



# Entrepreneurial Intention in College Students: The Influence of Islamic Personality and Entrepreneurial Self-Efficacy

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## Abstract

Today's younger generation tends to embrace freedom in their pursuits while actively developing their skills. This study investigates the factors influencing Indonesian students' intentions to become entrepreneurs from Islamic personality and entrepreneurial self-efficacy. The research examines how Islamic personality and self-belief in entrepreneurial abilities impact students' desire to start their own businesses. Universities are increasingly equipping students with entrepreneurial skills to foster job creation. By employing quantitative methods, for minimum sampling, use the green method, including a survey of 195 students, ANOVA for hypothesis testing, and a multiple linear regression equation to get a model. The study found a correlation between Islamic personality, entrepreneurial self-efficacy, and entrepreneurial intentions, with the biggest correlation between entrepreneurial self-efficacy with entrepreneurial intention. The results suggest that individuals with a stronger Islamic personality and greater confidence in their entrepreneurial capabilities are more likely to pursue entrepreneurship. The biggest impact from each dimension of each variable is *syahadah* from Islamic personality, build a relationship with the investor from entrepreneurial self-efficacy, and plan to start from entrepreneurial intention.

**Keywords:** *Entrepreneurial Intention, Entrepreneurial Self-Efficacy, Entrepreneurship, Islamic Personality, University Students*

## INTRODUCTION

Entrepreneurship is crucial for driving economic expansion and generating employment opportunities. However, Indonesia faces a growing unemployment crisis, with the number of jobless individuals surging to a staggering 7.99 million as of February 2023, according to official statistics from the BPS ([Badan Pusat Statistik, 2022](#)). One of the causes of the high unemployment rate is the lack of jobs. Given the important role of entrepreneurs in job creation, the motivating factors for entrepreneurial activity are important to study. Current entrepreneurship research increasingly focuses on cognitive mapping of business processes using intention-based models to show that business success is based on differences in individual intentions ([Fuller et al., 2018](#)).

Islam is a religion that also encourages entrepreneurial activities ([Audretsch, 2007](#)). In Islam, intention is an important factor in identifying the characteristics and motivation of a person in establishing entrepreneurial activities. Some experts state that entrepreneurship involves cognitive and behavioral processes and involves various aspects of psychology that influence entrepreneurial interest and behavior. These drivers include psychological factors, especially personal factors, such as personality, motivation, and perceptions of entrepreneurship.

[Nata \(2020\)](#) defines Islamic personality as a person's mindset, attitude, and behavior based on Islamic values. Islamic Personality in Kitab Syakhsyah Al Rasul is the result of integration between the workings of *aqliyah* (rationality) and *nafsiyah* (soul) based on Islamic *aqidah*, which then gives birth to human actions.

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Tekke et.al. (2016) in his writing stated that an integrative Islamic personality is a manifestation of belief in Allah and a person's spiritual struggle. In addition to personality factors, one of the most commonly studied drivers of entrepreneurial intention is entrepreneurial self-efficacy, which is defined as the strength and belief of an entrepreneur that he or she is able to successfully carry out the roles and tasks of an entrepreneur (Bandura, 1997).

Individuals with high entrepreneurial self-efficacy (ESE) are more likely to start and run a business because they have individual confidence in their ability to overcome the tasks and challenges associated with entrepreneurship (Ahlin, 2014). Individual characteristics are also a factor that affects ESE because individual characteristics drive and influence individual behavior in making decisions (Newman et.al., 2019)

The purpose of this study is to determine and analyze the level of Islamic personality and its influence on entrepreneurial intentions through ESE in order to support entrepreneurial activities independently by individuals and in organizations in the current era in Muslim students who are entrepreneurs in the Bandung city environment. In these Muslim students, there is an increase in attention and demand in entrepreneurship and the desire to run a business with attention to Islamic values.

Previous research has revealed a scarcity of studies that integrate Islamic Personality within the entrepreneurial intention framework. The majority of existing studies rely on Western models and often overlooking the significance of Islamic values. Although extensive research has examined personality traits using models like the Big Five in relation to creativity and innovation, few have centered Islamic Personality, comprising *taqwa*, *akhlaq*, and *Amanah*, as a defining construct, as Zubaidah et al. (2024) found that among students in Islamic theology faculties, conscientiousness and agreeableness were significantly related to innovation skills, but no Islamic dimension was included. Awawdeh & Lim (2023) also confirmed positive associations between Big Five traits and creativity domains among Malaysian undergraduates, yet again without considering Islamic ethical orientations.

