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The Influence of Religiosity and Islamic Entrepreneurial Literacy on Entrepreneurial Interest in Students of The Sharia Economics Study Program at Mulawarman University

Nazilatul Fitriah[1], Purwanti[2]

Mulawarman University, Samarinda, Indonesia.
Corresponding author: nazilatulfitri04@gmail.com

Abstract

This study aims to determine the effect of religiosity and Islamic entrepreneurial literacy on entrepreneurial interest. This study uses a quantitative approach, This study applies a census method through a questionnaire using Google Forms distributed to the research subjects, namely active students from the 2022-2024 batch of the Sharia Economics study program at Mulawarman University who have taken entrepreneurship courses or have participated in or attended entrepreneurship seminars, business plan boot camps, and the like. Data was collected from 76 respondents and analyzed using ordinal logistic re-gression with the help of statistical software. The statistical analysis software used in this study was SPSS version 31, including validity, reliability, model suitability, and hypothesis testing. The independent variables in this study were religiosity and Islamic entrepreneurship literacy, while the dependent variable was interest in entrepreneurship. The results of this study indicate that religiosity and Islamic entrepreneurship literacy have a positive and significant effect on the interest in entrepreneurship among students majoring in Islamic economics at Mulawarman University. The model developed has proven to be feasible for use. High religiosity will strengthen students' belief that entrepreneurship is a positive action that must be taken, while high Islamic Entrepreneurship Literacy will view entrepreneurial behavior as something that is morally and socially supported (in accordance with sharia), thereby resulting in a stronger Interest in Entrepreneurship.

1. Introduction

The background to this study reveals a significant imbalance between the number of college graduates and the availability of jobs in Indonesia, exacerbated by the growth of new labor force outpacing job creation.
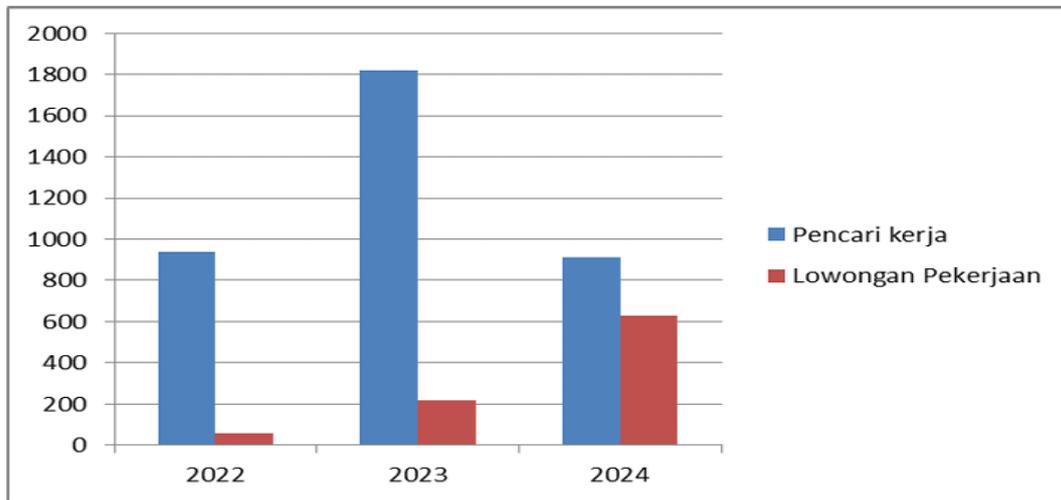

Figure 1. Comparison of Job Seekers and Job Vacancies

Data from the Ministry of Manpower and the Central Statistics Agency show that despite an increase in job opportunities, the number of job seekers remains high, with a declining job availability expectation index, thereby increasing the number of educated unemployed, especially among college graduates. To overcome this unemployment problem, entrepreneurship is considered the main solution, as it is capable of creating independent and sustainable jobs.

Table 1. MSME Data in East Kalimantan Province

MSME Data in East Kalimantan Province		
2021	2022	2023
307343	344581	460147

The MSME sector in Indonesia, including in East Kalimantan Province, has shown positive growth, with the number of MSME players increasing from 307,343 in 2021 to 460,147 in 2023 (Data UMKM Prov. Kaltim Tahun 2021-2023, 2025). Entrepreneurship not only reduces the burden on the government but also encourages innovation, efficiency, and economic independence, so that young people such as students need to be encouraged to become entrepreneurs as a career alternative.

