

# The Preferences of the Indonesian Young Entrepreneurs Association (HIPMI) at the State Islamic University of North Sumatera towards Entrepreneurial Interest

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## Abstract:

This study aims to analyze the preferences of the Indonesian Young Entrepreneurs Association (HIPMI) at the State Islamic University of North Sumatra (UINSU) regarding entrepreneurial interest. A mixed-methods approach was employed, combining quantitative and qualitative methodologies. Data were collected through questionnaires distributed to 61 active members of HIPMI UINSU and interviews with selected participants. A total of 30 samples were analyzed using SPSS Version 23 with path analysis. The findings reveal that understanding has no significant effect on entrepreneurial interest, as indicated by a t-value of 0.604 ( $p = 0.551$ ). Similarly, religiosity does not significantly influence entrepreneurial interest, with a t-value of 0.239 ( $p = 0.813$ ). In contrast, motivation positively and significantly impacts entrepreneurial interest, as shown by a t-value of 3.322 ( $p = 0.003$ ). The combined analysis through ANOVA indicates that understanding, religiosity, and motivation collectively have a positive and significant effect on entrepreneurial interest. These results align with the Theory of Planned Behavior (TPB), which highlights the role of positive attitudes, subjective norms, and perceived behavioral control in shaping entrepreneurial intentions. This study underscores motivation as a key driver of entrepreneurial interest among HIPMI UINSU member. The simultaneous influence of understanding, religiosity, and motivation on entrepreneurial interest in this study highlights the importance of a comprehensive approach to building Islamic entrepreneurship, which aligns with the maqashid sharia.

**Keywords:** Understanding, Religiosity, Motivation, Entrepreneurial Interest, HIPMI UINSU.

**Abstrak:** Penelitian ini bertujuan untuk menganalisis preferensi Himpunan Pengusaha Muda Indonesia (HIPMI) di Universitas Islam Negeri Sumatera Utara (UINSU) terkait minat kewirausahaan. Pendekatan campuran (mixed-methods) digunakan dengan menggabungkan metode kuantitatif dan kualitatif. Data dikumpulkan melalui kuesioner yang dibagikan kepada 61 anggota aktif HIPMI UINSU serta wawancara dengan beberapa peserta terpilih. Sebanyak 30 sampel dianalisis menggunakan SPSS Versi 23 dengan analisis jalur (path analysis). Hasil penelitian menunjukkan bahwa pemahaman tidak memiliki pengaruh signifikan terhadap minat kewirausahaan, dengan nilai t sebesar 0,604 ( $p = 0,551$ ). Demikian pula, religiositas tidak secara signifikan memengaruhi minat kewirausahaan, dengan nilai t sebesar 0,239 ( $p = 0,813$ ). Sebaliknya, motivasi memiliki pengaruh positif dan signifikan terhadap minat kewirausahaan, yang ditunjukkan dengan nilai t sebesar 3,322 ( $p = 0,003$ ). Analisis gabungan melalui ANOVA menunjukkan bahwa pemahaman, religiositas, dan motivasi secara bersama-sama memiliki pengaruh positif dan signifikan terhadap minat kewirausahaan. Hasil ini sejalan dengan Teori Perilaku Terencana (Theory of Planned Behavior/TPB), yang menyoroti peran sikap positif, norma subjektif, dan kontrol perilaku yang dirasakan dalam membentuk niat kewirausahaan. Penelitian ini menegaskan bahwa motivasi merupakan pendorong utama minat kewirausahaan di kalangan anggota HIPMI UINSU. Pengaruh simultan pemahaman, religiositas, dan motivasi terhadap minat kewirausahaan dalam penelitian ini menunjukkan pentingnya pendekatan menyeluruh dalam membangun kewirausahaan Islami, yang sejalan dengan maqashid syariah.

Kata Kunci: Pemahaman, Religiusitas, Motivasi, Minat Kewirausahaan, HIPMI UINSU

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## Introduction

In an era of globalization marked by dynamics and competition, entrepreneurship has become one of the key drivers of economic growth and job creation. Entrepreneurs, as creative and innovative individuals, play a crucial role in generating added value and advancing the nation. The increasing number of business actors indicates a growing array of opportunities, such as job openings, financial resource management, improved welfare, and other possibilities. This means that the presence of entrepreneurs also contributes to addressing issues of unemployment and poverty.<sup>1</sup>

Becoming an entrepreneur is an action that requires careful planning, not an impulsive choice. Building and maintaining positive relationships with others, including customers, is essential for sustaining market segmentation and ensuring business growth.<sup>2</sup> The Theory of Planned Behavior (TPB) represents a fundamental theory for explaining entrepreneurial intentions. Introduced by Ajzen, TPB is used to analyze the factors influencing intentions and to predict them, making it a valuable tool in research. This theory provides a critical and precise framework for explaining individuals' planned behavior, enabling researchers to predict entrepreneurial intentions by simultaneously considering individual and

social factors. TPB demonstrates that three antecedents influence intentions: attitudes toward trying, subjective norms about trying, and perceived behavioral control over internal and external factors.<sup>3</sup>