This study focuses on university students to examine the direct relationships between the variables in a Muslim-majority country, specifically Indonesia. The city of Bandung was selected as the research site due to its recognition by the United Nations through UNESCO as one of the world's creative cities and has a significant Muslim population (Bappeda, 2015). These unique local dynamics shape and are shaped by Islamic Personality; Bandung's socio-cultural and urban context may be influenced by the city's creative development and religious identity. Population data indicate that Bandung has a predominantly student demographic (Badan Pusat Statistik, 2022). The creative industry in Bandung not only generates employment opportunities and increases income but also enriches the social and cultural fabric of the community, contributing to a vibrant cultural identity.

For entrepreneurs, possessing knowledge and understanding of Islamic personality is essential to avoid engaging in practices that may lead them or their customers into prohibited activities during trade transactions. The repercussions of engaging in such prohibited transactions extend beyond the seller and buyer, potentially impacting their families, close relatives, and even individuals in their broader community who may not have a direct connection to the transaction.

Therefore, this study aims to explore how Islamic Personality can shape ESE, which in turn affects students' entrepreneurial intention. The results of the study are expected to provide valuable insights for educational institutions, government, and related parties in developing programs and policies that support the development of entrepreneurial spirit among students by considering Islamic values as an important factor in shaping entrepreneurial personality and attitude.

The methodology employed in this research is a quantitative approach designed to generalize data from sample populations. Researchers directly examine the relationships between variables, as previous studies have frequently utilized entrepreneurial self-efficacy as an intervening variable.

## LITERATURE REVIEW

### Islamic Personality

Crossing point of Islamic values and entrepreneurial interests has earned expanding consideration for a long time. This research digs into the centrality of an Islamic identity in forming effective business visionaries, especially among college students. By analyzing the center standards and values inalienable in Islamic lessons, we'll investigate how they can cultivate the basic qualities required for entrepreneurial endeavors.

Islamic identity offers a capable establishment for entrepreneurial victory. By developing the center values of genuineness, equity, perseverance, and social duty, Muslim business visionaries can construct flourishing businesses that contribute emphatically to society. College students who grasp these values are well-positioned to gotten to be innovative, ethical, and socially cognizant pioneers within the entrepreneurial world.

Entrepreneurship in the Islamic Perspective (EIP) fundamentally involves an individual's behavior in seizing opportunities through the optimization of resources, guided by the Muslim work ethic (Shamsudin et al., 2010; Machmud and Hidayat, 2020). The concepts of God, religion, and deep personal convictions foster aspirations for self-improvement. Islam teaches its followers to embrace virtuous actions and to strategically distance themselves from harmful behaviors, both in personal life and within professional contexts (Othman et al., 2014).

Identity variables serve as indicators of religiosity, religious fervor, and profound personal values (Saroglou & Munoz-Garcia, 2008), suggesting a close relationship between identity and religiosity. According to Hussain et al. (2023), five principal characteristics can significantly influence entrepreneurs in managing their businesses: *amanah* (trustworthiness), *tabligh* (communication), *fathonah* (wisdom), *istiqomah* (steadfastness), and *siddiq* (truthfulness). These characteristics are viewed as foundational elements of an Islamic personality that shape entrepreneurial intentions and behaviors. In Islam, the determination of one's intentions and personal traits when embarking on a business venture is critically dependent on these intentions.

Islamic Personality is a unique and dynamic psychological formation, formed from the interaction between human nature and the teachings of Islam. This personality is characterized by integration between intellectual, spiritual, and moral aspects based on Islamic faith (Saifurrahman, 2016). This research uses the theoretical approach of Tekke (2016) compiled the Integrative Islamic Personality Model (IIPM) which consists of 2 dimensions, namely: (i) witnessing (*tawhid* and *nubuwwah*); (ii) spiritual struggle (self-effort and self-esteem).

By understanding the relationship between Islamic identity and business enterprise, ready to enable Muslim college students to realize their full potential and make a noteworthy effect on the worldwide economy.

### Entrepreneurial Self Efficacy (ESE)

De Noble et al (1999) in their study found that the most important issue faced by entrepreneurs in starting and developing new companies is the 'can do attitude'. This attitude is considered the most important or critical factor contributing to entrepreneurial success in the early stages of a company. This is explained in the concept of ESE. They define ESE as a construct that measures a person's belief in their own ability to perform the various skill requirements needed to pursue new venture opportunities.

There are six dimensions in the ESE concept developed by [De Noble et.al. \(1999\)](#): (i) Developing new products and market opportunities; (ii) Building an innovative environment; (iii) Initiating investor relationships; (iv) Setting key objectives; (v) Overcoming unforeseen challenges; (vi) Developing critical human resources. Entrepreneurship is part of the Islamic worldview with business practices based on the Quran and Hadith. In Islam, intention is an important component in determining the purpose and nature of a person in starting a business ([Anggadwita et.al., 2017](#)) in other words, intention is very important in Islam. One of the determinants of a person's intention in entrepreneurship is personal factors such as personality.

