

# Determinant Model of Student Entrepreneurial Intention Based on Islamic Values and Islamic Business Potential Awareness

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## ABSTRACT

**Purpose:** This study aims to analyze the factors influencing students' sharia entrepreneurial intentions in the Kudus and Jepara Regencies.

**Methodology:** This study used Path analysis and was conducted with PLS. The sample of this study was 200 students in Kudus and Jepara.

**Result:** Analysis at Kudus shows that only supportive environmental variables significantly affect students' entrepreneurial intentions. Meanwhile, in Jepara, cultural values, a supportive environment, and belief in Islamic values significantly affect business potential. Education, beliefs, and business awareness also positively affect students' Islamic entrepreneurial intentions and development. Overall, the variables in the Kudus model explain 51.8% of the variation in Islamic entrepreneurial intentions, whereas the Jepara model explains 61.1%.

**Conclusion:** Results of this study contribute to the development of an Islamic value-based entrepreneurial intention model through awareness of Islamic business potential as a mediating variable. The factors that form awareness of the potential of Islamic entrepreneurship are more dominant in Jepara.

**Implications:** The research can inform educational institutions and governments in developing programs and policies. However, this study has limitations in describing the change in Islamic entrepreneurial intentions. Follow-up research is recommended using a longitudinal design and expanding area coverage.

**Originality:** This study integrates the variable of Islamic business potential awareness as a mediator between factors that affect Islamic entrepreneurial intentions. Enriching the application of planned behavior theory to Islamic entrepreneurship.

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## INTRODUCTION

In the era of increasingly competitive globalization, entrepreneurship is not only an alternative career option but also a strategic solution in reducing unemployment among graduates. The end of the COVID-19 Pandemic has posted encouraging global, national and regional economic growth figures. The IMF predicts that in 2023 and 2024, the global economy will grow by 2.8% and 3.2%, respectively. The national economy in the first quarter of 2023 has grown 5.03% from the first quarter of 2022, from -2.41% in 2020, -0.93% in 2021, and -0.94% in 2022. The economic growth triggered a decline in unemployment at the beginning of 2020 by 4.94%, increased to 6.26% in early 2021, decreased to 5.83% in early 2022, and then decreased to reach 5.45% in early 2023 (BPS, 2023). Among the unemployed above, 6% of them come from universities at both the diploma and undergraduate levels. As the number of educated unemployed in Indonesia increases, the paradigm of higher education must shift from job-seeking orientation to job creation through entrepreneurship. In this context, Muslim students have great potential to develop entrepreneurship that is aligned with Sharia principles, thus pursuing not only financial gain but also blessings and social responsibility (Purbo Jadmiko et al., 2022).

In the midst of economic challenges, students, as the younger generation, are required not only to have academic competence but also the ability to create jobs independently. The increase in unemployment among college graduates remains an important issue in Indonesia, especially in the context of countries with large Muslim populations. Indonesia has the potential for developing entrepreneurship based on Islamic values becomes increasingly significant. Countries that have entrepreneurs at 10% are recorded as prosperous countries. In terms of ranking, these countries are Australia, Norway, Canada, Luxemburg, the United States, Israel, and the Netherlands. Meanwhile, Indonesia is 60th, 54th, and 36th in the last three years (Astuti, 2021).

The paradigm shift in higher education from job seekers to job creators is crucial. In Muslim societies, Islamic entrepreneurship can be a solution because it emphasizes a balance between economic profit and spiritual values (Boubker, 2024). Previous research has shown that entrepreneurship education, cultural values, and social environment influence entrepreneurial intent (Handayati et al., 2020; Le et al., 2023). Several things underlie students' intention in Islamic entrepreneurship. Islamic entrepreneurial intention is the tendency or desire of individuals to engage in entrepreneurial activities according to Islamic principles. Attitudes

toward entrepreneurship are positively influenced by Islamic values and practices, which in turn influence entrepreneurial intentions (Rehan et al., 2019) .