Entrepreneurship is a critical issue in the economies of developing countries. The presence and role of entrepreneurs significantly determine the economic progress or decline of a nation,<sup>4</sup> However, the availability of jobs in Indonesia is currently quite limited, restricting opportunities for potential workers. Entrepreneurship is considered to have the potential to create new job opportunities, making it a viable solution to address the high unemployment rate.<sup>5</sup> Therefore, the government's role is essential in strengthening and encouraging society to engage in entrepreneurship. One of the initiatives undertaken by the government to cultivate an entrepreneurial mindset is the integration of entrepreneurship education within higher education institutions. Universities play a key role in providing entrepreneurship courses, hands-on training, and continuous guidance to empower students with innovative and creative skills. These efforts aim to nurture skilled entrepreneurs who can provide solutions to reduce unemployment by creating job opportunities and contributing to economic growth.<sup>6</sup> Thus,

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<sup>1</sup> (Lathief Ilhamy Nasution et al., 2022)

<sup>2</sup> Imsar, "Strategi Home Industri Konveksi Dalam Meningkatkan Pendapatan Rumah Tangga Masyarakat Kota Binjai (Studi Kasus Abu Bakar Konveksi Mencirim Binjai Timur)," *JIMK: Jurnal Ilmu Manajemen Dan Kewirausahaan*, vol. 1, 2021.

<sup>3</sup> Selma Abedelrahim, "Academic Entrepreneurship in Sudanese Universities: Explaining Entrepreneurial Intention Using the Theory of Planned Behavior (TPB)," *Problems and Perspectives in Management* 18, no. 3 (October 1, 2020): 315–27, [https://doi.org/10.21511/ppm.18\(3\).2020.26](https://doi.org/10.21511/ppm.18(3).2020.26).

<sup>4</sup> (Julindrastuti & Karyadi, 2022).

<sup>5</sup> Revandi Muhammad Dairobi Muhammad et al., "Studi Tentang Minat Berwirausaha Ditinjau Dari Kewirausahaan, Religiusitas, Dan Keluarga," vol. 6, 2024, <https://journalpedia.com/1/index.php/jmd>.

<sup>6</sup> Dahrul Siregar, Nawir Yuslem, and Zuhrihal M Nawawi, "Strategy for Strengthening Business Incubators to Form an Entrepreneurial Spirit in Islamic University," *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah* 7, no. 1 (January 31, 2023): 162–73, <https://doi.org/10.29313/amwaluna.v7i1.12062>.

entrepreneurship education is not merely about theory but also about equipping students with practical skills and the mindset needed to create opportunities and navigate the dynamics of the workforce.<sup>7</sup>

Therefore, the role of the Indonesian Young Entrepreneurs Association (HIPMI) in promoting entrepreneurship among youth is crucial. Established on June 10, 1972, HIPMI focuses on mentoring and developing young entrepreneurs across Indonesia. Through its branches in various universities, such as HIPMI UINSU, the organization actively conducts public lectures and other programs to increase students' interest in entrepreneurship. In addition to serving as an educational platform, HIPMI UINSU also acts as a bridge connecting students with business networks and entrepreneurs. Below is a table showing the number of active HIPMI UINSU members from 2020 to 2024.

Table 1. HIPMI UINSU active members from 2020 to 2024

No	Year	Number of Active Members
1	2020	0
2	2021	0
3	2022	20
4	2023	50
5	2024	61

Source: Interview with Nia Safitri Br. Tarigan (Member of HIPMI UINSU).

The table above shows that in 2020 and 2021, there were no active members of HIPMI UINSU registered due to the inactivity of the organization caused by the COVID-19 pandemic. However, in 2022, HIPMI UINSU successfully recruited 20 active members, signaling an effort to boost participation through engaging promotional programs. In 2023, the number of members significantly increased to 50, indicating the success of the

recruitment strategy. In 2024, the number of members rose again to 61, reflecting continued success in retaining and attracting new members, as well as an improving organizational stability.

Based on this background, the researcher is motivated to conduct a study on the preferences of HIPMI UINSU members regarding their interest in entrepreneurship. This research will explore several important aspects, such as:

- The influence of understanding on entrepreneurial interest among HIPMI UINSU members.
- The impact of religiosity on the entrepreneurial interest of HIPMI UINSU members.
- The role of motivation in stimulating entrepreneurial interest among HIPMI UINSU members.
- The interaction between understanding, religiosity, and motivation as a whole in influencing the entrepreneurial interest of HIPMI UINSU members.

## Literature Review

### Entrepreneurial Intention Theory

The Theory of Planned Behavior (TPB), developed by Icek Ajzen in 1985, builds on the Theory of Reasoned Action (TRA) and highlights Perceived Behavioral Control (PBC) as a core element. TPB identifies three factors influencing entrepreneurial intention: PBC (perceived ease or difficulty of an action), attitude toward entrepreneurship (beliefs about entrepreneurial behavior), and subjective norms (perceptions of others' opinions on the behavior). These factors collectively predict entrepreneurial intentions.<sup>8</sup>

<sup>7</sup> (Muningrum Hesti, 2021).

<sup>8</sup> Yushun Su et al., "Factors Influencing Entrepreneurial Intention of University Students in China: Integrating the Perceived

University Support and Theory of Planned Behavior," *Sustainability (Switzerland)* 13, no. 8 (April 2, 2021), <https://doi.org/10.3390/su13084519>.

