

## The Influence of Islamic Values on Social Entrepreneurship Intentions: The Moderating Role of Entrepreneurial Education and Previous Experience

Kurjono Kurjono<sup>1</sup>, Juliana Juliana<sup>1\*</sup>, Rika Mardiani<sup>1</sup>, Ropi Marlina<sup>2</sup>

<sup>1</sup>Universitas Pendidikan Indonesia, Bandung, Indonesia

<sup>2</sup>Universitas Islam Muttaqien, Purwakarta, Indonesia.

### \*Corresponding Author

Juliana Juliana

Universitas Pendidikan  
Indonesia, Bandung,  
Indonesia.

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### Abstract:

**Purpose**– The aim of this study is not only to find out the influence of Islamic values on social entrepreneurship intentions but also to analyze the role of entrepreneurial education and previous experience in strengthening the influences of Islamist values against social entrepreneurial intentions. Grand theories used are Ajzen's TPB theory, Becker's human capital theory and Bandura's social cognitive theory.

**Methodology**– The research method used is the Explanatory Survey. The sample was taken from a population of Muslim students in Bandung consisting of students of ITB, UPI and UIN, the size of the sample is 250 respondents. Data is aggregated using a numerical scale lift. Data analysis techniques use a Structural Equation Model (SEM) path analysis with the help of Smart PLS version 3.

**Findings** – Research results show that there is a positive and significant influence between Islamic values on the intensity of social entrepreneurship. Education in entrepreneurship moderates the influence of Islamic values on the intensity of social enterprise.

**Originality**– It is recommended to increase the renewal of the entrepreneurship curriculum to include aspects of Islamic values. Added valuable references to the theory of TPB, HC and SCT in particular related to Islamic values in Muslim students Bandung.

**Keywords:** Social Entrepreneurship, Islamic Values, Entrepreneurial Education, Previous Experience.

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## Introduction

For the economy, the role of entrepreneurship is in providing jobs and jobs, reducing economic gaps, increasing national productivity, and other productive factors (Anwar et al., 2024; Behr & Storr, 2022; Raimi et al., 2024). Besides, there are many young generations who are interested in entrepreneurship and have a role to play in promoting enterprise (Kurnia & Ngasifudin, 2021; D'Andrea, 2023). Khatimah & Nuradi, (2021) states that entrepreneurial education is important and not only delivered in theory but also in mindset and character as the scope of entrepreneurship encompasses character, concepts, and skills.

The relationship between religion and business has improved and can be traced back to Weber (1930), who stated that Protestantism (that is, Christianity) increases individual economic success. New research shows that religion improves the ability of individuals to do business (Audretsch et al., 2013; Nikolova & Simroth, 2015). The values of the Islamic community are based on two dimensions: human relationship with God and community coherence (Botha & Obeng, 2022) dimensions have the potential to enhance and strengthen people's attitudes towards business.

Research on the relationship between religion and business has focused mainly on Christianity, while other religious communities have received less attention (Carswell & Rolland, 2007; Dodd & Seaman, 1998). Today, the Muslim community is the second largest religious community in the world, accounting for 24.1 percent of the global population. (Pew Research Center, 2017). Although Islam is becoming increasingly popular and research is growing (Gümüşay, 2015; Hoque et al., 2014; Kayed and Hassan, 2010; Ratten et al, 2017; Tlaiss, 2015), little is known about the relationship between Islam and faith.

Gümüşay (2015) provides a definition of entrepreneurship from an Islamic point of view, which covers more than just the similarity between entrepreneurialism and Islam. However, it is also based on three pillars: entrepreneurship as a search for opportunity; ethical or socio-economic; and religio-spiritual, which connects man to God with the ultimate purpose of God's Ridha (Juliana et al., 2017). Islamic values include perfectionism, responsibility, virtue, consultation, cooperation, constant self-criticism, gratitude, and hard work and optimum effort (Rehan et al., 2019). It is not only the material but also the entire component