Previous research on the topic of student entrepreneurship can be seen from the factors formed, namely attention, reciprocity, accuracy, collaboration, understanding, clarity, honesty, intimacy, sincerity, and loyalty (Pratiwi et al., 2020). Social support, empathy for others, and self-efficacy have a significant effect on entrepreneurship at Tarumanagara University (Kuswadi & Wijaya, 2023). Entrepreneurial knowledge and the use of social media influence entrepreneurial creativity, while entrepreneurial education contributes positively to shaping an entrepreneurial mindset, especially if supported by applicable and environmentally friendly learning methods (Handayati et al., 2020; Olivia & Nuringsih, 2022). While entrepreneurship courses and student creativity programs affect student entrepreneurial intention, regardless of their entrepreneurial abilities (Putri et al., 2019).

Islamic entrepreneurship, which upholds the principles of fairness, honesty, and freedom from usury, offers an alternative business model that is not only profit-oriented but also socially and spiritually responsible. However, the fundamental question that remains is the extent to which Muslim students realize the potential of these Islam-based businesses and how this awareness affects their intention in becoming entrepreneurs. Islamic entrepreneurial intention is influenced by several factors, such as Supporting Environment (Environment Theory), Entrepreneurship Education (Education Theory), Islamic Value Beliefs (Value Theory), Cultural Values (Culture Theory), Islamic Business Potential Awareness (Awareness Theory) (Costa et al., 2009; DiMaggio & Powell, 1983; Le et al., 2023; Nurmaliza & Henny, 2018; Siddiqi, 2006).

However, research related to awareness of Islamic business potential is still limited, even though this concept bridges Islamic values and entrepreneurial intent. An approach to entrepreneurship based on Islamic values that is integrated academically and spiritually can increase the intention and sustainability of student entrepreneurial activities (Halim et al., 2024). The main problem with this research is the lack of an empirical model that explains how Islamic values, entrepreneurship education, and culture influence Islamic entrepreneurial intention through the mediating variable of awareness of Islamic business potential.

Therefore, researchers developed a model based on the Theory of Planned Behavior that links environmental factors, Islamic values, and business potential awareness. In addition, the Institutional Theory approach explains how socio-cultural norms reinforce entrepreneurial intentions. The hypothesis of this study is that entrepreneurial intentions are directly influenced

by a supportive environment, entrepreneurial education, Islamic values, and cultural values. The next assumption is that a supportive environment, entrepreneurship education, belief in Islamic values, and cultural values through awareness of sharia business potential influence students' intentions in Islamic entrepreneurship. The results of this study are expected to contribute theoretically to the development of planned behavior theory and Islamic entrepreneurship models, as well as provide practical input for educational institutions and local governments in developing strategies to empower Muslimpreneur students.

## METHODOLOGY

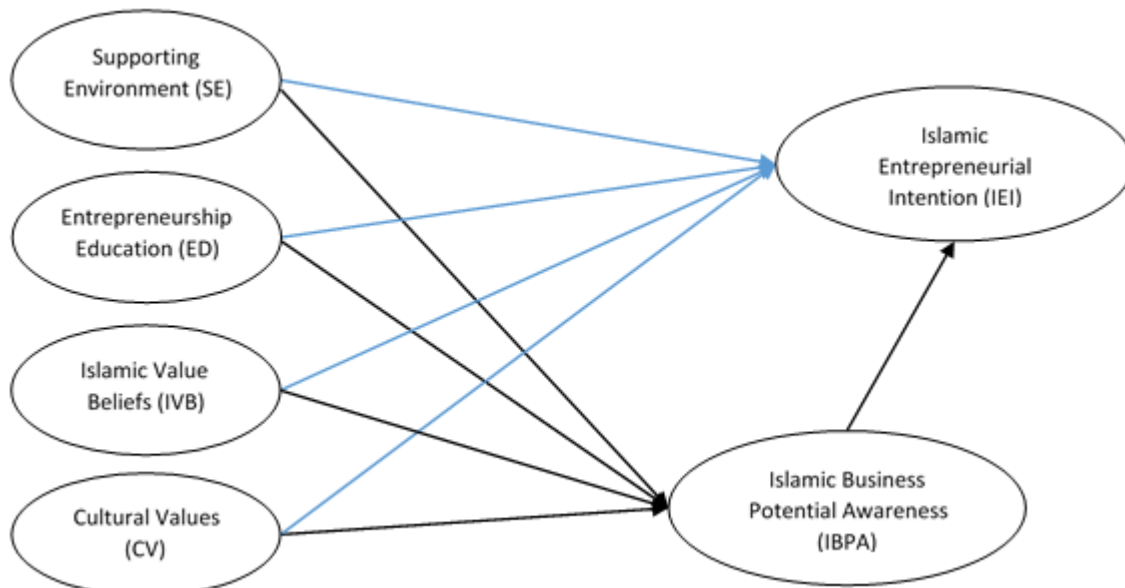
This research is positivistic quantitative research, to examine the influence of supporting environment variables, entrepreneurship education, Islamic value beliefs, cultural values, and awareness of Islamic business potential on student intention in Islamic entrepreneurship. The research sample used random sampling to reach active students in the Jepara district and Kudus district, both of which are areas with historical roots in the spread and education of Islam in Central Java, as a center of Islamic education and creative industries. This study uses a Likert scale ranging from 1 “strongly disagree” to 4 “strongly agree”, the instrument variables are as follows :