This study adopts the Theory of Planned Behavior (TPB) as its primary framework for two reasons: it has served as a robust foundation in prior entrepreneurship research, influencing entrepreneurial intention, and entrepreneurial behavior, being a planned action, requires careful planning for its development. TPB is used to understand and predict individual behavior based on their intention to act. Below is a more in-depth explanation of the key components of TPB:

#### **Key Components of TPB**

1. **Intention:** Intention is the main factor influencing behavior. According to TPB, people are more likely to perform an action if they have a stronger intention to do so. Subjective norms and attitudes toward the behavior are two key elements that influence this intention.
2. **Attitude toward the Behavior:** This reflects an individual's evaluation of a particular behavior, whether positive or negative. This attitude is formed by an individual's beliefs regarding the outcomes of the behavior.
3. **Subjective Norm:** Subjective norm represents how an individual perceives social expectations to either carry out or refrain from a certain action. This includes beliefs about what others consider important and their expectations regarding the individual's actions.
4. **Perceived Behavioral Control (PBC):** refers to an individual's belief about the ease or difficulty of executing a specific behavior. PBC is influenced by previous experiences and available resources, as well as external factors that may affect an individual's ability to act.

In this research, the Theory of Planned

Behavior (TPB) provides in-depth insights into the interaction between three key factors: understanding, religiosity, and motivation, in influencing entrepreneurial intention. Within the TPB framework, understanding helps to foster a positive attitude toward entrepreneurship, which, in turn, can encourage an individual's intention to start a business. Furthermore, religiosity contributes to shaping subjective norms that support the decision to engage in entrepreneurship, creating a social environment conducive to taking business risks. On the other hand, motivation plays a role through perceived behavioral control, which strengthens an individual's desire to engage in entrepreneurship refers to their willingness to start a business. Thus, this research demonstrates that these three variables significantly influence entrepreneurial intention through the mechanisms outlined by TPB, providing a strong theoretical foundation for further analysis in the context of entrepreneurship, particularly among students and members of HIPMI UINSU.

#### **Understanding in Entrepreneurship**

According to Mustafid, understanding the business world, the principles of entrepreneurship, and market opportunities is a fundamental capital for individuals to be brave enough to take risks and start a business. This understanding can be acquired through various means, such as formal education, training, seminars, and work experience in the business sector. The education and knowledge gained during college serve as the primary capital for starting a business, while the skills developed during coursework, especially in practical subjects, also play a significant role.<sup>9</sup>

Knowledge of entrepreneurship and

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<sup>9</sup> (Nurhayati Kusumadewi, 2020).

self-efficacy is crucial; an entrepreneur with a solid understanding of business will be more effective in leveraging entrepreneurial opportunities. With the ability to capitalize on opportunities, manage resources, formulate strategies, and organize the company, an entrepreneur can navigate the complexities of the business environment and increase the likelihood of success<sup>10</sup>. Understanding entrepreneurship also aims to change the perspectives and behaviors of students. This is expected to encourage them to foster creativity and innovation, thereby becoming competent entrepreneurs. With the Improving human resource quality will protect individuals from decline, ignorance, poverty, and diseases, in line with the *ushul khamsah*, which emphasizes the protection of lineage (*hifzu nasl*) and life (*hifzu nafs*).<sup>11</sup>. Understanding entrepreneurship includes the knowledge and information an individual possesses about business processes, marketing strategies, and financial management. In the context of TPB, this understanding contributes to an individual's attitude toward entrepreneurship. Attitude: if an individual has a good understanding of the benefits and challenges of entrepreneurship, They are inclined to adopt a positive attitude. According to TPB, a positive attitude will enhance the intention to engage in entrepreneurship.

### Religiosity in Entrepreneurship

Linguistically, there are three terms, each with a different concept regarding religion, religiosity, and religiousness. "Religi" comes from the word "religion," which refers to the belief in a higher universal power above humans. Meanwhile, "religiousness" is derived from "religiosity," meaning sincerity and deep devotion to religion. "Religious" (religiousness) refers to the religious traits or qualities that are inherent in an individual.<sup>12</sup> **Religiosity** refers to religiousness or anything related to religion. It involves the deepening of one's understanding of religion and the practice of its teachings, particularly Islamic teachings. Religiosity is used to assess whether an individual has studied or practiced their religion, which in turn can influence their behavior in life<sup>13</sup>.

Religious values such as honesty, diligence, and responsibility can serve as a moral foundation for entrepreneurs in running their businesses. From an Islamic perspective, economic activities should be carried out with care and be based on a mindset grounded in moral values and Islamic economic principles. Therefore, the values contained in Islamic economics are derived from the *Qur'an* and *Sunnah*, which serve as the primary foundation in Islamic views. In the context of Islamic economics, the importance of cooperation is expressed through the concept of *Ta'awun*. Muslims are

<sup>10</sup> Agustini Dyah Respati and Singgih Santoso, "Pengaruh Pemahaman Kewirausahaan Dan Penerapan Teori Planned Behavior Terhadap Minat Berwirausaha," *EKONIKA Jurnal Ekonomi Universitas Kadiri* 6, no. 1 (April 29, 2021): 16, <https://doi.org/10.30737/ekonika.v6i1.905>.

<sup>11</sup> Joni Hendra, Abdul Rasheed Olatunji, and Islam Perlis Malaysia, "Creative Economic Development Strategy of Riau Province Community in As-Syatibi Shariah Maqasid Perspective," *IKONOMIKA: Jurnal Ekonomi Dan Bisnis Islam* 6, no. 2 (2021), <https://ejournal.radenintan.ac.id/index.php/iko>

nomika.