of what is mentioned in the Qur'an and the Hadiths of the Prophet, namely religion, knowledge, soul, honor, and physical possessions (Albassam & Ntim, 2017). Therefore, Islamic values must be based on activities that capture opportunities and do business in an Islamic way (Yaacob & Azmi, 2012; Khatimah & Juliana, 2021). Rehan et al (2019) and Wibowo et al. (2022) point to the influence of Islamic values on entrepreneurial intentions. Therefore, further research needs to investigate the impact of Islamic values on entrepreneurial intentions in particular in the case of students in Bandung. Bandung was selected as one of five creative cities in Asia, according to a survey conducted in December by Channel News Asia, one of Singapore's news organizations. Bandung is one of the most suitable cities for the development of creative industries. Currently there are 400 creative industry centers that can accommodate and supply about 334,244 workers. It contributes 11% to the city's economic growth. The BPS data showed that the unemployment rate in Indonesia was 6.26 per cent in February 2021 and dropped to 5.83 per cent by February 2022. Out of 33 provinces in Indonesia, the trend is down. Entrepreneurship has good opportunities, especially in today's digital world. Bandung as a service city in Indonesia offers the best skilled human resources among other entrepreneurial ecosystems in Indonesia, because of the abundance of growing formal and informal educational institutions (Qoriawan & Apriliyanti, 2022) with the availability of many colleges. Colleges are expected to produce qualified and qualified graduates for acceptance in the world of work (Botha & Obeng-Koranteng, 2022). Entrepreneurship education is one of the most important materials in the university world for studying enterprise (Ikramullah et al., 2020;). This research is aimed at filling a gap in previous research on Islamic entrepreneurship. This research aims to: 1. Investigate the motivators of entrepreneurial intentions of students in Bandung 2. Examine the moderate impact of the entrepreneurship education on the relationship between the drivers and the intention of social enterprise.

Previously, there has been a lot of research into entrepreneurial intent using the Theory of Planned Behavior and Social Cognitive Theory (Murugesan & Jayavelu, 2015; Soomro & Shah, 2015; Wang et al., 2021). The new insight of this study is to apply the use of Resourced Based View Theory and Intellectual Capital (Badghish et al., 2023) into research variables, so that it is known that besides being motivated, students also have deep skills. and education on the resources needed to carry out their research (Kellermanns et al., 2016; Munir et al., 2024). Furthermore, this research is undermined by the empirical gaps found in previous research on entrepreneurial education.

**Literature and Hypotesis Development**

Many of the virtues mentioned in the Qur'an and the Prophet's tradition including goodness, loyalty, cooperation, consistency, gratitude, justice, moderation, patience, transparency, faith, and strength are Islamic values (Wahab et al., 2016). As shown by the Quran and Hadith, Islam applies religious values in human life. These values serve as the basis and principles used by Muslims in every action. Islamic values regulate daily activities and life socio-economic, political, and law, among others.

(Wibowo et al., 2022). It can be interpreted into individual values, such as employment practices and consumer behavior as well as entrepreneurship (Griebel et al., 2014; Ramadani et al., 2015). Previous studies have shown that religion and religious values influence people's choices, especially job choices and decisions to become entrepreneurs (Iannaccone, 1998). Entrepreneurship encourages innovation, creativity, and individual action engaged in activities (Rehan et al., 2019; Siddiq et al., 2020) to take advantage of opportunities and face risks. Therefore, Islamic values encourage students to become entrepreneurs and take the opportunity shown in the Quran and Hadith (Juliana et al., 2020). The following hypothesis is based on this illustration.

<i>H<sub>1</sub></i>	Islamic values have a positive influence on the intensity of social entrepreneurship
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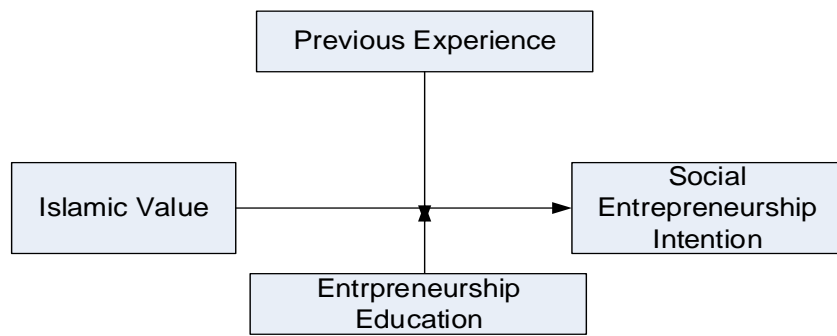
When they start a business, entrepreneurs or prospective businessmen usually rely on their experience. High level of experience reduces the cost of resources for entrepreneurial activities by helping entrepreneurs or prospective entrepreneurs recognize and prioritize social enterprise (Chege & Wang, 2020). Entrepreneurs and prospective entrepreneurs need significant experience in building a business based on sustainability values—including environmental values—if they want to success in real life (Kuckertz, et al 2019; Mahri et al., 2023). An inexperienced entrepreneur may not have Islamic values; these values may not affect the intention of social entrepreneurship. Experienced entrepreneurs are more likely to use Islamic principles to regulate resources more efficiently, better regulate working relationships, and use innovation and production methods to reduce environmental costs. Thus, the research hypothesis submitted.