In this study, the ESE variable is utilized as an exogenous variable to identify which indicators exert the greatest influence on entrepreneurial intention.

### **Entrepreneurial Intention**

According to [Anggadwita and Dhewanto \(2016\)](#), several studies show that intention is the most effective predictor of behavior. Both theoretically and empirically, they define intention as a state of mind that directs a person's attention towards a particular goal or way to achieve something.

In line with that, [Ajzen \(2012\)](#) states that intention is an intrapersonal element related to the desire to perform a certain behavior and can be measured by: (i) Desire; (ii) Balance; (iii) Economic Needs; (iv) Plans to start; (v) Behavioral Expectations.

The foundational theory of Angga and Dhewanto, in conjunction with [Ajzen \(2012\)](#), is elaborated upon from an Islamic perspective. This includes the concept of *Amanah*, which examines behavioral expectations, while deliberation and family support are aligned with balancing economic needs. Additionally, *Tawakal* and worship are integral components of desires and initial planning.

Intention is defined as an individual's subjective probability dimension in the relationship between self and action. [Gelderen et.al. \(2008\)](#) analyzed that approval from parents, peers, and others affects a person's intention to become an entrepreneur. [Ajzen \(2012\)](#) defines subjective norms as a form of influence from the social environment that affects an individual's intention to do something, especially behavior.

A study on student entrepreneurial intention conducted by [Souitaris et al. \(2007\)](#) generally shows that students at "elite" universities are most likely to have high self-confidence, which is considered to have behavioral control. An individual's belief in his or her ability to start and run a successful business is known as Entrepreneurial self-efficacy (ESE). ESE is one of the important factors that influence entrepreneurial intention and behavior. Individuals with high ESE are more likely to start and run a business.

This empirical research arises from the need to understand the relationship between Islamic Personality, entrepreneurial intention, and ESE among university students. Islamic Personality includes Islamic values that reflect one's personality ([Hussain, 2023](#)). Currently, there is increasing attention to entrepreneurship among university students, and understanding the influence of Islamic Personality on their entrepreneurial intentions is essential. Self-efficacy refers to an individual's belief in his or her ability to achieve certain goals ([Razak et al., 2022](#)), and in this context, ESE reflects students' belief in their ability to succeed in the context of entrepreneurship.

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Based on the literature review, this study has the following hypotheses:

H1: Islamic personality has a positive and significant effect on Entrepreneurial Intention

H2: Entrepreneurial self-efficacy has a positive and significant effect on Entrepreneurial Intention.

H3: Islamic personality and entrepreneurial self-efficacy have positive and significant effect on Entrepreneurial Intention.

## RESEARCH METHOD

This research was conducted using quantitative research methods with verification research types. Respondent data collection uses a questionnaire as a tool for data collection, this aims to

show the effect of causality that can be generalized (Sugiyono, 2022). The population in this study is the number of active students in Indonesia especially for students who have an interest in entrepreneurship, the sampling technique uses probability sampling with the use of random sampling to students in Bandung in 2 month (June-July 2024), data was collected online via google form and disseminated across entrepreneurial communities and organizations. The minimum sample calculation uses the green's formula with the equation  $N = 104 + m$  (predictor or number of Independent Variables), so that the respondent value is  $104 + 2 = 106$ . (Tabachnick and Fidell, 2013).

The questionnaire was created using a Likert scale of 1 - 5 (strongly disagree to strongly agree), and before distributing questionnaires in bulk, validity testing was carried out using Pearson Product Moment and reliability with the Cronbach alpha approach  $> 0.70$  for 30 respondents. Conducting this test is essential, as validity ensures that the questionnaire accurately measures the intended constructs, while reliability demonstrates the consistency of measurements when administered repeatedly. Data analysis of the results of data collection using correlation test analysis, Coefficient of Determination test, and hypothesis testing using the T test, ANOVA and F test. (Indrawati, 2015). The analysis was carried out using multiple linear regression analysis which is a statistical analysis method used in quantitative research. (Indrawati, 2015; Sahir, 2022).

The following is an operationalization of the variables used in this study:

**Table 1.** Operationalization of The Variables

Variable	Dimension	Indicator
Islamic Personality (X1)	Witness (syahadat) (X11)	Belief in Allah (Tauhid)
		Prophetic (nubuwwah)
Human nature in relation to behavior, thought, and emotions based on Islamic values. (Tekke, 2015)	Spiritual Striving (X12)	Self-Striving
		Self-regard
Entrepreneurial Self-Efficacy (X2), The strength and confidence of an entrepreneur is that he or she is able to successfully carry out the roles and duties of an entrepreneur. (DeNoble, 1999)	Develop new products and market opportunities (X21)	New product development
		Capturing market opportunities
	Building an innovative environment (X22)	Encouraging new ideas
		Encouraging innovation
	Building investor relationships (X23)	Finding sources of financing
		Building relationships with investors
	Setting key objectives (X24)	Defining a clear vision
		Explaining the vision to investors
	Facing unexpected challenges (X25)	Tolerance for ambiguity
		Able to deal with uncertainty
	Developing critical human resources (X26)	Able to develop adaptive human resources
		Able to develop innovative human resources
Entrepreneurial	Willingness (Intention) (Y1)	Self-Employment