<sup>12</sup> Febrian Wahyu Wibowo and Rusny Istiqomah Sujono, "Pengaruh Religiusitas Terhadap Wirausaha Muslim Muda (Studi Kasus Pondok Pesantren Di Yogyakarta)," *Jurnal Ekonomi Islam*, vol. 12, 2021.

<sup>13</sup> Muhammad Yafiz, Isnaini Harahap, and Sri Cahyanti, "Consumption Behavior Of Bidikmisi Scholarship Students With Religiosity As A Moderating Variable," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 6, no. 2 (December 11, 2020): 239, <https://doi.org/10.20473/jebis.v6i2.22122>.



encouraged to support each other in doing good deeds and seeking Allah's approval. Conversely, illegal actions and disobedience to God's commands are strictly prohibited.<sup>14</sup> Religiosity can influence an individual's social perceptions in the context of entrepreneurship. Religiosity often shapes moral and ethical values that can affect business decisions. **Subjective Norms:** If an individual perceives that their social environment (family, friends, community) supports entrepreneurship as part of religious values, their subjective norms will tend to be positive. This will increase the intention to engage in entrepreneurship, as they feel supported by those close to them. Religiosity has a significant influence in complementing the Theory of Planned Behavior (TPB). Through its impact on attitudes, subjective norms, and perceived behavioral control, religiosity can enhance an individual's entrepreneurial intention. Therefore, integrating religiosity into TPB provides a more comprehensive understanding of what influences an individual's entrepreneurial intention

### Motivation in Entrepreneurship

Motivation is the drive that pushes someone to work, work well, and integrate all efforts to achieve satisfaction that generates encouragement or enthusiasm.

Motivation is the impulse or stimulus possessed by an individual or group to achieve optimal results in carrying out a plan that has been made in order to reach the set goals<sup>15</sup>.

Motivation to engage in entrepreneurship arises from the drive or desire of an individual to start a business, supported by creative and innovative ideas. These ideas serve as an essential resource for achieving success in the entrepreneurial world.<sup>16</sup> Motivation in entrepreneurship is one of the key elements capable of fostering and igniting the entrepreneurial spirit. This motivation can stem from within oneself or from encouragement provided by others around us<sup>17</sup>. The motivation to become an entrepreneur is the driving factor that compels individuals to engage in entrepreneurial activities. This motivation provides the necessary energy to meet needs, gain satisfaction, or address imbalances by starting a business.<sup>18</sup>

Motivation drives individuals to act and is reflected in the intention to perform certain behaviors within the Theory of Planned Behavior (TPB). It is also linked to one's confidence in their ability to engage in entrepreneurship. If individuals feel motivated and believe they have control over the situation (e.g., access to resources, social support), their intention to start a business

<sup>14</sup> Zuhri M Nawawi et al., "Strategi Peningkatan Ekonomi Dan Tinjauan Ekonomi Islam Masa Covid 19 (Studi Kasus: UMKM Di Kota Medan)," *Jurnal Ilmiah Ekonomi Islam* 8, no. 02 (2022): 2027–35, <https://doi.org/10.29040/jiei.v8i2.5798>.

<sup>15</sup> Nabila Rahmadina Zain et al., "Pengaruh Motivasi Berwirausaha Dan Lingkungan Sosial Terhadap Minat Berwirausaha Di Masa Pandemi," 2022.

<sup>16</sup> Wati N, "pengaruh motivasi, kepribadian, religiusitas, dan lingkungan keluarga terhadap minat berwirausaha pada generasi z muslim di kota tegal" (universitas islam negeri prof. K.h. Saifuddin zuhri purwokerto, 2023).

<sup>17</sup> Noor Ridhia Melliyan & Anwar Saiful,

"Pengaruh Motivasi, Ekspektasi Pendapatan, Dan Persepsi Mahasiswa Terhadap Minat Berwirausaha Dengan Pemahaman Akuntansi Sebagai Variabel Moderating," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5, no. 1 (July 16, 2022): 227–43, <https://doi.org/10.47467/alkharaj.v5i1.1165>.

<sup>18</sup> Putu Talitha Amadea and I Gede Riana, "Pengaruh Motivasi Berwirausaha, Pengendalian Diri, Dan Lingkungan Keluarga Terhadap Niat Berwirausaha," *E-Jurnal Manajemen Universitas Udayana* 9, no. 4 (April 3, 2020): 1594, <https://doi.org/10.24843/ejmunud.2020.v09.i04.p18>.

will increase. PBC encompasses the individual's belief in their capacity to overcome challenges that may arise while running a business

### Research Framework on the Analysis of Preferences of HIPMI UINSU Members Towards Entrepreneurial Interest

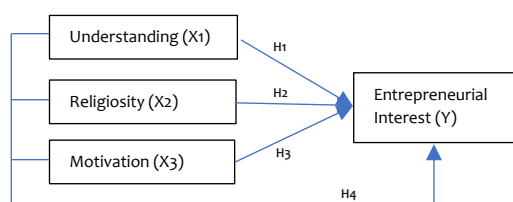


Figure 1. Conceptual Framework

Based on the figure above, the dependent variable (Y), which is entrepreneurial interest, is influenced by three independent variables (X): understanding (X<sub>1</sub>), religiosity (X<sub>2</sub>), and motivation (X<sub>3</sub>).