<i>H<sub>2</sub></i>	Previous experience of family, peers and personal experience moderates the relationship between the Islamic values and the entrepreneurial intentions of students, so that when students have previous experience then the positive relationship between Islamic value and entrepreneurship will become stronger
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For Muslims, Islamic values help them make choices, act, and behave. According to Rehan et al. (2019) an entrepreneur must have these values to be better, grateful, trying his best, responsible, humble, honest, confident, ethical, and enthusiastic (Wahab et al., 2016). At the same time, education promotes innovation, creativity, problem-solving skills, leadership skills, and other qualities that entrepreneurs need. According to Wibowo et al., (2022) Strong knowledge and understanding of entrepreneurship supports the influence of Islamic values on entrepreneurialism based on Islamic principles. As a result, the research hypothesis was put forward.

<i>H<sub>3</sub></i>	Entrepreneurship education moderates the relationship between Islamic values and the intention of social enterprise, so that when students have an entrepreneurial education then the positive relationship between the values of Islam and social enterprising will become stronger and stronger.
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Based on the explanation of the hypothesis development, the author describes the relationship between these variables in a research model image which is explained in Figure 1.



ε.2

Figure 1. Research Model

## Methods

The objective of this study is to test the relationship between attitudes to behavior, subjective norms and behavioral controls perceived against the intentions of social entrepreneurship with Education entrepreneurial as a variable of moderation. His brother, Bandung student, was chosen to be a place of study, because they lived in a Muslim community that lives in a small town in West Java. Bandung is becoming increasingly popular as the city of Jasa which has received several national awards. The method used in this research is a survey method with a quantitative approach. This approach is applied because of its suitability in reflecting the condition of Bandung students who are more nuanced to interact with business and religious cultures so that they have the ability to answer these research hypotheses. The population of PTN students in Bandung is widely spread including ITB, UPI and Unpad with various scientific groups. Thus, sampling techniques suitable for this research are non-probability samplings with simple random samples. A total of 300 questionnaires were distributed to respondents. After analysing the questionnaire received from respondents, only 250 were accepted, and the rest were rejected. All questionnaires are distributed via email, WhatsApp, Facebook and collected through google forms.

Questionary encoding Islamic values with indicator Just for Allah Hashi (2011); Juliana et al, (2017); indicator of hard work and caring for fellow people: Juliana and al 2017; Wahab, 2016, indicators of cooperation and discussion (Wahab, 2016); Omri, 2017), indicator human fitrah surges to human Fitrah (Hashi, 2011), indication of gratitude refers to gratitude (Wahaab, 2016) and indicator Goodness refers (Omri, 2017) with a total of items 12.

Encoding Social Entrepreneurship Intensity (SEI) with an indicator making every effort refers to Liñán and Chen (2009). It consists of 2 items. The indicator of social enterprise planning culminates in (Ashraf 2021) and Wang, JH, Peng, LP, & Liang, CY (2014).social entrepreneur intention indicator refers to (Urban, Kujinga, (2017) " with a total of 8 items Encoding Entrepreneurship Education 8 items namely: knowledge of the business environment helps develop social business, the skills needed to help develop into social enterprise Keat, et al., 2011); I have received an entrepreneurial education or training, I have a lot of knowledge about entrepreneurships management), I have plenty of experience in doing business, College encourages me to develop creative ideas into becoming an enterprising, University I give the necessary knowledge about enterprise, university I develop my entrepreneurial skills and abilities (Davidson, 1995).The previous encoding page referred to Hockert 2017 as many as 3 items, namely, "I have volunteered or worked with social organizations; I have some experience working with social problems; I know a lot about social organization"

## Data analysis methods

In this study, the smallest partial square structural equation modeling (PLS-SEM) is used as an analysis tool. This approach is also useful and suitable for verifying new models. The use of PLS-SEM in this research is due to its advantages in doing the following things, namely revealing latent variables, not attached to many assumptions and conditions, does not require normal distributed data, and is able to manage samples that are not normally distributed. (Ghazali, 2014). Besides, PLS-SEM as an analytical tool where this tool is developed for research explaining that does not have a strong theory (Sarstedt, et al., 2022).