Variable	Dimension	Indicator
Intention (Y) The component within the individual that refers to the desire to perform a certain behavior. (Ajzen, 2012).	Balance of Life (social and professional) (Y2)	Creativity
		Innovation
		Success
	Economic needs (Y3)	Family, professional, and social life balance
		Personal financial fulfillment
	Plan to start (Y4)	Family financial fulfillment
		First steps in starting a business
	Behavioral expectations (Y5)	Job creation
		Self-proving to others
		Changing living conditions

Source: data processed by the author, 2024

## FINDINGS AND DISCUSSION

### Characteristics of Respondents

This study obtained a total of 195 respondents who were students and not married. The distribution of respondents covers three regions in Indonesia, namely Java and Bali 83.08%, Kalimantan 0.51% and Sumatra 16.41%, with ethnicity 70.77% Sundanese, 18.97% Javanese, 9.23% Malay and 1.03% Bugis. Here is the table of respondent's characteristics.

**Table 2.** Respondent's Characteristics

No	Profile	Category	Frequency	Percentage
1	Gender	Man	67	34,36
		Woman	128	65,64
2	Age	<17 y.o	1	0,51
		18-22 y.o	188	96,41
		23-27 y.o	6	3,08
3	Marital Status	Not married	195	100
4	Current residence	Java+Bali	154	78,97
		Sumatera	31	15,90
		Kalimantan	1	0,51
		Others	9	4,62
5	Current Education	D3	1	0,51
		D4/S1	193	98,97
		S2	1	0,51
6	Ethnicity	Javanese	37	18,97
		Sundanese	138	70,77
		Others	20	10,26
7	Entrepreneurship Education/Course	Received	163	83,59
		Not received	32	16,41
8	Entrepreneurial Experience	Currently entrepreneur	57	29,23
		Interested in entrepreneurship but don't have a business yet	124	63,59

No	Profile	Category	Frequency	Percentage
		Not currently an entrepreneur and not interested in becoming an entrepreneur	14	7,18
9	Income level per month	<Rp 2.500.000	163	83,59
		Rp 2.500.000-Rp 5.000.000	21	10,77
		Rp 5.000.000-Rp 7.500.000	9	4,62
		Rp 7.500.000-Rp 10.000.000	1	0,51
		> Rp 10.000.000	1	0,51

In general, they are currently pursuing a D4 or Strata 1 education 98.97% with Management study programs of 75.90%, Biology 6.15%, Pharmacy 4.62% and others 16.92%, most of which are currently in semester 6 (54.87%). 96.41% of these students are between 18 and 22 years old. During the lecture 83.59% of respondents have had courses on entrepreneurship, but only 33.74% or 55 people who are currently entrepreneurs, as well as from students who do not get entrepreneurial courses 16.41% of them are doing entrepreneurial activities as many as 2 people or 6.25% of the whole. This illustrates that the willingness or interest in entrepreneurship is not only owned by students who have taken entrepreneurship education alone but anyone who has an interest in becoming an entrepreneur can be done by anyone even though they have never done formal education on entrepreneurship.

The majority of these students started a business at the age of 18-22 years 95.83% with experience in building a business 1-3 times or 44.10% and 4-6 times 0.51%, while students who are 23-27 years old and have business experience 1-3 times amounted to 1.54%. Of the total 57 students who are currently entrepreneurs, they currently have income in the range of less than IDR 2,500,000 (77.19%) or can be said to be novice entrepreneurs, while those above IDR 2,500,000 to IDR 5,000,000 (12.28%), above IDR 5,000,000 to IDR 7,500,000 (8.77%) and there are students who have income above IDR 7,500,000 (1.75%). This shows that students are ready to be entrepreneurs since they are still in the world of lectures, this is evidenced by the amount of income they get from sales every month.

The questionnaire distributed as a whole has gone through the testing stage of 30 respondents, the validity value owned by the r table value is greater than 0.361 while the reliability value using the Cronbach alpha approach has a value greater than 0.70, this shows that the questionnaire used is valid and reliable, so it is suitable for use in finding data for research. (Sugiyono, 2022).