This conceptual framework illustrates the interplay of the independent variables in shaping and determining the dependent variable, highlighting how understanding, religiosity, and motivation collectively contribute to entrepreneurial interest. Each independent variable has its respective pathways of influence, as explained through the Theory of Planned Behavior (TPB).

## Method

This study uses a mixed-method approach, integrating both quantitative and qualitative methods for a thorough analysis. Primary data were gathered through surveys and detailed interviews with organization members. The research focuses on active students who are members of HIPMI UINSU, comprising a total of 61 members actively participating in the organization's activities.

The sampling process followed Roscoe's

approach, resulting in 30 selected respondents. A non-random sampling method and incidental sampling technique were used, ensuring a diverse range of perspectives within the study.<sup>19</sup> The data analysis process includes a series of classical assumption tests, such as descriptive analysis, validity, reliability, normality, multicollinearity, and heteroscedasticity tests, followed by Regression analysis, specifically multiple regression, was conducted using IBM SPSS Statistics 23 software. Interviews were also conducted to gather deeper insights into the respondents' membership and organizational involvement.

The following formula was employed for multiple linear regression analysis:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Y = Entrepreneurial Interest

a = Constant

b = Regression Coefficient

X<sub>1</sub> = Understanding

X<sub>2</sub> = Religiosity

X<sub>3</sub> = Motivation

## Result and Discussion

### 1. Validity Test

According to Sugiyono, The validity assessment measures the degree to which the data collected by the researcher corresponds to the actual conditions of the research object. The purpose of this test is to determine whether the data obtained after the research can be considered valid, using a questionnaire as the measurement tool. Validity is assessed by comparing the calculated r-value with the r-table value for degrees of freedom (df = n-2) at a significance level of  $\alpha = 0.05$ .

#### a. Understanding

##### Results of Validity Test for Variable X<sub>1</sub>

<sup>19</sup> Sugiyono, "Metode Penelitian Kuantitatif," 2019.

Variable	Statement	Pearson Correlation (r hitung)	r table	Description
Understanding (X1)	X1.1	0,657	0,361	VALID
	X1.2	0,776		VALID
	X1.3	0,769		VALID
	X1.4	0,732		VALID
	X1.5	0,717		VALID
	X1.6	0,699		VALID
	X1.7	0,622		VALID
	X1.8	0,710		VALID
	X1.9	0,559		VALID
	X1.10	0,699		VALID

Source: Primary Data, IBM SPSS Statistics 23, 2024

Referring to the table above, It can be inferred that the values obtained from each statement of the variable (X1) in this questionnaire are valid. This validity is determined by comparing each r hitung (Pearson correlation coefficient) value with the r table value. The analysis results show that r hitung is greater than r table, which indicates that the data obtained is valid.

## b. Religiosity

### Results of Validity Test for Variable X2

Variable	Statement	Pearson Correlation (r hitung)	r table	Description
Religiosity (X2)	X2.1	0,502	0,361	VALID
	X2.2	0,598		VALID
	X2.3	0,399		VALID
	X2.4	0,408		VALID
	X2.5	0,488		VALID
	X2.6	0,690		VALID
	X2.7	0,714		VALID
	X2.8	0,679		VALID
	X2.9	0,575		VALID
	X2.10	0,730		VALID

Source: Primary Data, IBM SPSS Statistics 23, 2024

Referring to the table above, It can be inferred that the values obtained from each statement of variable (X2) in this questionnaire are valid. This validity is determined by comparing each r hitung (Pearson correlation coefficient) value with

the r table value. The analysis results show that r hitung is greater than r table, which indicates that the data is valid.

## c. Motivation

### Results of Validity Test for Variable X3

Variable	Statement	Pearson Correlation (r hitung)	r table	Description
Motivation (X3)	X3.1	0,568	0,361	VALID
	X3.2	0,571		VALID
	X3.3	0,583		VALID
	X3.4	0,802		VALID
	X3.5	0,673		VALID
	X3.6	0,415		VALID
	X3.7	0,696		VALID
	X3.8	0,811		VALID
	X3.9	0,744		VALID
	X3.10	0,794		VALID

Source: Primary Data, IBM SPSS Statistics 23, 2024

Referring to the table above, It can be inferred that the values obtained from each statement of variable (X3) in this questionnaire are valid. This validity is determined by comparing each r hitung (Pearson correlation coefficient) value with the r table value. The analysis results show that r hitung is greater than r table, which indicates that the data is valid.

## d. Entrepreneurial Interest

### Hasil Uji Validitas Variabel X4

Variable	Statement	Pearson Correlation (r hitung)	r table	Description
Interest (Y)	Y.1	0,488	0,361	VALID
	Y.2	0,690		VALID
	Y.3	0,429		VALID
	Y.4	0,709		VALID
	Y.5	0,579		VALID
	Y.6	0,466		VALID
	Y.7	0,754		VALID
	Y.8	0,661		VALID
	Y.9	0,599		VALID
	Y.10	0,540		VALID

Source: Primary Data, IBM SPSS Statistics 23, 2024

Referring to the table above, It can be inferred that the values obtained from each statement of variable (Y) in this



questionnaire are valid. This validity is determined by comparing each  $r$  hitung (Pearson correlation coefficient) value with the  $r$  table value. The analysis results show that  $r$  hitung is greater than  $r$  table, which indicates that the data is valid

### 1. Normality Test

The Kolmogorov-Smirnov normality test applied in this research is a statistical test used to make decisions. If the Asymp. Sig (2-tailed) value is greater than 0.05 (sig > 0.05), it can be concluded that the data is normally distributed.

