasis on the productive use of time. In the Quran, Allah SWT states in Surah Al-'Ashr/103:1-3:

وَالْعَصْرِ إِنَّ الْإِنْسَانَ لَفِي خُسْرٍ إِلَّا الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَّصَوْا بِالْحَقِّ وَتَوَّصَوْا بِالصَّبْرِ

Translation:

By time, indeed, mankind is in loss, except for those who believe and do righteous deeds and advise one another to truth and patience (Ministry of Religious Affairs, Republic of Indonesia, 2021).

This verse demonstrates that time is a precious gift, and every second has consequences. If not utilized productively and for worshipful purposes, time will become a source of loss. In the context of entrepreneurship, this understanding is a crucial foundation for building an Islamic work ethic, where every business activity should not be undertaken haphazardly but rather planned, organized, and continuously evaluated.

Islamic Religious Education plays a significant role in developing time awareness and managing one's potential. For example, cultivating the habit of performing prayers on time, managing time for study, and balancing worldly and afterlife duties teaches students discipline and responsibility. Islamic Religious Education (PAI) learning can be designed with a contextual approach, such as integrating time management materials into Islamic entrepreneurship project activities, where students are trained to create business plans, create production schedules, and evaluate the use of time and resources. Furthermore, managing one's potential effectively and efficiently is also a crucial part of Islamic teachings. Islam emphasizes not only the spiritual aspect but also encourages its followers to explore and develop their intellectual, physical, and skill potential. The Prophet Muhammad (peace be upon him) said:

وَفَرَاغَكَ قَبْلَ شُغْلِكَ، وَحَيَاتَكَ قَبْلَ مَوْتِكَ

It means:

"Take advantage of five things before five things: your youth before your old age comes, your healthy period before your sick period comes, your rich period before you are poor, your free period before your busy period comes, and your life before your death comes." (HR. al-Hakim in al-Mustadrak, no. 7846)

This hadith emphasizes that managing time and potential is part of the responsibility of every Muslim individual. In education, this message can be applied through entrepreneurial skills training that involves scheduling, assigning group tasks, and evaluating productivity. In this way, students not only learn the concept of entrepreneurship but also internalize the importance of self-management in real life.

This study found that students who receive religious education with an active and applied approach are more skilled at managing their time and potential. They tend to have a more structured lifestyle, are able to distinguish between priorities and non-priorities, and are able to use their energy and time for beneficial things. In the context of entrepreneurship, this is crucial so that the business is not only oriented towards results, but also an efficient and responsible process. Thus, Islamic Religious Education makes a significant contribution to shaping the character of entrepreneurs who are skilled at utilizing time and managing potential effectively and efficiently. Through the instillation of Islamic values, the habit of structured worship, and the practice of Sharia-based entrepreneurship, students can grow into individuals who are not only technically productive but also aware of the importance of time and potential as a trust from Allah SWT. This character is highly relevant in shaping a generation of entrepreneurs who not only excel economically but also possess integrity in managing their lives holistically.

CONCLUSION

Islamic Religious Education (PAI) plays a key role in developing entrepreneurs who are not only technically competent but also grounded in Islamic spiritual and ethical values. Instilling entrepreneurial characteristics through Islamic religious education in this study concluded four essential entrepreneurial characteristics, including: First, Courage to face challenges (risks). Through an understanding of tawakal (trust), ikhtiar (indecision), and the example of the Prophet Muhammad (peace be upon him) as a persistent trader, Islamic Religious Education fosters self-confidence and determination to face business uncertainties. Second, Ability to create new and innovative ideas. Creativity is seen as a form of gratitude for the intellectual potential given by God, and innovation is a way to bring broader benefits to the community. Third, Consistency in carrying out responsibilities and perseverance in achieving meaningful goals. that the teachings of trustworthiness and the principle of istiqamah instill in students the importance of discipline, honesty, and long-term commitment—essential factors for businesses to grow and survive various trials. Fourth, Skilled in utilizing time and managing potential effectively and efficiently. Through the habit of performing worship on time and utilizing the five matters, Islamic Religious Education emphasizes prioritization, efficiency, and optimization of potential, so that every second and resource is used for good deeds and productive activities. Overall, the integration of Islamic values in Islamic Religious Education, from theological foundations to contextual and applied learning models, forms the foundation of a strong, innovative, ethical, and competitive entrepreneurial character. Thus, the young generation educated through this approach is expected to be able to become Muslim entrepreneurs capable of contributing to the prosperity of the community and the welfare of the nation.

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