**Table 3.** Descriptive Statistic

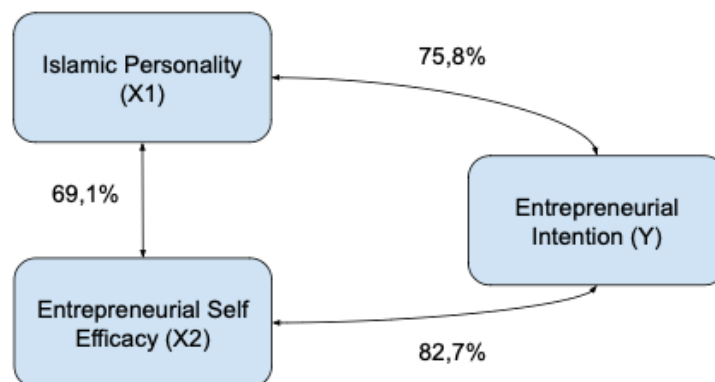
Statistics		IP	ESE	EI
N	Valid	195	195	195
	Missing	0	0	0
Mean		4,6064	3,9429	4,2859
Std. Error of Mean		0,0558	0,0506	0,0514
Median		5,00	4,00	4,45
Mode		5,00	4,00	5,00
Std. Deviation		0,7794	0,7066	0,7171
Variance		0,607	0,499	0,514
Range		4,00	4,00	4,00
Minimum		1,00	1,00	1,00



<b>Maximum</b>	5,00	5,00	5,00
<b>Sum</b>	898,25	768,86	835,75

The descriptive statistics table indicates that among the 195 respondents, the Islamic Personality (IP) variable exhibits the highest mean ( $M = 4.6064$ ), followed by Entrepreneurial Intention (EI) ( $M = 4.2859$ ) and Entrepreneurial Self-Efficacy (ESE) ( $M = 3.9429$ ). All variables have a maximum value of 5 and a minimum of 1, reflecting a consistent range of 4 across the measurement scale. The median and mode values for both IP and EI at 5 suggest a concentration of responses at the upper end of the scale, highlighting a strong inclination among respondents towards both IP and EI. Additionally, IP demonstrates the greatest variability, as indicated by a standard deviation of 0.7794. These findings underscore the significant role of Islamic personality in influencing Entrepreneurial Intention.

The results of the classical assumption test using the normality test approach show normal data with an asymp value. Sig. (2-tailed) 0.200 greater than 0.05, while for the multicollinearity value shows a tolerance value of  $0.522 > 0.1$  and a VIF value of 1.916 smaller than 10, heteroscedasticity testing shows the data is well distributed and does not make a certain pattern. (Ghozali, 2018). Correlation testing that has been carried out using pearson correlations shows the relationship between variables, the correlation picture shows the relationship between variables X1 and Y and X2 and Y has a strong relationship, while the relationship between X1 and X2 has a moderate relationship, which can be seen as in the following figure:



**Figure 1.** Variable Correlations

The results of data processing for multiple linear regression tests carried out in providing results as shown in the following table:

**Table 4.** Coefficients

<b>Model 1</b>	<b>Unstandardized B</b>	<b>Coefficient Std. Error</b>	<b>Standardized Coefficients Beta</b>	<b>t</b>	<b>Sig.</b>
(Constant)	0,453	0,164	-	2,760	0,006
IP	0,328	0,046	0,356	7,135	0,000
ESE	0,589	0,051	0,581	11,627	0,000

Source: data processed by the author, 2024

The standard error indicates the degree of variability (uncertainty) associated with the estimates of the regression coefficients. A smaller standard error value signifies a more precise estimate of the coefficient. The standard errors for Islamic Personality (IP) and Entrepreneurial Self-Efficacy (ESE) are 0.046 and 0.051, respectively. Both values are relatively low, suggesting that the estimated coefficient B is stable and reliable. This confirms that both Islamic Personality and Entrepreneurial Self-Efficacy are significant predictors of entrepreneurial intention, with ESE being recognized as a strong internal psychological variable within the framework of perceived behavioral control.

Moreover, the highest beta coefficient indicates that ESE exerts the greatest relative influence on entrepreneurial intention. While ESE is identified as the dominant determinant, the role of IP remains significant, particularly within the context of Islamic culture and values. The output above, the constant value, and regression coefficient can be known so that a multiple linear regression equation can be formed as follows:

$$Y = 0.453 + 0.328 X_1 + 0.589 X_2 + e$$

The mathematical equation above shows that the intention to become an entrepreneur has a positive value of 0.453, which indicates that, in fact, the intention already exists in each student, reinforced by Islamic personality 0.328 and entrepreneurial ability 0.589, while there are other things that are worth 0.250 outside of the variables studied.

The t hypothesis test conducted partially shows that the significance value of Islamic personality and entrepreneurial self-efficacy of 0.000 is smaller than the value of 0.05 (sig. < 0,05). This concludes that the Islamic personality hypothesis has a positive and significant effect on Entrepreneurial Intention, and the entrepreneurial self-efficacy hypothesis has a positive and significant effect on Entrepreneurial Intention.