**One-Sample Kolmogorov-Smirnov Test**

	Understanding	Religiosity	Motivation	Entrepreneurial Interest
N	30	30	30	30
Normal Mean	43.27	46.17	45.73	44.07
Parameter Std. Deviation	4.941	3.260	3.886	3.841
Most Extreme Absolute Difference	.143	.146	.136	.144
Positive	.086	.120	.136	.122
Negative	-.143	-.146	-.125	-.144
Test Statistic	.143	.146	.136	.144
Asymp. Sig. (2-tailed)	.118c	.100c	.164c	.113c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Primary Data, IBM SPSS Statistics 23, 2024

The findings of the normality test shown in the table above indicate an Asymp. Sig (2-tailed) value of 0.113, which is greater than 0.05. Therefore, it can be concluded that the data obtained is normally.

### 2. MULTICOLLINEARITY TEST

Multicollinearity can be identified by examining the VIF (Variance Inflation Factor) value. If the tolerance value is greater than 0.1 (>0.1) and the VIF value is less than 10 (<10), multicollinearity is not present. Conversely, if the tolerance value is less than

0.1 (<0.1) and the VIF value is greater than 10 (>10), multicollinearity is detected.

**Coefficients<sup>a</sup>**

Model	Collinearity Statistics	
	Tolerance	VIF
1 Understanding	.179	5.573
Religiosity	.254	3.943
Motivation	.503	1.987

**Dependent Variable: Entrepreneurial Interest**

Source: Primary Data, IBM SPSS Statistics 23, 2024

The findings of the multicollinearity test in the table above show that each independent variable has a VIF value of less than 10. For example, the understanding variable has a VIF value of 5.573, the religiosity variable has a VIF value of 3.943, and the motivation variable has a VIF value of 1.987. All three independent variables have VIF values below 10 (<10). Therefore, it can be concluded that this study does not detect multicollinearity. As a result, there is no multicollinearity between the dependent and independent variables. Additionally, the tolerance values are greater than 0.1, with the understanding variable having a tolerance of 0.179, the religiosity variable having a tolerance of 0.254, and the motivation variable having a tolerance of 0.503. These independent variables all show values greater than the tolerance value.

### 3. UJI HETEROSKEDASTISITAS

In this study, the heteroscedasticity test was conducted using the Glejser test by regressing the absolute residual values of the independent variables. Heteroscedasticity is considered absent if the probability value exceeds 0.05 (> 0.05), while it is detected if the value falls below 0.05 (< 0.05).

The findings of the heteroscedasticity test in the table above conclude that there is no evidence of heteroscedasticity in the regression model. This is consistent with the decision rule, which states that all independent variables in the table have a significance value greater than the absolute residual value (0.05). Specifically, for the understanding variable, the significance value is recorded at 0.719, which clearly exceeds 0.05; for the religiosity variable, the significance value is 0.404, also greater than 0.05; and for the motivation variable, the significance value reaches 0.171, which remains above the 0.05 threshold. Therefore, it can be concluded that this regression model satisfies the homoscedasticity

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-9.813	5.916		-1.659	.109
understanding	-.053	.147	-.151	-.363	.719
Religiosity	.159	.188	.297	.848	.404
Motivation	.157	.112	.351	1.409	.171

a. Dependent Variable: ABS\_RES

Source: Primary Data, IBM SPSS Statistics 23, 2024

assumption and does not indicate any issues with heteroscedasticity.

#### 4. Regression Analysis

##### 1. Multiple linear regression analysis

###### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	14.660	11.119		1.318	.199
understanding	-.169	.281	-.218	-.604	.551
Religiosity	.085	.356	.072	.239	.813
Motivation	.718	.216	.729	3.322	.003

a. Dependent Variable: Entrepreneurial Interest

Source: Primary Data, IBM SPSS Statistics 23, 2024

Referring to the table above, the regression analysis model can be obtained as follows:

$$Y = 14,660 - 0,169X_1 + 0,085X_2 + 0,718X_3 + \varepsilon$$

Keterangan:

Y = Entrepreneurial Interest

$\alpha$  = Constant

b = Regression Coefficient

$X_1$  = understanding

$X_2$  = Religiosity

$X_3$  = Motivation

a. Constant ( $\alpha$ ) = 14.660

This means that if understanding ( $X_1$ ), religiosity ( $X_2$ ), and motivation ( $X_3$ ) are zero, the entrepreneurial intention will be positive with a value of 14.660.

b. Coefficient  $b_1 = -0.169X_1$  (Understanding)  
This means that entrepreneurial intention will decrease by 0.169 units if understanding is reduced by 1 unit.

c. Coefficient  $b_2 = 0.085X_2$  (Religiosity)  
This means that entrepreneurial intention will increase by 0.085 units if religiosity is increased by 1 unit.

d. Coefficient  $b_3 = 0.718X_3$  (Motivation)  
This means that entrepreneurial intention will increase by 0.718 units if motivation is increased by 1 unit.