Religiousness influences entrepreneurial interest. Religiousness plays an important role in providing guidance for human life. Religion regulates how a person interacts with God Almighty and also with other people. In Islam, it is clearly explained that the relationship with Allah SWT must be balanced with doing good to others. Success in business and various muamalah activities is not only influenced by economic factors, but moral values derived from religion also have a very large contribution, and the mental and spiritual factors possessed by each individual also have a significant impact (Nugroho, 2023). Religiousness plays an important role in encouraging entrepreneurial interest, especially in the context of Islam, where business activities are considered a form of worship and muamalah. The teachings of the Qur'an and Hadith emphasize values such as honesty, responsibility, and avoidance of usury, gharar, and maysir, which can strengthen individuals' motivation to do business ethically. With high religiosity, Islamic economics students can see entrepreneurship as a path to achieving falah (worldly and spiritual success), thereby increasing their commitment to entrepreneurship. In addition to religiosity, Islamic entrepreneurial literacy, which includes knowledge of sharia business, identification of business

opportunities, Islamic values in entrepreneurship, the business ethics of the Prophet Muhammad, and sharia principles, is also crucial to equip students with the necessary skills and understanding. The lack of this literacy often causes students to prefer formal employment over entrepreneurship, despite the great potential in the sharia economy. Therefore, this study was conducted to analyze the influence of these two factors on the entrepreneurial interest of students in the Sharia Economics Study Program at Mulawarman University, with the hope of providing the means to reduce unemployment and encourage economic independence.

1.1. Literature Review

This study uses Theory Of Planned Behavior (TPB) to analyze entrepreneurial interest as an attitude toward action, a subjective norm. This theory explains that entrepreneurial interest is influenced by positive evaluations of behavior, social pressure, and beliefs about individual capabilities. Ajzen (1991) In the context of this study, Theory Of Planned Behavior (TPB) links religiosity and Islamic entrepreneurial literacy as subjective norms. Interest is a consistent desire within a person to choose a particular thing that they consider a necessity, which is then realized through concrete actions by paying attention to the desired object in order to seek information as knowledge for themselves. Meanwhile, interest in entrepreneurship is a desire, attraction, and willingness to fight hard or commit to trying as hard as possible to meet one's needs without worrying about the risks that may arise, as well as the determination to learn from failure (Syakdiah & Riofita, 2024). Entrepreneurial interest is defined as a consistent desire to strive independently, take risks, and achieve happiness as an entrepreneur. Factors that influence it include, personal factors (job dissatisfaction, age, courage), environmental factors (competition, resources, government policy), and social factors (networking, family support, experience)(Alma, 2017). With the main indicators being interest, happiness, motivation, and outstanding characteristics such as resilience and creativity (Yadewani & Wijaya, 2017). Religiosity is a deep experience of the religious aspects inherent in an individual's beliefs and heart, as distinct from religion as an institution. Internal factors heredity, age, personality, mental health, external factors, family environment, education, society, life experiences. Indicators, beliefs, practices, experiences, knowledge, and ethics (Nasser, 2023). Its relationship with entrepreneurship, religiosity encourages internal motivation, integrity, and the belief that entrepreneurship is in accordance with Islamic norms, as in QS. An-Nisa:29 and QS. Al-Jumu'ah:10. There are several similar studies that discuss the influence of religiosity, entrepreneurial literacy, and other factors on entrepreneurial interest among students. These studies share a focus on student entrepreneurial interest, the use of a quantitative approach, and religiosity/literacy variables as predictors. However, there are differences in the research objects (different universities), additional variables (such as motivation, family environment), and analysis methods (linear vs ordinal regression). Religiosity and entrepreneurial literacy generally have a positive effect, although there are variations in results depending on the context. This framework integrates Theory Of Planned Behavior (TPB) with religiosity (X_1) and Islamic entrepreneurial literacy (X_2) as predictors of entrepreneurial interest (Y). Religiosity and Islamic entrepreneurial literacy act as subjective norms. This model shows a causal relationship because high religiosity and literacy result in strong entrepreneurial interest, in accordance with Islamic teachings. Religiosity shapes the attitude that entrepreneurship is a form of worship and noble transactions. Meanwhile, good literacy leads students to positively evaluate the entrepreneurial profession as a path to achieving falah (success in this world and the hereafter). Religious values serve as internal and external social pressures. Students perceive moral encouragement from Islamic teachings (such as the command to work hard and avoid poverty) that strengthens their intention to become entrepreneurs in accordance with Sharia law.