**Table 5. ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	74,826	2	37,413	288,085	0,000
Residual	24,935	192	0,130		
Total	99,760	194			

Source: data processed by the author, 2024

The simultaneous F hypothesis test using ANOVA calculation shows that the significance value of 0.000 is smaller than the value of 0.05 ( $\alpha < 0,05$ ). This answers that the hypothesis of Islamic personality and entrepreneurial self-efficacy has a positive and significant effect on Entrepreneurial Intention. Seeing the results of hypothesis testing which gives the result that there is a positive and significant influence, it is necessary to measure the Coefficient of Determination on each variable and its dimensions to be able to show more specific results related to this research model.

**Table 6. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,866	0,750	0,747	0,36037

Source: data processed by the author, 2024

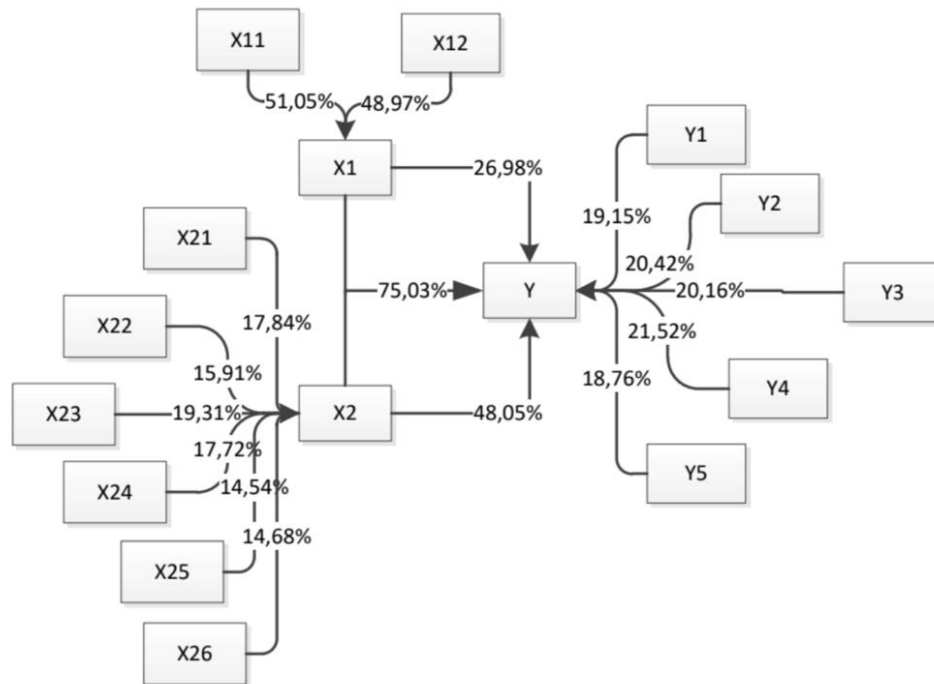
The model summary table above shows that the R square value is 0.750, this means that Islamic personality and entrepreneurial self-efficacy have an effect of 0.750 on Entrepreneurial Intention, while there is an influence of other variables not examined in this study of 0.250, as in the variable Knowledge Management, Need for Achievement, Locus of Control, Risk Taking Prosperity, Creativity and more. The amount of influence of each variable X on Y can be calculated using the calculation of zero-order x standardized coefficient beta x 100%, so that the amount of influence can be known as follows:

**Table 7.** Determination Coefficient

Variable	Standardized Coefficient Beta	Zero Order	Results
X1	0,356	0,758	26,98
X2	0,581	0,827	48,05
X11	0,509	0,962	48,97
X12	0,529	0,965	51,05
X21	0,206	0,868	17,84
X22	0,186	0,854	15,91
X23	0,218	0,884	19,31
X24	0,203	0,874	17,72
X25	0,193	0,754	14,54
X26	0,181	0,812	14,68
Y1	0,217	0,884	19,15
Y2	0,234	0,872	20,42
Y3	0,241	0,836	20,16
Y4	0,252	0,855	21,52
Y5	0,222	0,846	18,76

Source: data processed by the author, 2024

From the results of data processing, it can be described as follows:



**Figure 2.** Research model

Source: data processed by the author, 2024

The chart above is a visual representation that is useful for understanding how complex systems work. By analyzing the flowchart, we can understand the flow of data and information in the system, as well as the relationship between the variables involved. The diagram shows that the system is complex and consists of several interrelated processes. The percentages shown on the diagram indicate the proportion of variable values allocated to each process.