##### 2. Coefficient of Determination Test ( $R^2$ )

###### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624 <sup>a</sup>	.390	.319	3.169

a. Predictors: (Constant), Motivation, Religiosity, Understanding

Source: Primary Data, IBM SPSS Statistics 23, 2024

The findings of the multiple linear regression analysis displayed in the table above show an Adjusted R Square value of 0.319. This means that the variables of

understanding, religiosity, and motivation contribute to entrepreneurial interest by 31.9%, while the remaining 68.1% is influenced by external factors not included in this study.

### UJI F (Simultaneous Test)

#### ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	166.746	3	55.582	5.534	.004 <sup>b</sup>
Residual	261.121	26	10.043		
Total	427.867	29			

a. Dependent Variable: Entrepreneurial Interest

b. Predictors: (Constant), Motivation, Religiosity, understanding

Source: Primary Data, IBM SPSS Statistics 23, 2024

The table above shows the calculated F-value of 5.534 with a significance value of 0.004. For the F-test, the calculated F-value should be compared with the significance level of 0.05. The F-table value is determined by the degrees of freedom  $df_1 = k-1$  or  $3-1 = 2$  and  $df_2 = n-k$  or  $30-3 = 27$ , giving an F-table value of 3.35. The results show that the calculated F-value is greater than the F-table value ( $5.534 > 3.35$ ), and the significance value is smaller than the established threshold ( $0.004 < 0.05$ ). Based on this criterion,  $H_0$  is rejected, and  $H_4$  is accepted. The research hypothesis states that the variables of understanding (X1), religiosity (X2), and motivation (X3) simultaneously have a positive and significant effect on the entrepreneurial interest of the members of the Indonesian Young Entrepreneurs Association (HIPMI) at the State Islamic University of North Sumatra (UINSU). This finding aligns with the principles of the Theory of Planned Behavior (TPB), which emphasizes that positive attitudes, supportive subjective norms, and perceived behavioral control are key factors in shaping an individual's entrepreneurial intention.

### Discussion of Research Results

To provide an overview of the research findings, here is an analysis of the

preferences of the Indonesian Young Entrepreneurs Association (HIPMI) UINSU regarding entrepreneurship.

- The Effect of Understanding on Entrepreneurial Interest:** The research shows a t-value of 0.604, which is smaller than the t-table value of 2.055 ( $0.604 < 2.055$ ) with a significance level of 0.551 ( $0.551 > 0.05$ ). This indicates that understanding does not have a significant effect on the entrepreneurial interest of HIPMI UINSU members. This finding contrasts with research by Agustini Dyah Respati and Singgih Santoso (2021), who stated that entrepreneurial understanding has a positive effect on entrepreneurial interest.
- The Effect of Religiosity on Entrepreneurial Interest:** The t-value for religiosity is 0.239, which is also smaller than the t-table value of 2.055 ( $0.239 < 2.055$ ) and the significance level is 0.813 ( $0.813 > 0.05$ ). This shows that religiosity does not significantly affect the entrepreneurial decision-making of HIPMI UINSU members. This finding is consistent with research by Nur Abdika Rakhmah Wati (2023), which found that religiosity does not significantly affect the entrepreneurial interest of Generation Z in Tegal City.
- The Effect of Motivation on Entrepreneurial Interest:** With a t-value of 3.322 ( $3.322 > 2.055$ ) and a significance level of 0.003 ( $0.003 < 0.05$ ), motivation is proven to have a positive and significant effect on the entrepreneurial decision-making of HIPMI UINSU members. This finding aligns with research by Suhendra Eka et al. (2022), which shows that motivation significantly influences entrepreneurial interest in Gampong Sidodadi.
- The Effect of Understanding, Religiosity,**

**and Motivation:** The ANOVA analysis shows a calculated F-value of 5.534, which is larger than the F-table value of 3.35 ( $5.534 > 3.35$ ) with a significance level of 0.004 ( $0.004 < 0.05$ ). This means that understanding (X<sub>1</sub>), religiosity (X<sub>2</sub>), and motivation (X<sub>3</sub>) simultaneously have a positive and significant effect on the entrepreneurial interest of HIPMI UINSU members.

The findings of this study emphasize the importance of motivation as a key factor in entrepreneurial decision-making among HIPMI UINSU member

### **The Role of Understanding, Religiosity, and Motivation in Enhancing Entrepreneurial Interest: An Analysis from the Islamic Economics Perspective**

In the perspective of Islamic economics, entrepreneurship plays a strategic role in achieving *maqashid syariah* (objectives of Islamic law), which aim to promote the well-being of individuals and society and avoid harm. One of the primary goals of *maqashid syariah* is to safeguard religion (*hifz ad-din*), life (*hifz an-nafs*), intellect (*hifz al-aql*), lineage (*hifz an-nasl*), and wealth (*hifz al-maal*).<sup>20</sup> In this context, Islamic entrepreneurship is not merely a means to improve the economic well-being of individuals, but also a tool to ensure that economic activities align with Islamic principles, provide benefits for the community, and protect the broader societal interests. By integrating these values into entrepreneurship, one can promote ethical business practices, contribute to social

welfare, and fulfill the broader objectives of *maqashid syariah*.<sup>21</sup>

The research findings indicate that understanding of entrepreneurship does not significantly influence the entrepreneurial interest of members of HIPMI UINSU. From the perspective of Islamic economics, this finding may reflect a lack of mastery over the principles of Sharia in business operations. Islam emphasizes the importance of understanding halal and haram laws in economic activities, including ensuring that business transactions are free from *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). A good understanding of halal laws is not only a religious obligation but also ensures blessings (*barakah*) in business. For example, a Muslim entrepreneur must understand the importance of researching the source of products, ensuring an ethical production chain, and avoiding practices that could harm consumers or society.<sup>22</sup>