**Table 1. Measurement Variable**

Variable	Definition	Indicator	Reference
Islamic Entrepreneurial Intention (IEI)	A person's intention to start a business based on Islamic principles and values, including the orientation of seeking blessings and social benefits in addition to profits.	1) The desire to become an entrepreneur in accordance with Islamic principles 2) The conviction to start a halal business 3) Commitment to Islamic business ethics	(Boubker, 2024; Rehan et al., 2019)
Supporting Environment (SE)	External conditions that support students in entrepreneurship, including support from family	1) Social and family support 2) Support from educational institutions 3) Access to facilities, networks, and regulations	(Pratiwi et al., 2020; Wu & Mao, 2020)
Entrepreneurship Education (ED)	Formal and informal learning processes that equip students with Islamic value-based entrepreneurial knowledge, skills, and attitudes.	1) Entrepreneurship curriculum and training 2) Business planning competencies 3) Understanding of Islamic business ethics and principles	(Halim et al., 2024; Handayati et al., 2020)
Islamic Value Beliefs (IVB)	Individual belief in Islamic values that govern economic	1) The desire to become an entrepreneur in accordance with Islamic	(Halim et al., 2024; Siddiqi, 2006)

Variable	Definition	Indicator	Reference
	behavior, such as honesty, justice, social responsibility, and the prohibition of usury.	principles 2) The conviction to start a halal business 3) Commitment to Islamic business ethics	
Culture Value (CV)	The norms, beliefs, and values held by society that influence perceptions of entrepreneurship and business risk.	1) Orientation towards hard work 2) Values of collectivism and social solidarity 3) Views on change and innovation	(Abid, 2018; Le et al., 2023)
Islamic Business Potential Awareness (IBPA)	The level of awareness and understanding among students regarding opportunities and potential for sharia-based businesses, as well as their ability to identify Islamic markets	1) Understanding halal business opportunities 2) Ability to analyze the potential of Islamic businesses 3) Interest in developing businesses based on Islamic values	(Boubker, 2024; Halim et al., 2024)

The research data was processed, including the validity testing was conducted using outer loading, AVE test and composite reliability of the questionnaire, and hypothesis testing using Partial Least Squares (PLS). Through the analysis of these factors, this research can provide a deeper understanding of the influence of the supporting environment, entrepreneurship education, Islamic value beliefs, cultural values, and awareness of Islamic business potential on Islamic entrepreneurship intention.



