

# Integrating Islamic Religious Education Values into Entrepreneurship: A Contemporary Cultural Perspective

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## ABSTRACT

This study explores the integration of Islamic Religious Education (PAI) values into contemporary culture-based entrepreneurship education. Amid global challenges and digital era dynamics, the presence of Muslim entrepreneurs who are ethical, spiritual, innovative, and adaptive is crucial. Employing a literature study method with a qualitative approach, the research analyzes sources related to Islamic values in education and entrepreneurship. The results show that core PAI values of honesty, trustworthiness, hard work, responsibility, and creativity can be integrated into entrepreneurship education through a holistic and contextual model. This model rests on four pillars: Islamic character formation, internalization of Sharia principles in business, development of value-based entrepreneurial skills, and real-world application in the community. The integration strengthens the Islamic identity of entrepreneurs while bridging religion and professional competence. This approach contributes to developing a contextual, relevant curriculum that embeds Islamic values in entrepreneurship education, offering a framework for producing ethically grounded Muslim entrepreneurs fit for modern challenges.

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## 1. INTRODUCTION

Islamic religious education emphasizes ritual aspects and builds moral values, ethics, and life skills relevant to the times' needs. In the context of dynamic contemporary culture, integrating these values into entrepreneurship education is important to give birth to a generation of competitive Muslims who have integrity (Tiffani et al., 2019). The era of globalization and digital disruption requires innovation in education, one of which is internalizing the principles of Islamic business ethics into the entrepreneurship curriculum. Various studies have confirmed that Islamic business ethics provides a strong moral framework in economic and trade activities. The values of honesty, justice, and social responsibility are the main pillars in building sustainable business activities. When these values are integrated into entrepreneurship education, students are taught to seek profit alone and build businesses that bring blessings and social benefits. This aligns with the spirit of *maqasid sharia*, which places public welfare as the primary goal (Rahmadanti et al., 2021).

The concept of integrating Islamic values in entrepreneurship is increasingly relevant in facing contemporary cultural challenges. Consumerist, instant, and pragmatic culture must be balanced with strong Islamic spiritual and ethical values. Implementation of the principles of Islamic business ethics, as occurs in buying and selling practices at Tuasan Market in Medan and digital culinary trade, shows that applying religious values can increase consumer trust and loyalty. This values-based entrepreneurship education is hoped to overcome the moral crisis in the modern business world. Apart from that, forming the character of a professional and responsible Muslim entrepreneur requires a holistic and contextual educational approach. Research on corporate citizenship from the perspective of Islamic business ethics shows the importance of integrating social and environmental values into business activities (Radeswandri et al., 2018). Thus, developing an entrepreneurship education curriculum needs to consider aspects of sustainability and social responsibility based on Islamic teachings.

Various related studies also show that digital media is a new space for business development based on Islamic values. Analysis of marketing through platforms such as TikTok Live within the framework of Islamic business ethics shows that technological innovation can still be aligned with Islamic moral and moral principles (Maulana et al., 2020). Therefore, entrepreneurship education in the digital era must be able to teach technology adaptation skills without abandoning fundamental Islamic values. The formulation of the problem in this research stems from the need to integrate the values of Islamic religious education in entrepreneurship education based on contemporary culture. Fundamental questions arise regarding how Islamic moral values, such as honesty, responsibility, justice, and sustainability, can be internalized effectively in entrepreneurship education amidst rapid cultural change. Apart from that, this research also questions the extent to which the principles of Islamic business ethics can shape the character of Muslim entrepreneurs who are adaptive to the challenges of the digital era without losing their religious identity. Thus, the focus of this research problem lies in a practical and relevant integration model between the values of Islamic religious education and entrepreneurship education in the context of contemporary culture.

Based on this problem formulation, this research aims to analyze and formulate the concept of integrating the values of Islamic Religious Education into contemporary culture-based entrepreneurship education. This research aims to identify the principles of Islamic values

relevant to the development of Muslim entrepreneurial character and examine the implementation of these values in the world of education and current business practices. In addition, it is hoped that this research can contribute to the development of an entrepreneurship education model that not only emphasizes aspects of business competence but also the formation of Islamic morals and ethics, thereby producing entrepreneurs who are professional, innovative, and have integrity in facing the challenges of globalization and the digital era (Sopian, 2021).