Religiosity, which in this study also does not significantly influence entrepreneurial interest, should ideally be a key motivator for a Muslim when making economic decisions. In Islam, Religiosity includes both a vertical connection with Allah SWT and a horizontal connection with other human beings. A religious entrepreneur would run their business with honesty (*sidq*), trustworthiness (*amanah*), fairness (*adil*), and responsibility. Moreover, they would ensure that every economic activity is not only halal but also *thayyib* (good, of high quality, and beneficial). However, if religiosity does not motivate individuals to

<sup>20</sup> Zaenudin Mansyur, 'Implementasi Teori Maqashid Syari'ah Asy-Syatibi Dalam Muamalah Kontemporer', *JURISDIKTIE*, 11.1 (2020), doi:10.18860/j.v11i1.7675.

<sup>21</sup> Fatimah Zahara, 'The Analysis of Maqashid Syariah on the Use of Fiat Money and Dinar Dirham', *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and*

*Social Sciences*, 3.2 (2020), doi:10.33258/birci.v3i2.964.

<sup>22</sup> Sazelin Arif and Safiah Sidek, 'Application of Halalan Tayyiban in the Standard Reference for Determining Malaysian Halal Food', *Asian Social Science*, 11.17 (2015), doi:10.5539/ass.v11n17p116.

engage in entrepreneurship, this could reflect the need for an approach that integrates spiritual values into economic practices.<sup>23</sup>

Motivation, which in this study was found to significantly influence entrepreneurial interest, is an essential element in Islamic economics. Islam teaches that entrepreneurial motivation should be grounded in the right intention, namely seeking the pleasure of Allah SWT. This principle aligns with the concept of *ikhtiar* (maximal effort) followed by *tawakkul* (reliance on Allah after exerting effort). Motivation based on Islamic values will encourage entrepreneurs to focus not only on worldly profits but also on social and spiritual benefits. In this regard, success in business is measured not only by financial outcomes but also by positive contributions to society, such as creating jobs, assisting those in need, and supporting a fairer distribution of wealth.<sup>24</sup>

The simultaneous influence of understanding, religiosity, and motivation on entrepreneurial interest in this study underscores the importance of a holistic approach in building Islamic entrepreneurship. These three aspects align with the *maqashid syariah* as they help maintain the integrity of religion by ensuring adherence to halal principles, protect life by creating sustainable economic opportunities, preserve the mind by supporting the development of sharia-based entrepreneurial knowledge, and safeguard wealth through fair and transparent economic practices.<sup>25</sup>

Thus, Islamic entrepreneurship not only serves as a means to achieve individual prosperity but also as a tool to realize social balance and collective economic blessings.

## Conclusion

This study shows that understanding and religiosity do not significantly affect the entrepreneurial interest of HIPMI UINSU members, while motivation has a positive and significant effect. Simultaneously, understanding, religiosity, and motivation positively influence entrepreneurial interest. These findings emphasize that motivation is a key factor driving entrepreneurial interest among HIPMI UINSU members.

The simultaneous influence of understanding, religiosity, and motivation on entrepreneurial interest in this study highlights the importance of a comprehensive approach to building Islamic entrepreneurship. These three factors align with the *maqashid syariah*, which aims to preserve religion by ensuring adherence to halal principles, protect life through the creation of sustainable economic opportunities, safeguard the mind by strengthening sharia-based entrepreneurial knowledge, and protect wealth through the application of fair and transparent economic practices. Therefore, Islamic entrepreneurship not only aims to enhance individual welfare but also contributes to achieving social balance and collective economic blessings for society as a whole.

## Credit Authorship Contribution

<sup>23</sup> Febrian Wahyu Wibowo and Rusny Istiqomah Sujono, 'PENGARUH RELIGIUSITAS TERHADAP WIRAUUSAHA MUSLIM MUDA (STUDI KASUS PONDOK PESANTREN DI YOGYAKARTA)', *Al-Infq: Jurnal Ekonomi Islam*, 12.2 (2021), doi:10.32507/ajei.v12i2.867.

<sup>24</sup> Firman Menne and others, 'Sharia Economy, Islamic Financial Performance and Factors That

Influence It—Evidence from Indonesia', *Economies*, 11.4 (2023), doi:10.3390/economies11040111.

<sup>25</sup> Dwi Astuti Nurhayati Wahyu and Novi Tri Oktavia, 'Relevance Of Al Mawardi's Reflection In The Development Of Islamic Economic Activities', *Nusantara Economy*, 1.1 (2022), pp. 48–58.



Muhammad Ilzam Harahap: Conceptualization, Methodology, Investigation, Writing - Original Draft, and Supervision. Muhammad Lathief Ilhamy Nasution: Methodology, Data Collection, and Writing - Review & Editing. Juliana Nasution: Formal Analysis, Resources, and Writing - Review & Editing.

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The authors declare no competing interests related to this study. No financial or personal conflicts of interest are present.

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