Furthermore, PLS-SEM has an advantage not only in designing models but also in confirming the theory and explaining the absence of relationships between latent variables. (Ghazali, 2014). So, PLS-SEM is perfectly suitable to be used in estimating the relationship between attitudes to behavior, subjective norms and behavioral controls perceived to the intentions of social entrepreneurship with Entrepreneurial Education as a moderation variable. To run PLS -SEM, this study uses SmartPLS 3.2.7 software developed by Ringle, et al. (2015).

## Result

The following authors exhibit the demographic data of respondents of Muslim community students described in the picture

Tabel 1. Responden Description

No	Characteristic	total	%
1	gender		
	Man	101	43,07
	women	149	56,92
2	Age		
	19– 20 age	88	45,12
	21 – 22 age	107	54,87
3	Family bacground		
	Entrepreneurship	78	40
	No Entrepreneurship	117	60
	Total Responden	255	100

**External Model Evaluation**

To determine the validity of the model, this study evaluates validity (convergence and discrimination) and reliability of the construction. Convergence validity tests are useful to understand the correlation between variables and research instruments through estimates of loading factors and AVE (Average Variance Extracted). Chin, et al. (2008) argued that convergence validity deserves to be performed if the load factor is above 0.6 and AVE above 0.5. Based on Table 2 shows that the whole indicator gets the best result when and after eliminating the indicators E5 and IV7, because the entire indicator has a load factor value of more than 0.60. In addition, it can also be seen in table 2 that AVE values of attitude towards behavior, subjective norms, behavioral controls perceived, entrepreneurial education and social entrepreneurship intensity have met the criteria. Thus, the evaluation results conclude that the AVE value of the entire variable is valid. To ensure that the observed variables are not unidimensional, the study evaluated the validity of discrimination through Fornell-Lacker Creation) Hair et al, 2016). Based on the results seen in table 3, the whole variable has a sufficient discriminatory validity because the correlation of the same structure is much greater than the correlation between one structure and the other Garson (2016). So, it can be concluded that all reflective structures have strong relationships with their respective indicators. The Cronbach alpha is used to prove whether the instrument produces a consistent score when used to measure variables. In practice, however, the use of reliability testing systems is often problematic. As a solution, to evaluate the reliability of instruments, this study uses composite reliability (CR). Research is free of reliability problems if the composite and cronbach’s alpha reliability values are greater than 0.70 (Ghazali, 2014). Nevertheless, Yamin and Kurniawan (2011) argue that if cronbach's alpha is less than 0.50 but the Composite Reliability value is more than 0.70, then the construction is still reliable. Figure 2 and Table 2 show that the entire CR value in this study exceeds the minimum value. Thus, these research instruments are reliable in predicting variables.