The contribution of this research lies in the effort to present a new approach to entrepreneurship education that is not just oriented toward mastering business skills but also emphasizes the importance of substantively integrating the values of Islamic Religious Education. This research provides novelty by offering a contemporary culture-based integration model that is adaptive to current developments but remains firmly rooted in Islamic values (Supriani et al., 2022). Thus, it is hoped that the results of this research can enrich academic literature in Islamic entrepreneurship education and become a practical reference for educational institutions in designing curricula that are more responsive to the challenges of the modern era without ignoring Islamic principles.

The significance of this research lies in the urgency of building a generation of Muslim entrepreneurs who are not only intellectually intelligent but also have noble character and are socially responsible. Amid rapid global cultural changes, education integrating religious values and entrepreneurship is the key to producing superior human resources. It is hoped that this research can make a strategic contribution to the development of character education based on Islamic entrepreneurship, which in turn supports the creation of a just, sustainable, and ethical business ecosystem in the era of globalization.

## **2. METHODS**

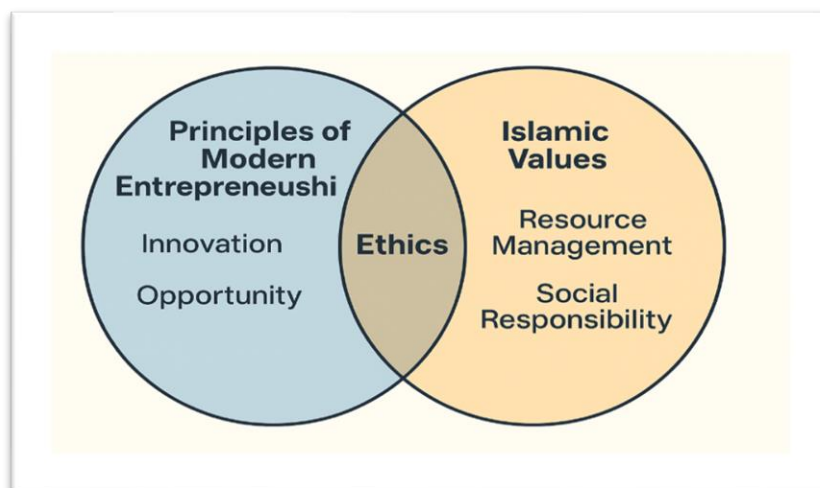
This research uses a systematic literature review (SLR) approach and literature study as the primary method. Systematic literature reviews are used to collect, evaluate, and synthesize previous research results in a structured, focused, and transparent manner to produce valid and accountable conclusions (Azzahra et al., 2022). The stages in SLR include formulating research questions, identifying data sources, literature selection based on inclusion and exclusion criteria, critical analysis, and synthesis of results. Literature studies were carried out to enrich the analysis by understanding concepts, theories, and empirical findings related to integrating Islamic Religious Education values in contemporary culture-based entrepreneurship education (Hayati et al., 2021). Data sources include national and international journal articles, academic books, proceedings, and other relevant official documents. Data analysis was done using a thematic approach by grouping data based on central themes by the research focus. Hopefully, this technique can produce comprehensive concept mapping and formulate recommendations for developing an entrepreneurship education model that is adaptive to contemporary cultural challenges based on Islamic values.

### 3. RESULTS AND DISCUSSION

#### 3.1. The Concept of Islamic Religious Education in a Modern Perspective

Islamic religious education teaches fundamental principles to form humans with noble and responsible morals in social life. Principles such as honesty (*ṣidq*), trust, hard work (*jihād al-nafs*), responsibility, and creativity are the main foundations of building students' character (Suandhana & Arif, 2022). This education not only emphasizes aspects of religious rituals but also socio-economic aspects that require the development of one's potential. As time goes by, Islamic Religious Education is required to maintain traditional values and expand its scope to suit the needs of contemporary society.

In the modern context, Islamic Religious Education is experiencing a transformation towards integrating Islamic values with the concept of entrepreneurship. This education teaches students to become independent, innovative, and ethical individuals who can carry out economic activities. Values such as justice, honesty in transactions, and social responsibility in business are important elements that are instilled (Press et al., 2023). Thus, Islamic Religious Education is no longer understood only as doctrinal learning but also as a means of forming Muslim entrepreneurs who can contribute actively to society's welfare.