2. Method

This study uses a quantitative approach to analyze numerical data from respondents through questionnaires, with the aim of testing hypotheses about the effect of independent variables on dependent variables. The research was conducted at Mulawarman University, Samarinda, specifically among students of the Sharia Economics Study Program, Faculty of Economics and Business. Population active students of the Sharia Economics Study Program at Mulawarman University from the 2022-2024 batch, totaling 323 people. Sample 76 respondents, determined using the Slovin formula with an error rate of 10%, to ensure population representativeness. Using purposive sampling (non-probability sampling) with the criteria of being active students from the 2022-2024 batch, having taken entrepreneurship courses, and having participated in entrepreneurship seminars/boot camps. Data was collected through an online questionnaire using Google Forms, with a 1-5 Likert scale (STS to SS) to measure respondents responses. The questionnaire consisted of closed-ended questions on religiosity, Islamic entrepreneurial literacy, and interest in entrepreneurship. Research instrument testing with validity testing using Pearson's correlation (calculated r > table r) and reliability testing using Cronbach's Alpha (>0.60). and Main Analysis using ordinal logistic regression to test the relationship between variables, including model fit test (Goodness of Fit Test), coefficient of determination (Nagelkerke R^2), model significance test, and hypothesis test (Wald). Using SPSS Statistics software version 31.0.1.0 for all analyses. Overall, this research method is designed to produce valid, reliable, and statistically analyzable data to test the influence of religiosity and Islamic entrepreneurial literacy on entrepreneurial interest, with a focus on Islamic economics students as the research subjects.

3. Result and Discussion

3.1. Result

Table 2. Results of the Validity Test of the Religiosity Variable (X_1)

Question item number	R_{tabel}	R_{hitung}	Significant	Information
1	0,2227	0,901	<0,001	Valid
2	0,2227	0,871	<0,001	Valid
3	0,2227	0,863	<0,001	Valid
4	0,2227	0,890	<0,001	Valid
5	0,2227	0,888	<0,001	Valid

From the data above, it can be seen that all questions produced $R_{count} > R_{table}$. Therefore, it can be said that all questions in the research instrument for the religiosity variable are valid.

Table 3. Results of the Validity Test of the Islamic Entrepreneurial Literacy Variable (X_2)

Question item number	R_{tabel}	R_{hitung}	Significant	Information
1	0,2227	0,873	<0,001	Valid
2	0,2227	0,824	<0,001	Valid
3	0,2227	0,865	<0,001	Valid
4	0,2227	0,885	<0,001	Valid
5	0,2227	0,861	<0,001	Valid

From the data above, it can be seen that all questions produced $R_{count} > R_{table}$. Therefore, the data above can be said that all questions in the research instrument for the variable of Islamic entrepreneurial literacy are valid.

Table 4. Results of the Validity Test of the Interest in Entrepreneurship (Y)

Question item number	R_{tabel}	R_{hitung}	Significant	Information
1	0,2227	0,844	<0,001	Valid
2	0,2227	0,873	<0,001	Valid
3	0,2227	0,852	<0,001	Valid
4	0,2227	0,880	<0,001	Valid
5	0,2227	0,656	<0,001	Valid

From the data above, it can be seen that all questions produced R_{count} > R_{table}. Therefore, the data above can be said that all questions in the research instrument for the variable of interest in entrepreneurship are valid.