**Figure 1. Conceptual Framework Model**

Source : author (2024)

The function equation is as follows.

$$AWIB = \alpha + \beta_1 SE + \beta_2 ED + \beta_3 IVB + \beta_4 CV + e_1 \dots (1)$$

$$IEI = \alpha + \beta_1 SE + \beta_2 ED + \beta_3 IVB + \beta_4 CV + \beta_5 AWIB + e_2 \dots (2)$$

Information :

$\alpha$	= constant
$\beta$	= coefficient
$e$	= error
IEI	= Islamic Entrepreneurial Intention
IBPA	= Islamic Business Potential Awareness
SE	= Supporting Environment
ED	= Entrepreneurship Education
IVB	= Islamic Value Beliefs
CV	= Cultural Values

## RESULT AND DISCUSSION

This study to examine the influence of supporting environment variables, entrepreneurship education, Islamic value beliefs, cultural values, and awareness of Islamic business potential on student intention in Islamic entrepreneurship with the variables are presented in **Table 1**. The analysis is in accordance with the relationship framework presented in **Figure 1**, where entrepreneurial intentions are directly influenced by a supportive environment, entrepreneurial education, Islamic values, and cultural values. And awareness of sharia business potential influence as mediating variable in influencing students' intentions in Islamic entrepreneurship.

This study involved student respondents from two regions that have historical ties to the spread of Islam but differ in socioeconomic characteristics: Jepara, a center for creative industries, and Kudus, a center for Islamic education. These regions are theoretically relevant for testing differences in factors that shape entrepreneurial intent. A total of 200 student respondents from two districts in Central Java participated in the questionnaire survey. Respondents consisted of 49 males and 151 females, with relatively consistent proportions in both regions. The majority of respondents were 4th to 8th semester students from various study programs. The number of respondents from each district was 100, with the criteria of active students. The results of the analysis showed that the variables of the supporting environment, entrepreneurship education, Islamic values, and cultural values in Kudus through the awareness of Islamic business potential could explain the Islamic entrepreneurial intention of 51.8%.

Meanwhile, in Jepara, the variables of the supporting environment, entrepreneurship education, Islamic values, and cultural values through the awareness of Islamic business potential can explain the entrepreneurial intention of Islam of 61.1%.

Research results in Kudus district and in Jepara district, based on the Loading Factor value in the following PLS Algorithm Analysis results, it is found that all items have a loading factor value  $\geq 0.7$ , so they are said to be valid and declared ready to test the model.

**Table 2. Validity Test Result in Kudus district and in Jepara district**

Variable	Kudus			Jepara		
	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
IBPA	0.91	0.93	0.64	0.86	0.89	0.58
IVB	0.93	0.95	0.71	0.92	0.94	0.65
SE	0.91	0.93	0.61	0.81	0.87	0.57
IEI	0.91	0.93	0.70	0.85	0.89	0.63
CV	0.89	0.91	0.64	0.90	0.93	0.68
ED	0.88	0.92	0.69	0.89	0.92	0.75

Source: data processing 2024

In **Table 2** Composite Reliability (CR) test as an alternative to the Cronbach Alpha (CA) test, to measure the convergent validity of a reflective model. Test results of both regions, based on the Construct Reliability and Validity values above, it can be concluded that all variables used in this research model have good reliability because the Composite Reliability value for each variable is more than 0.7. The results of the AVE test can reflect the various latent elements in the reflective model, which is considered adequate if the value of the AVE exceeds 0.50. The table above shows that the value of each variable or construct exceeds the standard 0.5, which means that all of them are VALID test results of both regions.

The results of the cross-loadings factor show that all constructions show the correlation level of the construction indicators is greater than the correlation value of the indicators with other structures. For reliability results, it is used to test the development of a construction. Based on the calculation results in Kudus district and in Jepara district, all constructions have a value of more than 0.7. This means that none of the constructions in this study are invalid. Based on the Collinearity Statistics test, all VIF value variables are smaller than 10 so it can be concluded that there is no multicollinearity. This means that all manifest Turnover Intention variables used are declared valid. Hypothesis results to districts as follows:

**Table 3. Hypothesis results in Kudus and Jepara District**

Connection	Kudus				Jepara			
	Original Sample (O)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Original Sample (O)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
IBPA -> IEI	0.01	0.49	0.01	0.50	0.80	0.25	3.15	0.00*
IVB -> IBPA	0.07	0.13	0.57	0.28	0.26	0.08	3.13	0.00*
IVB -> IEI	0.13	0.26	0.49	0.31	0.03	0.16	0.18	0.43
SE -> IBPA	0.15	0.08	1.79	0.04**	0.02	0.11	0.20	0.42
SE -> IEI	0.28	0.14	2.08	0.02**	0.22	0.14	1.53	0.06***
CV -> IBPA	0.25	0.17	1.46	0.07***	0.28	0.11	2.43	0.01*
CV -> IEI	0.28	0.44	0.64	0.26	-0.13	0.19	0.69	0.25
ED -> IBPA	0.52	0.09	5.67	0.00*	0.20	0.09	2.15	0.02**
ED -> IEI	0.09	0.23	0.39	0.35	-0.12	0.15	0.84	0.20

Description: \*sig 1%=0.01, \*\*sig 5%=0.05, \*\*\*sig 10%= 0.1

Source: data processing 2024

From the **Table 3** above, the research hypothesis test provides results. The effect of the supportive environment on entrepreneurship is shown in the results of this study. The results of the hypothesis test directly affected the supporting environment variables for respondents in Kudus affecting the awareness of Islamic entrepreneurship potential (5% level), while in Jepara it had no effect. As for the intention of Islamic entrepreneurship, the supporting environment has influence both in Kudus (5% level) and in Jepara (taraf 10% level). The entrepreneurship education variable directly has an influence on the awareness of the potential of Islamic entrepreneurs in Kudus at a significant level of 1% and in Jepara at a level of 5%. Meanwhile, the intention of Islamic entrepreneurs does not have a direct effect in both regions. The results of the test of the Islamic value beliefs variable had no direct effect on the awareness of Islamic entrepreneurial potential and Islamic entrepreneurial intentions in the Kudus area. However, in the Jepara area, Islamic value beliefs directly affect the awareness of Islamic entrepreneurial potential (1% level), and do not directly affect the intention of Islamic entrepreneurship. The analysis directly showed that cultural values have an impact on people's awareness of the potential of Islamic businesses in Kudus (10% level) and in Jepara (1% level). But, in two districts cultural values do not influence the entrepreneurial intention of individuals. The results of the analysis for hypotheses related to the relationship between Awareness of business potential and Entrepreneurial intention can be seen in Kudus does not affect entrepreneurial intention and in Jepara effective at the 1% level.

**Table 4. Hypothesis results in Kudus and Jepara District Indirect**

Connection	Kudus				Jepara			
	Original Sample (O)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Original Sample (O)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
IVB->IBPA->IEI	0.00	0.07	0.01	0.50	0.21	0.08	2.67	0.00*
SE->IBPA->IEI	0.00	0.09	0.01	0.50	0.02	0.08	0.23	0.41
CV->IBPA->IEI	0.00	0.15	0.01	0.50	0.22	0.09	2.55	0.01*
ED->IBPA->IEI	0.00	0.25	0.01	0.50	0.16	0.07	2.36	0.01*

Description: \*sig 1%=0.01, \*\*sig 5%=0.05, \*\*\*sig 10%= 0.1

The results of the above test show (**Table 4**) that in Kudus the variables of supporting environment, entrepreneurship education, islamic value beliefs, cultural values through islamic business potential awareness do not affect islamic entrepreneurial intention. In the Jepara area, the supporting environment variable through islamic business potential awareness does not affect islamic entrepreneurial intention, while entrepreneurship education, islamic value beliefs, and cultural values through islamic business potential awareness influence islamic entrepreneurial intention (1% level).

The results of the study show that the variables of the supporting environment, entrepreneurship education, Islamic values, and cultural values through the awareness of Islamic business potential can explain Islamic entrepreneurial intentions as many as 51.8% for Kudus district and 61.1% for Jepara district, so the model in Jepara is stronger in explaining the awareness of Islamic entrepreneurial intentions that can strengthen the application of the Theory of Planned Behavior in the context of Islamic entrepreneurship. This difference shows the strength of the influence of socio-religious and educational factors on Islamic entrepreneurial intentions in each region. The results of analysis using the variable of awareness of Islamic business potential variable as an intervening variable, the variable supporting environment, entrepreneurship education, Islamic value beliefs, and cultural values, do not significantly affect the entrepreneurial intention of Kudus students. This business potential awareness includes an understanding of Sharia-based business principles, economic benefits, and the social impact of the approach. However, the results show that although these variables influence awareness individually, they are not strong enough to influence entrepreneurial intention when involving awareness of Islamic business potential as a connecting path. The results of the study, if analyzed through the variable awareness of Islamic business potential as an intervening variable, from the variables of entrepreneurship education, belief in Islamic values, and cultural values, show that