The research model shows the level of influence between variables and their indicators. Simultaneously shows that the magnitude of the level of influence of Islamic Personality (X1) and Entrepreneurial Self-Efficacy (X2) variables simultaneously on Entrepreneurial Intention (Y) amounted to 75.03%, which gives an idea that someone who has an Islamic personality and confidence in their entrepreneurial ability makes the basis for the existence of interest in entrepreneurship.

When we look partially from each variable it gives an idea that students who have an interest in entrepreneurship are more confident to run a business because of the entrepreneurial ability they have, as the above model gives an influence of 48.05%, while the Islamic personality of a person has an influence of 26.98% on entrepreneurial interest.

Based on this, it gives the view that a person will become more confident in entrepreneurship if it has been planted with knowledge and skills that have been trained since early childhood and supported by the ability and insight into the way of life and Islamic perspective that can lead him to faith and surrender life that everything has been arranged by the Almighty.

The discussion of the level of influence per dimension on each variable is important to do; this aims to ensure that there is no dominating dimension in shaping the magnitude of the influence of the relationship between the variables studied. The first variable, namely Islamic Personality, has two dimensions, namely the first Testimony (*Syhadah*) with a value of 51.05% in influencing the Islamic life of entrepreneurship by depending on life only to the creator (Tauhid) which is exemplified directly by the prophets based on the foundation of life in the Quran and Hadith, Second is Spiritual Striving has a value of 48.97% in interpreting this life that the ability and confidence

possessed by oneself in living life to become an entrepreneur.

The Entrepreneurial Self Efficacy Variable has six dimensions that influence each other in forming the overall value. The dimension with the largest value is the dimension of the ability to build relationships with investors, with a value of 19.31%. Building relationships with investors is an important aspect for entrepreneurs to achieve long-term success. Investors not only provide capital, but can also provide strategic support, improve company reputation, and help increase company value. By building strong and mutually beneficial investor relationships, entrepreneurs can open up new opportunities, improve competitiveness and achieve their business goals.

The second value of 17.84% is in the dimension of being able to develop a product and see market potential. This is very important for entrepreneurs in achieving long-term success. By continuing to innovate in making a process better and launching relevant new products, companies can increase growth, increase competitiveness, strengthen brands, and achieve long-term business goals.

The third largest dimension, with a value of 17.72% is being able to set the main goal of entrepreneurship, or in simpler language, is that this entrepreneur can develop a long-term vision with a mission that can be achieved in a measurable and planned manner. This is very important because it is one of the long-term investments for the future that can provide the direction, motivation, and resilience needed to achieve ambitious goals and create a positive impact. Developing a clear and inspiring long-term vision will bring entrepreneurs one step closer to realizing their dreams.

The fourth largest dimension, with a value of 15.91% is being able to build an innovative environment, which is like opening a gateway to a world full of opportunities and progress. A foundation where new ideas can flourish; creativity and breakthroughs can be created. Building an innovative environment is not just a trend, but an essential need for organizations that want to thrive and achieve success in this era. By creating an environment conducive to creativity, collaboration, and risk-taking, entrepreneurs can unlock their full potential, drive progress, and create a brighter, more purposeful future.

The fifth dimension in this ESE variable has a value of 14.68%, namely being able to develop important human resources. Building and developing human resources (HR) is not just a cost, but an important investment for the future of both profit and non-profit organizations, to achieve long-term goals and success. By investing in people development, organizations can improve performance, increase competitiveness, and achieve their long-term goals. Building a strong and skilled team is the key to success today.

The last dimension in the ESE variable has an influence level value of 14.54%, namely being able to face unexpected challenges or in other words that an entrepreneur is required to be able to move dynamically and adaptively with internal capabilities and adjust to the external conditions around him, this is because challenges can occur anywhere and anytime in conditions that have never been predicted before.

Variable Y, namely entrepreneurial intention, has five dimensions that have been measured the influence of each dimension on the overall value of the variable. First, starting with the largest value, namely the Plan to start dimension which has a value of 21.52%, planning to start a business is the initial intention or basic interest that each entrepreneur must have, with planning which is the initial stage of an activity in management showing that the entrepreneur will carefully design his business to be able to meet the planned achievement targets in the long term.

The second dimension is related to the balance of life has a value of 20.42%. This illustrates that someone who has an interest in entrepreneurship wants a balance of life between worldly achievements with Ukhrawi per QS Al Qasas verse 77, which states *"And do not occupy yourself with work that makes you forget Allah and the hereafter"*. This balance of life also makes a person try to

fulfill personal life towards family and social as found in QS An-Nisa, Verse 36 “*And do good to your parents, relatives, orphans, the poor, close neighbors and distant neighbors, friends, ibnu sabil and servants.*” As well as balance in the professional world in the form of work that is currently being undertaken as stated in QS Al-Inshirah Verses 7-8 “*So when you have finished your work, do worship, and only to your Lord should you hope.*”

The third largest dimension is related to economic needs, which has a value of 20.16%. It is undeniable that the interest in becoming an entrepreneur is under the sunnah exemplified by the Prophet Muhammad SAW. Through careful planning, hard work, and dedication, entrepreneurship can be a stable source of income to meet personal and family economic needs. Entrepreneurs are required to always focus on goals, never give up, and continue to learn and develop.