3.2. Reability Test Results

Table 5. Reability Test Results

Variable	N	Coefficient *Cronbach's Alpha*	Information
Religiusitas (X_1)	5	0,929	Reliabel
Literasi Kewirausahaan Islam (X_2)	5	0,912	Reliabel
Minat Berwirausaha (Y)	5	0,880	Reliabel

Based on Table 5, the results of the above test can be concluded that the reliability coefficient using Cronbach's Alpha on the variables of Religiosity (X_1), Islamic Entrepreneurship Literacy (X_2), and Interest in Entrepreneurship (Y) is greater than 0.60. All questions in this study are reliable or have a high level of reliability so that they can be used for analysis in this study.

3.3. Ordinal Logistic Regression

Table 6. Goodness of Fit

Chi-Square		df	Sig.
Pearson	8.851	30	1.000
Deviance	10.437	30	1.000

Link function: Logit

Based on Table 6, the results of the Pearson Chi-Square (8.851) and Deviance Chi-Square (10.437) tests with a p-value of 1.000 ≥ 0.05, it can be concluded that the logit model is suitable for use (model fit).

3.4. Results of the Coefficient of Determination Test (R^2)

Table 7. Pseudo R-Square

Cox and Snell	.652
Nagelkerke	.789
McFadden	.603

Link function: Logit

Based on Table 7 of the test results above, the three values obtained show a very good level of consistency, namely Cox and Snell = 0.652, Nagelkerke = 0.789, and McFadden = 0.603. In testing, Nagelkerke is often used as the main reference because its value can range from 0 to 1, similar to the commonly used R². A Nagelkerke value of 0.789 is very significant and indicates a good model because the Nagelkerke coefficient is more than 70%. Therefore, it can be concluded that the developed model is able to explain approximately 78.9% of the variation in the dependent variable.

Table 8. Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	80.241			
Final	.000	80.241	8	<,001

Link function: Logit

Based on Table 8, the results of the above test show that the model significance test (model fitting information) with a Chi-Square value of 80.241 and a p-value < 0.001 proves that the final model constructed statistically is much better than the regression model calculated with only two components (independent variables and constants). This shows that the independent variables (X1, X2) used simultaneously have a very significant and strong relationship with the dependent variable (Y).

3.5. Hypothesis Test Results

Table 9. Parameter Estimates

Estimate			Std.Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Theshold	[Y= 1,00]	-28.510	210.517	.018	1	0,892	-441.115	384.095
	[Y= 2,00]	-8.498	1.432	35.208	1	<,001	-11.305	-5.691
	[Y= 3,00]	-7.343	1.289	32.442	1	<,001	-9.869	-4.816
	[Y= 4,00]	-1.407	0.795	3.133	1	0,077	-2.965	.151
Location	[X_1=1,00]	-16.687	147.044	.013	1	0,910	-304.888	271.514
	[X_1=2,00]	-6.890	1.764	15.256	1	<,001	-10.347	-3.433
	[X_1=3,00]	-5.378	1.476	13.283	1	<,001	-8.270	-2.486
	[X_1=4,00]	-2.522	0.862	8.555	1	0,003	-4.212	-.832
	[X_1=5,00]	0[a]	.	.	0	.	.	.
	[X_2=1,00]	-23.951	455.585	.003	1	0,958	-916.881	868.980
	[X_2=2,00]	-1.793	1.777	1.018	1	0,313	-5.276	1.691
	[X_2=3,00]	-2.466	1.474	2.799	1	0,094	-5.355	.423
	[X_2=4,00]	-1.566	0.757	4.281	1	0,039	-3.049	-.083
	[X_2=5,00]	0[a]	.	.	0	.	.	.

Based on Table 9, the test results above show statistically significant values (p < 0.05), which means that the model successfully identifies clear boundaries between each category level in the response variable, and the ordinal structure is statistically valid. The following are the conclusions of the tests conducted, In the independent variables, both variables show a positive and significant effect.