**Figure 1.** *Ethical Convergence of Modern and Islamic Entrepreneurship*

Figure 1 shows that the Venn diagram illustrating the intersection between modern entrepreneurial principles and Islamic values highlights their significant common ground. Modern entrepreneurial principles such as innovation, risk-taking, solution-oriented thinking, leadership, and hard work align closely with Islamic teachings emphasizing honesty, trustworthiness (*amanah*), maximum effort (*ijtihād*), and earnest striving accompanied by faith in God. The diagram visually depicts this integration, where the first circle represents modern principles grounded in business effectiveness, efficiency, and sustainability. In contrast, the second circle reflects Islamic ethical foundations in business transactions and moral conduct.

At the intersection of these two spheres are shared values such as integrity, social responsibility, justice, and a strong orientation toward solving societal problems values that form a meaningful bridge between modern professionalism and Islamic spirituality. This overlap

underscores the compatibility between Islamic ethics and contemporary entrepreneurial practices. It suggests that ethical entrepreneurship grounded in faith can lead to more inclusive, purpose-driven, and sustainable business endeavors.

With this approach, entrepreneurship education not only produces economically successful entrepreneurs but also ethical and socially responsible ones. This Venn diagram shows that the integration of Islamic values in modern business practices is not contradictory but rather strengthens the moral foundation and sustainability of business in the global era.

Strengthening entrepreneurial values in Islamic Religious Education aligns with the spirit of the times, which demands creativity and innovation, especially amid global cultural changes. An entrepreneurial mindset based on Islamic values, such as work ethic, professionalism, and concern for the environment and society, is pursued in various Islamic educational institutions (Akip, 2021). Modern education encourages students not only to become entrepreneurs for material gain but also to carry ethical missions and social benefits, as taught in the principles of Islamic business ethics.

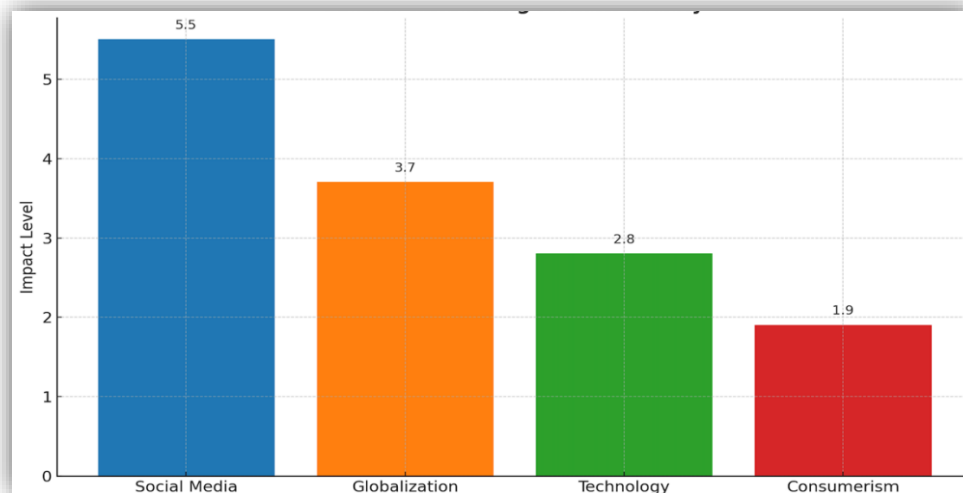
This integration between Islamic religious education and entrepreneurship education shows great relevance in building a generation of Muslims who are adaptive to changing times without losing their religious identity. Through this integrative approach, Islamic Religious Education can strengthen individual character so that they can face global challenges while adhering to the principles of Islamic law (Chofifah & Aminnudin, 2019). This kind of education has the potential to give birth to a generation that is not only intellectually intelligent but also superior in morals, professionalism, and social contribution, which is a significant need in the contemporary cultural era.

### 3.2. Entrepreneurship Education in Contemporary Cultural Context

The concept of modern entrepreneurship in contemporary culture emphasizes the development of innovative, creative, and adaptive character to social and economic changes. Islamic-based entrepreneurship education is now directed at training business skills and forming a mindset based on ethical values and social sustainability (Wijayanti, 2019). In a contemporary culture marked by globalization and digital technology, entrepreneurship education must equip students with flexibility, collaboration, and the courage to take risks responsibly, which aligns with Islamic values.