The fourth dimension, namely regarding the intention to become an entrepreneur, has a value of 19.15%. This explains that with a strong intention to become an entrepreneur accompanied by a commitment to trying, learning, and innovating continuously, can make entrepreneurs more focused and diligent in undergoing the process. Having a strong intention is a fundamental foundation for an entrepreneur to achieve success. Intention is like a compass that guides steps and decisions in an entrepreneurial journey full of obstacles in entrepreneurship.

The fifth dimension, with a value of 18.76% is about the long-term expectations or targets that an entrepreneur wants to achieve. Having high expectations is essential for an entrepreneur to achieve success. Hope is like a fire that burns the spirit and encourages them to keep moving forward, go beyond limits, and achieve extraordinary things to achieve their short-term and long-term targets. High expectations do not mean unrealistic wishful thinking. High expectations must be accompanied by hard work, dedication, and a well-thought-out strategy to realize all their dreams. With the right combination, high expectations will be the driving force that brings success. From the chart model, which is a tool for understanding and analyzing complex systems with a per-dimensional discussion, it illustrates that the influence of variables on the output is shown through the percentage on the diagram shows the proportion of variable values allocated to each process. The model can be used to analyze system performance and identify potential bottlenecks and identify opportunities to optimize the system.

## CONCLUSIONS

This study contributes to the growing body of literature on Islamic entrepreneurship by empirically validating the influence of Islamic Personality and Entrepreneurial Self-Efficacy (ESE) on Entrepreneurial Intention among Indonesian university students. Theoretically, it integrates a faith-based psychological framework into the entrepreneurial intention model, highlighting the value of Islamic Personality traits, *tawakkal* (reliance on God), *amanah* (trustworthiness), and *fathanah* (wisdom), as intrinsic motivators of entrepreneurial behavior. This research addresses a critical gap by positioning Islamic Personality not merely as a background cultural variable but as a measurable and influential construct within the field of entrepreneurship studies, particularly in Muslim-majority contexts.

Practically, the findings reveal that while both Islamic Personality and ESE positively influence Entrepreneurial Intention, ESE has a comparatively greater impact. This underscores the importance of nurturing students' belief in their entrepreneurial abilities through skill-based and motivational interventions, while also reinforcing their ethical and religious values.

To enhance the real-world applicability of this study, the following targeted recommendations are proposed for key stakeholders: (i) Educational Institutions; Offer entrepreneurship workshops that build both practical business competencies (e.g., planning, networking, resource management) and religiously rooted ethical foundations, and Include character education modules that develop *amanah*, *tawakkal*, and *fathanah* within



entrepreneurship and business courses; (ii) Government bodies; Fund and promote incubators and accelerators that provide business development support tailored to Muslim youth, integrating Islamic values, and facilitate partnerships between young entrepreneurs and halal funding sources, such as Islamic microfinance institutions and zakat-based investment channels; (iii) Policy makers; Introduce tax benefits, grants, or certification schemes that reward startups demonstrating strong ethical standards and social impact rooted in Islamic principles and also encourage inclusion of Islamic Personality development within national entrepreneurship education guidelines, beyond mere technical training.

In conclusion, this study bridges a critical gap between theory and practice by showing how Islamic Personality traits and Entrepreneurial Self-Efficacy jointly shape students' motivation to pursue entrepreneurship. It offers a culturally relevant, ethically grounded framework for developing the next generation of Muslim entrepreneurs in Indonesia. By addressing educational institutions, government bodies, and policymakers with specific and actionable strategies, this research provides a roadmap for embedding Islamic values into the entrepreneurial ecosystem in a meaningful and sustainable way.

### **LIMITATION & FURTHER RESEARCH**

Several things have not been discussed in this study due to time constraints and undiscovered phenomena. The variables used in this study are limited to Islamic Personality, Entrepreneurial Self-Efficacy, and Entrepreneurial Intention. It is hoped that further research can be explored by adding variables, for example, Islamic Work Ethic, Spiritual Intelligence, Attitude, Entrepreneurial Knowledge and education, creativity, Need for Achievement, and more. In addition, the industry discussed in this study is related to higher education, so it is possible to expand the discussion to senior high school and get more samples in Indonesia. Future research can also test the relationship between dimensions directly using other testing methods, such as the approach in smart PLS, and make another model research expand from this research can use intervening or moderating variables.

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