3.2. Discussion

The religiosity variable (X_1) has a significant level of respondents in the strongly disagree category (X_1 =1) 0.910 > 0.05, disagree category (X_1=2) <.001 < 0.05, neutral category (X_1=3) <0.01 < 0.05, agree category (X_1=4) 0.003 < 0.05 because the significant value of the neutral category (X_1 =3) and the significant value of agree (X_1 =4) are smaller than 0.05, these results indicate that rejected accepted. This means that religiosity has a significant influence on entrepreneurial interest among students majoring in Islamic economics at Mulawarman University. In the ordinal logistic regression test, the estimate value at the location of strongly disagree (X_1=1) has an estimate value of -16.687 , the disagree category (X_1=2) has an estimate value of -6.890, the neutral category (X_1=3) has an estimate value of -5.378, the agree category (X_1=4) has an estimate value of -2.522. There is a difference between the four estimate values, with the estimate value of the agree category (X_1=4) being smaller negatively compared to the estimate value of strongly disagree (X_1=1), disagree

(X_1=2), and neutral (X_1=3). This indicates that students with a high level of religiosity who agree (X_1=4) have a greater tendency to be interested in entrepreneurship than those with a very disagree (X_1=1), disagree (X_1=2) and neutral (X_1=3). Therefore, it can be concluded that religiosity has a positive and significant effect on entrepreneurial interest among students majoring in Islamic economics at Mulawarman University.

The Islamic entrepreneurship literacy variable (X_2) has a significant level value for respondents in the strongly disagree category (X_2=1) 0.958 > 0.05, the disagree category (X_2=2) 0.313 > 0.05, the neutral category (X_2=3) 0.094 > 0.05, agree category (X_2=4) 0.039 < 0.05 and because the significant value of the agree category (X_2=4) is less than 0.05, this result shows that it is rejected accepted. This means that Islamic entrepreneurial literacy has a significant effect on entrepreneurial interest among students majoring in Islamic economics at Mulawarman University. In the ordinal logistic regression test, the estimate value at location strongly disagree (X_2=1) has an estimate value of -23.951 , the disagree category (X_2 =2) has an estimate value of -1.793, the neutral category (X_2=3) has an estimate value of -2.466, the agree category (X_2=4) has an estimate value of -1.566. There is a difference between the four estimate values estimate values, with the estimate value for the agree category (X_2=4) being smaller in negative terms compared to the estimate values for strongly disagree (X_2=1), disagree (X_2=2), and neutral (X_2=3). This indicates that students with a high level of Islamic entrepreneurship literacy who agree (X_2=4) have a greater tendency to be interested in entrepreneurship than those with Islamic entrepreneurship literacy who strongly disagree (X_2=1), disagree (X_2=2), and are neutral (X_2=3). Therefore, it can be concluded that Islamic entrepreneurship literacy has a positive andsignificant effect on entrepreneurial interest among students in the Islamic economics program at Mulawarman University. Religiosity and Islamic entrepreneurship literacy are the primary drivers of subjective norms, where students feel strong moral pressure and spiritual expectations to enter the business world. Religiosity plays a role in internalizing the belief that becoming an entrepreneur is part of following the Sunnah of the Prophet Muhammad, thus giving rise to the perception that such behavior is a noble obligation expected by religious teachings. Meanwhile, Islamic entrepreneurship literacy reinforces these norms by providing a deeper understanding of ethical standards and the laws of muamalah, which triggers students' awareness that achieving economic independence through halal channels is a highly valued value requirement in the Muslim community. Thus, the combination of religious obedience and mastery of Islamic literacy collectively creates positive subjective pressure, convincing students that entrepreneurship is a concrete step towards fulfilling social and spiritual expectations in accordance with their Islamic identity.

4. Conclusion

Religiousness has a positive and significant influence on entrepreneurial interest among students majoring in Sharia Economics at Mulawarman University. This is supported by the results of hypothesis testing with a significance value of 0.003 (< 0.05), which shows that students with high levels of religiosity tend to have a stronger interest in entrepreneurship, because religiosity strengthens the belief that entrepreneurship is a positive action and in accordance with Islamic religious norms. Islamic entrepreneurship literacy also has a positive and significant effect on entrepreneurial interest among students in the Sharia Economics Study Program at Mulawarman University. The hypothesis test results show a significance value of 0.039 (< 0.05), indicating that students with high Islamic entrepreneurship literacy are more motivated to start a business because they understand the principles of Islamic business and see it as an opportunity that is in line with Islamic values.

Nazilatul Fitriah, Purwanti.

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