Contemporary culture changes social values, including in the business world, where speed of innovation and openness to change are the primary keys. Entrepreneurship education in Islam tries to balance the need for innovation with moral principles, such as honesty (*ṣidq*), justice (*‘adālah*), and social responsibility (Nugraha & Kholmi, 2023). Apart from that, the concept of corporate citizenship based on Islamic business ethics is also important for forming entrepreneurs who not only pursue personal gain but also contribute to the welfare of society (Sari et al., 2025).

The close relationship between contemporary culture and entrepreneurship education is seen in students' need to instill an entrepreneurial mindset. An Islamic entrepreneurial mindset includes the courage to innovate, tenacity, and attachment to ethical and sharia values (Salam et al., 2024). In educational development, Islamic boarding school-based and university-based entrepreneurship programs now integrate entrepreneurship values with Sharia financial literacy, Islamic business management training, and halal marketing practices (Manalu et al., 2023).



**Figure 2.** *Factors Influencing Modern Society*

Figure 2 presents a bar chart comparing the influence levels of four major factors in shaping modern society: Social Media, Globalization, Technology, and Consumerism. The data indicates that Social Media holds the highest impact score at 5.5, emphasizing its decisive role in daily life. Social media platforms facilitate communication, drive political movements, influence consumer behavior, and shape individual identities. This high score reflects how deeply integrated these platforms are into social interaction and information consumption in contemporary settings.

Globalization ranks second with a score of 3.7, showing that integrating economies, cultures, and technologies across national boundaries remains a significant force. It affects how people work, travel, and engage with global issues. Technology follows with an influence level of 2.8, highlighting its essential role in enhancing efficiency, innovation, and connectivity. However, its effects are often embedded within other factors, such as social media and globalization. Lastly, Consumerism, with the lowest score of 1.9, indicates a shift in societal focus from material acquisition toward digital engagement and interconnected lifestyles. This suggests that values and behaviors are increasingly shaped by virtual interactions rather than traditional consumer-driven paradigms.

Innovations in entrepreneurship education in the contemporary cultural era are not only methodological but also focus on strengthening spiritual values in business activities. This effort is reflected in developing a Sharia-based curriculum, Islamic business training, and strengthening ethical character in digital transactions and online culinary businesses (Kriswahyudi, 2022). This kind of education aims to develop Muslim entrepreneurs who can compete in the modern economy without sacrificing basic Islamic principles such as justice, honesty, and social care (Anam, 2023).

Thus, entrepreneurship education in contemporary culture must combine innovation, adaptability, and Islamic spiritual values in harmony. This education must be able to give birth to a generation of entrepreneurs who are visionary, responsible, and oriented towards the welfare of the people and social sustainability (B et al. 2021). These efforts show that in facing the challenges of the modern era, Islam offers a comprehensive educational approach: educating business minds and skills and shaping the hearts and moral character of future business people.



### 3.3. Integration of Islamic Religious Education Values into Entrepreneurship Education

Entrepreneurship education based on Islamic values has a strategic role in building the character of entrepreneurs who excel in business competence and uphold ethics and morality. The value of honesty (*sidq*) is the primary basis for entrepreneurship, as the principles of Islamic business ethics emphasize that every transaction must be carried out honestly, fairly, and openly (Akhmad, 2023). In an educational context, the integration of the value of honesty can be internalized through Sharia business case studies, ethical buying and selling simulations, and character-based evaluations.

Apart from honesty, the value of trust (maintaining trust) is an essential aspect of Islamic-based entrepreneurship education. Trust is related to trust between business actors and consumers and moral responsibility to God and society (Nurfadilah & Muttaqin, 2023). In educational practice, the value of trust can be instilled through entrepreneurial tasks that require students to be responsible for capital, project management, and reporting business results transparently and reliably.

The value of hard work (*ijtihad*) is also an inseparable part of forming Muslim entrepreneurs. Hard work in Islam is seen as an effort to earn a living and a form of worship with spiritual value (Fikri et al., 2023). Entrepreneurship education must encourage students to develop perseverance, fighting power, and a spirit of never giving up in facing contemporary business challenges (Mahdani, 2023). This value integration can be realized through real entrepreneurial projects that require continuous efforts and process-based evaluation.