the awareness of potential business significantly affects student entrepreneurial intention. In comparison, the variable supporting environment does not have a significant effect on the variable awareness of Islamic business potential on student entrepreneurial intention. This shows the importance of synergy between education, Islamic values, and culture in increasing awareness of Islamic business potential, which is an important pathway to encourage student entrepreneurial intention. A local wisdom and religion-based approach can be an effective strategy to optimize this potential.

The result of the individual direct effect of each variable in accordance with the regression model with independent variables including the supporting environment, entrepreneurship education, Islamic value beliefs, and cultural values, shows that in Kudus District supporting environmental variables affect the intention in Islamic entrepreneurship, this is in accordance with the results of the study Purnomo & Sofyan (2016) stated that the social support environment has an effect on student entrepreneurial intention. The average answer of respondents who agree and strongly agree is 92.3 percent related to the supporting environment. In at Jepara District, the supporting environment affects Islamic entrepreneurial intention, the results of this study are in accordance with the results of the study from Putri et al., (2019) which states that the environment affects on student intention in entrepreneurship. This is possible because respondents answered agree and strongly agree by 87.8 percent. The enabling environment is an entrepreneurial success factor that can support growth, business development, and competitiveness to achieve greater success (Elnadi, M., Gheith, 2021; Jamu, 2018).

The results of testing the hypothesis of the effect of entrepreneurship education on students' Islamic entrepreneurial intention in both districts show the results have no direct effect. This is possible because respondents' more dominant answer strongly agree that the indicator has the ability to develop business planning actions, this indicator is more representative that the actual respondents already have thoughts and are intentioned in Islamic entrepreneurship, so entrepreneurship education is not always consistent and significant effect. From the research results, 94 percent of respondents answered that they had received entrepreneurship education. Entrepreneurship education programs prepared by universities or programs from district governments have not made local students want to be entrepreneurs. Although the programs increase entrepreneurial knowledge and skills, they do not necessarily increase the intention to start a business among the participants (Anjum et al., 2022; Rauch &

Hulsink, 2015). In addition, the entrepreneurial intention of different individuals can be influenced by gender, economic status, school type, and household background (Deng & Wang, 2023).

Related to Islamic value belief variables on Islamic entrepreneurial intention shows from both districts have the same results that Islamic value beliefs do not have a significant effect on entrepreneurial intention. From the results of the field survey, the respondents addressing the intention in entrepreneurship still do not interpret entrepreneurship as part of worship with the answer strongly agreeing only as many as 78 respondents out of 200 respondents who expressed strongly agreeing. This is because a person's attitude towards entrepreneurship is an important intermediary. If a person's attitude is in understanding Islamic values applying these values does not necessarily relate directly to the action of entrepreneurial intentions. The individual's point of view will determine the results of thinking, if the attitude towards entrepreneurship is negative it will produce thoughts that do not always have a direct effect on entrepreneurship (Rehan et al., 2019).

Cultural value variables on Islamic entrepreneurship intention show that from both regions, cultural value has no effect on student entrepreneurship intention in the region. One possible reason why cultural values do not have a significant effect is due to changes in the social and economic dynamics experienced by today's young generation. Globalization, urbanization, and widespread access to digital technology have changed the way students think about work and their future. As part of the millennial and Gen Z generations, many college students are now more influenced by global factors, such as digitalization trends, the gig economy, and technological innovation, rather than traditional cultural values. In addition, the growing entrepreneurship education in higher education could also be one of the factors that influence students to focus more on practical and economic factors rather than culture. Entrepreneurship education programs often emphasize technical skills, business planning, and innovation, which may lead students to focus more on the pragmatic aspects of starting a business than on cultural values (Le et al., 2023).