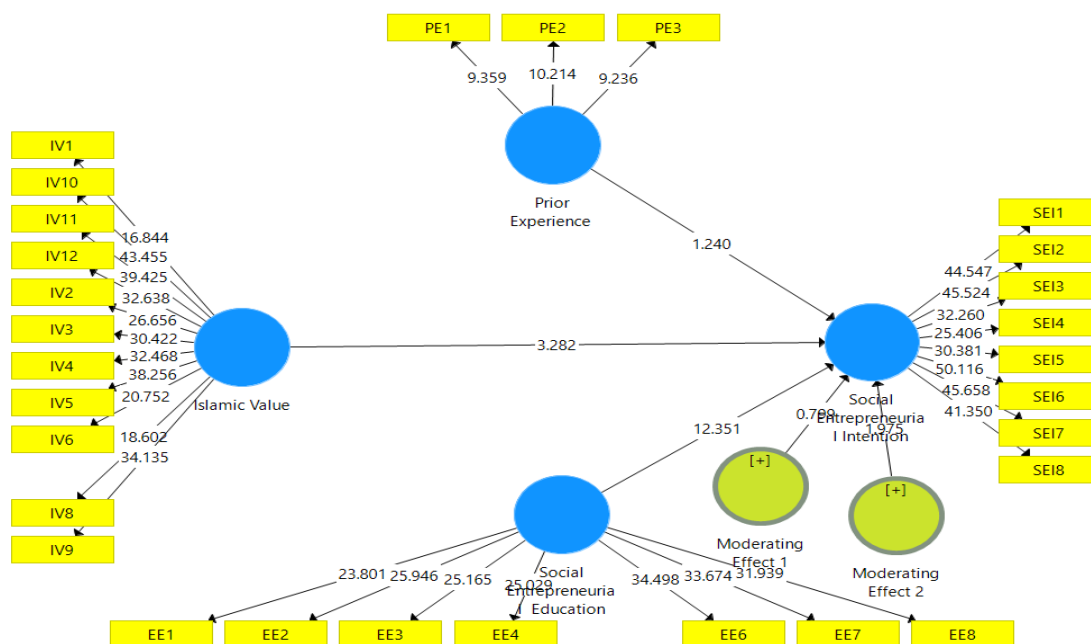


Figure 2. Research model

Table 2. Indikator Variabel

Variable	Loading Factor	CR	AVE
Islamic Value (IV)		0.958	0.675
IV1	0.724		
IV2	0.818		
IV3	0.826		
IV4	0.866		
IV5	0.856		
IV6	0.766		
IV8	0.708		
IV9	0.863		
IV10	0.884		
IV11	0.853		
IV12	0.849		
Prior Experience(PE)		0.853	0.659
PE1	0.782		
PE2	0.822		
PE3	0.832		
Social Entrepreneurial Education (SEE)		0.926	0.643
SEE1	0.799		
SEE2	0.809		
SEE3	0.777		
SEE4	0.750		
SEE6	0.811		
SEE7	0.835		
SEE8	0.828		
Social Entrepreneurial Intention (SEI)		0.955	0.726
SEI1	0.856		
SEI2	0.872		
SEI3	0.834		
SEI4	0.854		
SEI5	0.777		
SEI6	0.874		
SEI7	0.880		
SEI8	0.866		

Tabel 3. Discriminant Validity

	1	2	3	4	5	6
1.IV	0.821					
2.ME 1	-0.593	1.000				
3.ME 2	-0.568	0.925	1.000			
4.PE	0.376	-0.489	-0.433	0.812		
5.SEE	0.730	-0.525	-0.505	0.394	0.802	
6.SEI	0.644	-0.411	-0.412	0.399	0.797	0.852

\*IV=Islamic Value; ME1=Moderating Effect1; ME2=Moderating Effect2; PE=Prior Experience;SEE=Social Entrepreneurial Education; SEI=Social Entrepreneurial Intention

**Assessment of the significance of the structural model**

In this study, Table 5 is used to show measurements on the structural model needed in evaluating R Square. This model is done to understand how far the R Square value on the dependent variable gives a clear picture. Table 5 gains R square value for Social Entrepreneurship Intensity is 0.875. Based on the Ghozali and Latan guidelines (2020), in assessing R Square there are several categories of value. A value of 0.75 is considered strong, a value of 0,50 is considered to be a moderate or moderate rate, and a score of 0.25 is often considered a weak research model. Therefore, in this study, the variable Intensity of social entrepreneurship is described as a moderate research model.

Table 4. R-square

	R Square	R Square Adjusted
SEI	0.658	0.648

Further to find out the model completeness test, the author uses several indicators such as Standardized Root Mean Square Residual (SRMR), Normed Fit Index (NFI) and RMS theta. To obtain a suitable model, the indicator must meet the criteria of SRMR,0.08; NFI. 0.09 and theta RMS close to zero.

Table 5. Model Suitability Test

	Saturated Model	Estimated Model
SRMR	0.061	0.065
d_ ULS	1.645	1.855
d_G	1.071	1.075
Chi-Square	980.645	1.018.654
NFI	0.791	0.783
Rms theta	0,135	

Based on the output of the table it is obtained that the SRMR is 0.061 which is less than 0.08. The NFI is 0.791 less than 0.900 and the RMS is 0.135 which is close to zero. From the three indicators it is concluded that the model has already met the criteria of suitability, so the model can be used and is good at describing the relationship between variables.

In this study, a hypothetical test was conducted to determine whether the variables used in the study had a significant influence on the relationship between variables. In hypothesis testing, T-statistics values are used with values greater than 1.65 at a significance rate of 95%, and p-value is used with a value less than 0.05 to determine significance. Table 6. shows the results of the hypothesis testing in this study, which will provide information on whether the relationship between variables can be stated to be significant or not.

Tabel 6. Hypotesis Test

	Original Sample (O)	T Statistics	P Values	Information
IV--> SEI	0.153	2.205	0.028	Significant
ME 1 -> SEI	0.090	1.966	0.050	Significant
ME 2 --> SEI	-0.053	1.075	0.283	No Significant
PE ---> SEI	0.122	2.433	0.015	Significant
SEE ---> SEI	0.687	9.951	0.000	Significant

\*IV=Islamic Value; ME1=Moderating Effect1; ME2=Moderating Effect2; PE=Prior Experience;SEE=Social Entrepreneurial Education; SEI=Social Entrepreneurial Intention.