**Table 1.** *Integration of Islamic Ethical Values in Entrepreneurship Education*

Islamic Values	Definition in Islam	Applications in Entrepreneurship
Trust	Maintain trust and responsibility	Maintain product and service quality
Honesty	Avoid deception and lies	Transparency in business transactions
Hard Work	Work wholeheartedly and consistently	Strive hard to achieve goals

Table 1 illustrates the integration of key Islamic ethical values into entrepreneurship education, highlighting how trust, honesty, and hard work can guide ethical business practices. Trust, defined in Islam as maintaining responsibility and reliability, is applied in entrepreneurship through consistent product and service quality. Honesty, which emphasizes avoiding deception and lies, translates into transparency in business transactions. Hard work, encouraged in Islam as a wholehearted and consistent effort, is reflected in the entrepreneurial drive to strive diligently toward achieving goals. These values shape moral character and promote sustainable and trustworthy business practices.

Next, assessing honesty or it is funny emphasizes the importance of avoiding lies and deception. In business practices, honesty is reflected through transparency in transactions, such as conveying correct information regarding prices, product specifications, and condition of goods without hiding defects.

Mark hard work, or *ijtihad* is also highly emphasized in Islam. Working wholeheartedly and consistently is a form of worship, especially if the goal is to seek halal sustenance. In the business world, this is realized through persistent effort, an unyielding spirit, and a commitment to continue developing to achieve goals pleasing to Allah. The integration of these values creates a business ecosystem that is economically successful and morally and spiritually sustainable.

Therefore, entrepreneurship education needs to encourage product innovation, marketing strategies, and business models that are halal and beneficial to society. Sharia business creativity workshops, halal product innovation competitions, and startup development based on Islamic values are concrete examples of the application of creativity values in education (Sakti, 2019).

Furthermore, the value of responsibility in Islam is related to an individual's awareness of his obligations towards himself, fellow humans, and Allah (Ningrum, 2023). In the entrepreneurship world, this responsibility manifests as a commitment to product quality, consumer welfare, and contribution to social development. Entrepreneurship education based on Islamic values must integrate aspects of this responsibility through business-based community service programs and an emphasis on aspects of business sustainability (Burhanudin, 2022).

By integrating the values of honesty, trust, hard work, creativity, and responsibility into entrepreneurship education, it is hoped that a generation of Muslim entrepreneurs will be born who are not only economically successful but also become agents of social change who bring blessings and benefits to the people. This integration means that entrepreneurship education does not merely discuss technical business skills but rather about forming noble personalities ready to face global challenges while adhering to Islamic values (Akramullah & Rusanti, 2019).

#### 3.4. Islamic Business Ethics as a Foundation for Islamic Entrepreneurship

Islamic business ethics is the central pillar in building the character of Muslim entrepreneurs with integrity and responsibility. In Islamic teachings, principles such as honesty (*ṣidq*), justice (*'adl*), *amanah* (trust), and responsibility (*'mas'uliyah*) are the basis for every economic activity (Assayyidi, 2020). Thus, Islamic-based entrepreneurship education teaches technical skills in business and instills strong moral values to face global market dynamics.

In practice, Islamic business ethics emphasizes the importance of fairness in transactions, avoiding fraud (*gharar*) and usury, and ensuring that the products and services offered are halal and useful (Alfiany & Hendriani, 2021). This concept is very relevant in forming Muslim entrepreneurs who are oriented towards financial profits and creating social benefits. Therefore, integrating business ethics in entrepreneurship education aims to raise awareness that business is a trust that must be carried out with full responsibility before Allah SWT.

The formation of Muslim entrepreneurial character through Islamic business ethics can also be seen in applying principles such as transparency, social responsibility, and commitment to business sustainability (Rahman, 2018). Entrepreneurship education needs to direct students to pursue short-term profits and consider social and environmental aspects in every business decision. Through this approach, it is hoped that entrepreneurs who have a strong moral commitment to the welfare of the wider community will grow.

Islamic business ethics provides a normative framework that teaches that true business success is measured by profits and blessings (*barakah*) obtained through correct and halal business practices (Ratnawati et al., 2023). This *barakah* concept encourages Muslim entrepreneurs to maintain harmonious relationships with consumers, business partners, and the surrounding environment. Thus, Islamic entrepreneurship education must emphasize the importance of seeking blessings through methods approved by the Shari'a.