The results show that environmental variables have a significant effect on students' awareness of business potential in Kudus district. The environment, including the support of family, and friends, and access to business information, plays an important role in shaping students' perceptions of business potential. Environmental factors also include government policies, supporting infrastructure, and easy access to entrepreneurship training which is growing

in the digital era. A supportive environment is more likely to have an awareness of existing business opportunities, given that access to information and resources can encourage them to explore and utilize their potential (Aini & Oktafani, 2020). In addition, an innovative environment that is open to change can trigger students' creativity in seeing new market gaps. While environmental variables do not have a significant effect on the awareness of the business potential of students in the Jepara district can provide important insights into the dynamics of entrepreneurship among students. The findings suggest that although the environment, including the support of family, friends, or government policies, is available, university students may not have taken full advantage of the business opportunities that exist around them. This research could suggest that internal factors, such as personal motivation, self-confidence, or entrepreneurial intention, are more instrumental in raising awareness of students' business potential than external environmental influences.

From both districts, the results show that the education variable affects the awareness of student business potential. Education has an important role in increasing awareness of business potential among students. Recent research shows that entrepreneurship education, both through the formal curriculum and extracurricular programs, is able to improve students' skills, knowledge, and motivation for entrepreneurship. This education helps students identify business opportunities and prepares them to face the challenges of entrepreneurship (Anjum et al., 2022). Students who receive business and entrepreneurship education are more likely to be aware of the economic potential around them and motivated to develop innovative business ideas, which is further demonstrated by the increased intention of students to join startup and business incubation programs organized by universities.

In the Kudus district, students' awareness of their potential to become successful entrepreneurs may not be affected by the presence of Islamic values. However, other factors such personal motivation, the environment, and business skills can more than offset the religious beliefs of students. This is because students may be influenced by other personal factors outside of Islamic values, such as social context and economic conditions. In the Jepara district, a person's religious beliefs can have a significant impact on their ability to become a successful entrepreneur. For instance, in the business of muamalah, Islamic principles such as justice, halal, and haram encourage people to establish companies that follow religious guidelines. These values can help students develop an ethical mindset when it comes to doing business, as they can help them meet the ethical standards of Islam.

## **CONCLUSION AND SUGGESTION**

Factors on the influence of the supporting environment, entrepreneurship education, Islamic value beliefs, cultural values, and awareness of Islamic business potential on Islamic entrepreneurial intention in the Kudus district and Jepara district resulted in the following conclusions. In the Kudus district, the variable that significantly affects student entrepreneurial intention is the supporting environment. While the variables of entrepreneurship education, Islamic value beliefs, cultural values, and awareness of business potential do not have a significant effect on student entrepreneurial intention. Supporting environment variables, entrepreneurship education, and cultural values have a significant effect on awareness of business potential. Meanwhile, the variables of Islamic value beliefs do not have a significant effect on Islamic business potential.

The supporting environment, entrepreneurship education, Islamic value beliefs, and cultural values, through the variable awareness of business potential, did not have a significant effect on student entrepreneurial intention. In the Jepara district, the variables of entrepreneurship education, Islamic value beliefs, and cultural values have no significant effect on student entrepreneurial intention. At the same time, the variable awareness of business potential and supporting environment has a significant effect on student entrepreneurial intention. Entrepreneurship education variables have a significant effect on awareness of business potential. The supporting environment variables, Islamic value beliefs, and cultural values have a significant effect on Islamic business potential. Entrepreneurship education, Islamic value beliefs, and cultural values, through business potential awareness variables, have a significant effect on student entrepreneurial intention. While the variable supports the environment, the awareness of business potential does not have a significant effect on student entrepreneurial intention.

The results of the study can inform and recommend for academic reference the development of planned behavior theory, but also provide concrete directions for policymakers, educators, Islamic finance practitioners, and students themselves. Hopefully, this research can encourage the creation of a generation of young entrepreneurs who are not only productive and innovative but also based on strong Islamic values and local culture. Future research can be replicated in areas with different cultural characteristics, adding other variables to strengthen research analysis.

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