**Discussion and Implication**

The first objective of this study was to test the motivators of social entrepreneurship intentions of students in Bandung. The Islamic values have a positive influence on the intention of social entrepreneurship. The second objective is to test the role of moderation of entrepreneurial education on the relationship between the values of enterprise and the intent of social enterprise. This is in line with a study by Wibowo et al., (2022); Dana, (2021). This finding also matches the opinion of Maresch et al, 2016), that

entrepreneurial education is structured in a positive framework such as self-excellence in career choices, increasing knowledge, and building confidence thus encouraging one's intention to become a social entrepreneur. Also according to Audretsch et al. (2017), Sonita et al. (2021), who found that religion does not only influence the decision-making of its followers in social, economic and entrepreneurial activities.

The findings also complement the preliminary study by Nwankwo and Gbadamosi (2013) which stated that Islamic values



as contextual factors not only influence decision-making, thinking and attitudes but also entrepreneurial behaviour. These are the Islamic values that shape the character and ethos of the students' work. Furthermore, students have the ability to organize themselves, even to meet every day needs independently and in entrepreneurial activities. According to Hidayati and Satmaka (2018) such phenomena became the main capital in entrepreneurship, where Islamic values build the mind or character of students for self-reliance. However, the findings of this study contradict Chalim (2023) The results of the study show that social entrepreneurship education moderates the impact of Islamic values on the intention of social enterprise. This finding is in line with Wibowo's (20220) view that strong knowledge and understanding of entrepreneurship supports the influence of Islamic values on entrepreneurial principles based on Islamic principles. This finding suggests that entrepreneur education is capable of strengthening or changing the direction of the relationship between Muslim values and business intentions. The findings of this study are in line with the results of Chalim's research (2023).

The next objective is to test the role of moderation of previous experience in relation to the relationship between entrepreneurial values and social entrepreneurship intentions. The results of the research show that previous experience has a direct impact on the intention of social enterprise, but the construction does not have a moderating role between Islamic values, and the intentions of social entrepreneurship. Where many entrepreneurs with experience are willing to take action, Islamic values are positively correlated with the entrepreneur's intentions. Improvements in Islamic norms should depend on policies related to learning from experience, because high-level experience drives entrepreneurial beliefs into the belief that implementing social enterprise will be better, thereby enhancing entrepreneurial intentions to establish sustainable. This is contrary to Winkler's et al (2015) identifies curriculum and non-academic dimensions, such as learning involvement or field experience can drive cognitive things, such that the intention of social enterprises. Also in contrast to Becker's (1975) view that the forms of skills and knowledge that individuals acquire through investment in schools, employment training, and other experience models determine entrepreneurial intention. Through practical classes, entrepreneurial education enables students to acquire knowledge and practical experience (Wardana et al., 2020). Educational models such as this not only arouse students' intentions to learn entrepreneurship but also become embodied in business behavior (Ndou et al., 2018).

This study deals with a TPB presented by Ajzen (1991) that consists of three factors: attitude, subjective norms and behavioral controls perceived in predicting individual intentions to perform certain behaviors. The research also uses the theory of human capital by Becker (1975) which considers that human capital in the form of knowledge acquired by individuals through investment in schools, employment training, and other experience models determines entrepreneurial intentions. Furthermore, the study also uses the Bandura (2001) Social Cognitif Theory, which reveals interactions between cognitive things, including values against individual intentions. Therefore, this research is expected to provide additional valuable references to the theory of TPB, HC and SCT in particular related to Islamic values in Muslim students Bandung. The intention of the individual in conducting the behavior in this study is the intention to social entrepreneurship

students, both influenced by the Islamic values directly as well as through the entrepreneurial education directly and through the Muslim values.

## Conclusion

The findings of the study indicate that social entrepreneurship education moderates the impact of Islamic values on social entrepreneurship intentions, therefore, it is suggested that future developments contain Islamic values in instilling entrepreneurial intentions accompanied by entrepreneurship education, so that entrepreneurship education will synergize in strengthening Islamic values and fostering social entrepreneurship intentions. research shows that previous experience has a direct impact on social entrepreneurship intentions. Therefore, moderation of previous experience is expected to be the next follow-up research.

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