**Table 2.** *Comparison Between Islamic and Conventional Entrepreneurship Principles*

No	Islamic Entrepreneurship	Conventional Entrepreneurship
1	Based on sharia principles	Focus on maximum profit
2	Prioritize social welfare	Prioritize personal gain
3	Halal principles in transactions	Can use practices that are not halal

Table 2 shows that Islamic Entrepreneurship fundamentally differs from conventional entrepreneurship in its goals, principles, and business practices. Islamic entrepreneurship is based on Sharia principles, such as honesty, justice, trust, and avoiding usury and haram transactions. The main goal is to seek profit, provide social benefits, and maintain a balance between individual and societal interests. In contrast, conventional entrepreneurship places greater emphasis on achieving maximum profits, often without considering ethical aspects or social impacts. Success is measured by how much personal benefit is obtained. In addition, business practices in conventional entrepreneurship can involve transactions that do not follow halal principles, such as speculation, usury, or fraud. Thus, Islamic entrepreneurship emphasizes a balance between worldly profits and blessings in the afterlife. In contrast, conventional entrepreneurship tends to focus on economic efficiency and wealth accumulation without the limitations of spiritual or moral values.

Implementing Islamic business ethics principles in entrepreneurship education also needs to consider the dimension of spiritual motivation. As stated by Syaikh (2023), the motivation for entrepreneurship in Islam is not solely driven by material gain but also by the desire to serve Allah and make a positive contribution to society. This value must be the main spirit in designing curriculum, business practicum activities, and evaluating students' success in the field of entrepreneurship.

Thus, Islamic business ethics complement entrepreneurship education and are the primary basis for forming the character of professional and ethical Muslim entrepreneurs who make a real contribution to sustainable and just economic development. By integrating these values, a generation of entrepreneurs will be born who can become agents of change, prioritize human values, and make business activities a means of serving God and others (Mursyidah & Choiriyah, 2022).

### 3.5. Challenges and Opportunities for Integration in the Digital Era and Global Culture

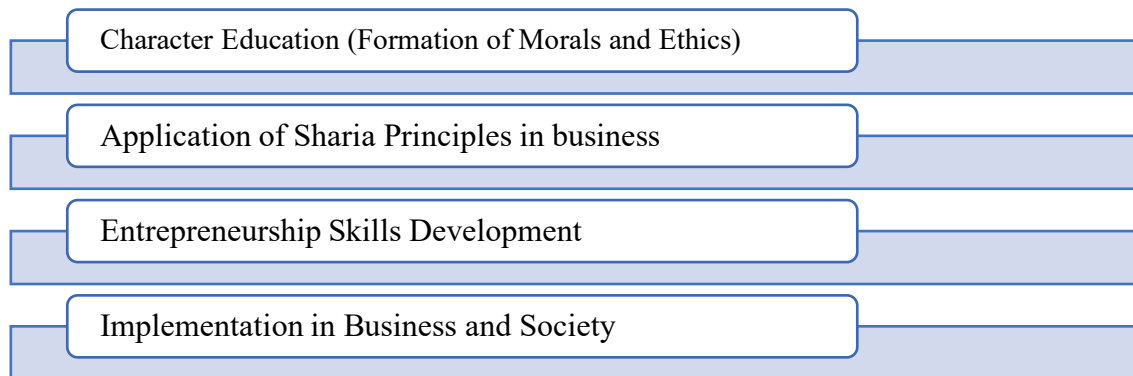
The digital era and global culture have changed the educational paradigm, including efforts to integrate religious values and entrepreneurship. On the one hand, advances in digital technology present tremendous opportunities to expand access to entrepreneurship education based on Islamic values more widely and quickly. Digital platforms enable the dissemination of educational materials, skills training, and forming Muslim entrepreneurial communities across countries and cultures (Santoso, 2019). Through digitalization, values such as honesty, trust, hard work, and responsibility can be internalized in contemporary business practices. However, the integration of these values also faces serious challenges. The fast-paced and pragmatic global culture often conflicts with the principles of Islamic business ethics, which demand precision, justice, and blessings (Hartono, 2020). Intense digital market competition encourages some business people to ignore moral values for efficiency and instant profit. Therefore, Islamic entrepreneurship education must strengthen students' moral resilience to maintain sharia principles amidst global cultural pressures.

Integration opportunities in the digital era are also seen in the ability of technology to support innovation in Islamic business models. For example, the emergence of Sharia e-commerce platforms, halal fintech, and online business training based on Islamic values are clear examples of how innovation can go hand in hand with the principles of Islamic business ethics (Thohir & Hermawan, 2023). In addition, the use of social media to preach ethical business and empower the Muslim entrepreneurial community has become a new force in building value-based economic networks. On the other hand, a significant obstacle to this integration is the lack of adequate digital literacy among some Islamic boarding school-based business actors or traditional communities (Sara & Fitryani, 2024). This technology gap hinders the implementation of effective digital strategies and leaves some vulnerable groups excluded from the flow of globalization. Therefore, entrepreneurship education must also include programs to increase digital literacy and adapt technology to ensure that all groups can actively participate in a digital economy based on Islamic values.

Cultural globalization also brings challenges in the form of penetration of foreign values that sometimes conflict with Islamic principles, such as hedonism, materialism, and extreme consumerism. In this context, Islamic entrepreneurship education must act as a bulwark of values by instilling spiritual orientation in every aspect of business (Khatimah & Nuradi, 2023). Emphasis on the importance of straight intentions (*niyyah*), the social benefits of business, and awareness of accountability before Allah are the keys to overcoming global cultural pressures. Considering these various opportunities and challenges, integrating Islamic values in entrepreneurship education in the digital era and global culture demands an innovative, adaptive approach that adheres to the basic principles of Sharia. Only with a combination of strong values, digital skills, and openness to innovation Islamic entrepreneurship education can give birth to a generation of entrepreneurs who are relevant, competitive, and adhere to ethics in facing increasingly dynamic globalization (Ghozali & Apridayanti, 2022).

### 3.6. Conceptual Model of Entrepreneurship Education Based on Islamic Values

In the context of Islamic education, entrepreneurship is viewed as an economic activity and a process of moral and spiritual development. Islamic values serve as the foundation that guides individuals in conducting business with integrity, fairness, and social responsibility. Therefore, integrating Islamic values into entrepreneurship education is essential to produce entrepreneurs who are economically productive, uphold ethical standards, and contribute positively to society. A structured educational model that systematically combines character building, religious principles, skill development, and practical application is needed to achieve this integration. The following conceptual model illustrates a structured process of entrepreneurship education based on Islamic values, comprising four interrelated stages designed to shape Muslim entrepreneurs holistically.



**Figure 3.** *Entrepreneurship Development Process Diagram in Islamic Education*

Figure 3 illustrates a four-stage model of entrepreneurship education based on Islamic values, which integrates moral development, legal understanding, skill acquisition, and societal application. The first stage, Character Education, emphasizes the formation of morals and ethics such as honesty, discipline, and responsibility, which are foundational for ethical entrepreneurship. The second stage, the Application of Sharia Principles in Business, ensures that learners understand and apply Islamic economic rules, avoiding practices like *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). The third stage, Entrepreneurship Skills Development, equips students with practical business skills, including planning, marketing, innovation, and financial literacy. Finally, the fourth stage, Implementation in Business and Society, emphasizes the real-world application of these values and skills, encouraging students to contribute ethically and meaningfully to economic and social development within their communities. The following sections below provide a more detailed explanation of each stage.

#### 3.6.1. Character Education (Formation of morals and ethics)

This foundational stage focuses on nurturing core personal values essential for ethical entrepreneurship. In the Islamic Religious Education (PAI) context, character education is more than just cognitive learning; it involves emotional and behavioral development through continuous habituation. Key traits such as honesty (*sidq*), trustworthiness (*amānah*), responsibility, discipline, and diligence must be deeply rooted in students early on. Educators play a crucial role as role models who exemplify these values, integrating them into daily interactions and learning experiences. Character education aims to instill knowledge and an internalized sense of morality, preparing students to become ethical leaders and entrepreneurs who respect both divine commandments and social contracts.

#### 3.6.2. Application of Sharia Principles in Business (Application of Sharia principles in business)

Building upon the moral foundation, this stage introduces students to Islamic jurisprudence (*fiqh muamalah*) relevant to economic activities. The emphasis is placed on applying sharia principles in real business contexts. Key principles include *‘adl* (justice), the prohibition of *riba* (usury), avoidance of *gharar* (uncertainty), transparency in transactions, and the pursuit of *barakah* (blessings in sustenance). This stage teaches that business is not solely about financial gain but also a means of fulfilling religious obligations and achieving social welfare. Students

learn that business activities must be conducted with integrity, fairness, and an awareness of their impact on others by Islamic moral and legal norms.

#### 3.6.3. Development of Entrepreneurship Skills (Development of Entrepreneurship Skills)

At this stage, the focus shifts toward building practical and technical competencies necessary for running a business. These include business planning, product development, marketing strategies, innovation, digital entrepreneurship, and financial management. However, unlike conventional models, these skills are developed within Islamic ethical values to ensure that they serve a beneficial purpose (*maslahah*) for both individuals and the community. Students are encouraged to be creative and competitive within a framework that promotes responsibility, cooperation, and social contribution, bridging the gap between modern entrepreneurship and the Islamic worldview.

#### 3.6.4. Implementation in Business and Society (Implementation in business and society)

The final stage translates learning into action through real-world applications. Students are involved in direct entrepreneurial activities, such as creating micro-businesses, managing community projects, or collaborating in social enterprises. These practical experiences allow students to apply their skills and Islamic values in diverse contexts. The aim is to demonstrate that Islamic entrepreneurship is not merely theoretical but can be implemented effectively and contribute to the well-being of society. Students also learn the importance of serving the *ummah* (community) through ethical business practices, thus reinforcing Islamic education's broader mission: to produce spiritually grounded, economically empowered, and socially responsible individuals.

These four stages are not isolated but interdependent and iterative, forming a holistic learning cycle. Together, they foster a balanced integration between Islamic values and entrepreneurial competence, producing a generation of ethical, innovative, and impactful entrepreneurs.

Entrepreneurship education based on Islamic values emphasizes the importance of building character and ethics in individuals before entering the business world. This integration of religious values aims to produce entrepreneurs oriented toward profit, blessings, and benefits. The initial stage in this model is character education (formation of morals and ethics), where students are directed to understand the values of honesty, trust, hard work, responsibility, and creativity as the primary foundation for entrepreneurship.

After the character is formed, the next stage is the application of Sharia principles in business. At this stage, students are trained to understand and practice Islamic business principles, such as justice, honesty in transactions, prohibition of usury, and the importance of blessings in business. This education also emphasizes the importance of correct intentions in every business activity, namely, not merely seeking worldly gain but hoping for Allah SWT's blessing. The third stage is the development of entrepreneurial skills. Here, students are equipped with various technical and managerial skills needed in the business world, such as product innovation, marketing strategy, financial management, and risk management. This skill development remains based on Islamic values, so creativity and innovation remain within the Sharia corridor (Falah, 2023).

The final stage in this model is implementation in business and society. Students are encouraged to apply all the values, principles, and skills acquired in real practice. They are not only expected to become successful business actors but also agents of change in society who bring Islamic values into the business world in a real and productive way. Overall, this conceptual model provides an integrative framework that balances entrepreneurship education's spiritual and professional aspects. By following the path of character education, application of Sharia principles, skills development, and business implementation, it is hoped that a generation of Muslim entrepreneurs who are globally competitive will be born and continue to uphold Islamic values at every step of their business.

## CONCLUSION

Integrating Islamic Religious Education (PAI) values into entrepreneurship education from a contemporary cultural perspective is a relevant, timely, and strategic endeavor. The results of this study highlight that core Islamic values such as honesty, trustworthiness, hard work, responsibility, and creativity can be harmoniously embedded into entrepreneurial education, offering a strong moral foundation in response to modern business challenges. In today's digital and globalized world, rapid cultural changes often pose ethical dilemmas; however, they also open up opportunities to develop educational models that are both adaptive and value-driven.

This study affirms the importance of aligning Islamic ethics with the demands of cultural transformation by proposing a comprehensive model grounded in character education, applying Sharia principles, entrepreneurial skill development, and community-based practice. This cultural integration enhances students' business competencies and shapes spiritually resilient and socially responsible entrepreneurs. Ultimately, embedding Islamic values within a culturally responsive entrepreneurship curriculum offers a powerful pathway to forming ethical Muslim entrepreneurs capable of navigating the complexities of the modern world.

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