

The Role Of Islamic Business Ethics Internalization In Developing Entrepreneurial Character Among Management Students

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Abstract: *This study aims to analyze the process of internalizing Islamic business ethics in building the entrepreneurial character of Management Study Program students and identify the factors that affect their success. This study uses a mixed methods approach with a sequential explanatory design, which is quantitative analysis followed by qualitative deepening. The research population is all students of the Management Study Program who have taken entrepreneurship and business ethics courses. The research sample amounted to 120 students who were selected using the proportionate random sampling technique. The quantitative instrument is in the form of a Likert scale questionnaire that measures five indicators of Islamic business ethics, namely honesty (shiddiq), trust, responsibility, justice, and blessing orientation, as well as indicators of entrepreneurial character which include independence, creativity, courage to take risks, discipline, and integrity. Qualitative instruments are in the form of in-depth interview guidelines and observation sheets on student learning activities and entrepreneurial practices. The results showed that the level of internalization of Islamic business ethics was in the high category ($M = 3.82$), while the entrepreneurial character of students was in the good category ($M = 3.76$). Regression analysis showed that the internalization of Islamic business ethics had a positive and significant effect on the formation of student entrepreneurial character ($\beta = 0.61$; $p < 0.05$). Qualitative data corroborate these results, that value-based learning, lecturer examples, business practice experience, and religious academic culture are the main factors in strengthening the internalization of values. On the other hand, short-term profit orientation, the influence of a pragmatic digital environment, and low value reflection are obstacles in the internalization process. The integration of quantitative and qualitative results shows that the internalization of Islamic business ethics not only shapes entrepreneurial competence, but also strengthens the moral and spiritual dimensions in students' business behavior. This study contributes to entrepreneurship and Islamic education research by providing empirical evidence on how Islamic business ethics internalization strengthens both entrepreneurial competence and moral character among university students.*

Keywords: *Islamic Business Ethics, Entrepreneurial Character, Islamic Education Management.*

INTRODUCTION

The development of globalization and the transformation of the digital economy requires universities to not only produce academically competent graduates, but also to have strong moral integrity and professional ethics (OECD, 2021; World Economic Forum, 2023; UNESCO, 2022). In the paradigm of higher education in the field of management, the main challenge faced is how to form an entrepreneurial character that is not only profit-oriented, but also upholds the values of

honesty, responsibility, fairness, and sustainability (Bacq & Lumpkin, 2021; Henry *et al.*, 2022). Various phenomena of unethical business practices, such as manipulation of financial statements, corrupt practices, and resource exploitation, show that mastery of technical competencies alone is not enough without being balanced with character and ethics development (Fauziyah *et al.*, 2025; Mujairimi & Safriliana, 2025). Therefore, the internalization of business ethics is a strategic need in management education to produce superior human resources with integrity (AA Faisal & EH Rohimatin, 2024; Kurniawan & Sisdianto, 2024).

The Islamic perspective on business activities is not only seen as an economic activity, but also as part of worship that must be carried out in accordance with sharia principles (Huda *et al.*, 2022; Kementerian Agama RI, 2021). Values such as honesty (ṣidq), trustworthiness, justice ('adl), and social responsibility are the main foundations in Islamic business ethics (Aziz, 2021; Yusuf & Bahari, 2023). The Qur'an emphasizes the importance of honesty in transactions as Allah SWT says:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ

"O you who have believed, do not eat each other's property in an unlawful way, except in the way of trade that is carried out on the basis of mutual greed among you." (QS. An-Nisā': 29)

This verse emphasizes that economic activities in Islam must be based on the principles of justice and willingness, which are the basis for the formation of an ethical and responsible entrepreneurial character.

Research on business ethics shows that the integration of moral and spiritual values in education has a positive influence on ethical attitudes and individual decision-making in the world of work (Fauzan, 2021; Hidayat & Suryana, 2022; Sari & Nugroho, 2023). Other studies reveal that ethical education based on religious values is able to strengthen moral awareness, increase social sensitivity, and shape business behavior oriented towards sustainability and social responsibility (Rohmah & Wahyudi, 2021; Prasetyo & Nurhayati, 2022). The entrepreneurial component in terms of character such as honesty, perseverance, responsibility, and benefit orientation is an important factor in the success of a long-term business.

However, a number of studies show that learning business ethics in college still tends to be cognitive and theoretical, so it has not been fully able to internalize these values in student attitudes and behaviors (Nguyen et al., 2020; Park, 2021). On the other hand, the study of Islamic business ethics emphasizes more on conceptual and normative aspects, while research that examines the process of internalizing Islamic ethical values in building student entrepreneurial character is still relatively limited, especially in terms of management education in Indonesia (Suryani & Wibowo, 2023). This gap demonstrates the importance of research that not only examines students' understanding of Islamic business ethics, but also how these values are internalized and contribute to the formation of entrepreneurial character.

National policies through the agenda of developing superior human resources emphasize the importance of strengthening character, integrity, and work ethic as the foundation of the nation's competitiveness (Kementerian Pendidikan, 2022; Kementerian PPN/Bappenas, 2020). Islamic religious education in higher education has a strategic role in integrating spiritual values with students' professional competencies (Muhaimin, 2020; Rahman, 2024). The internalization of Islamic business ethics is expected to form young entrepreneurs who are not only innovative and adaptive, but also have a commitment to the principles of justice, sustainability, and social responsibility (Perpres, 2023).

Based on this description, this research is important to answer the need to strengthen the entrepreneurial character of students through an approach to Islamic values. This research aims to analyze the process of internalizing Islamic business ethics and its influence in building the entrepreneurial character of students of the Management Study Program. Academically, this research is expected to contribute to the development of the study of Islamic education and management, especially in the integration of spiritual values and entrepreneurship. Practically, the results of this research can be the basis for the development of a more effective learning model in instilling Islamic business ethics at the State University of Makassar.

METHODS

This study uses a mixed methods approach with a sequential explanatory design, namely the collection and analysis of quantitative data in the initial stage followed by deepening through

qualitative data in the next stage (Creswell & Creswell, 2023; Ivankova & Wingo, 2021). This approach was chosen to obtain a comprehensive picture of the level of internalization of Islamic business ethics and to deeply understand the process of forming the entrepreneurial character of students. This design allows researchers to integrate quantitative results that are general with qualitative results that are contextual and interpretive.

Types and Approaches to Research

This type of research is *field research* with an integrated quantitative and qualitative approach (Sugiyono, 2022). The quantitative stage aims to measure the level of internalization of Islamic business ethics and the entrepreneurial character of students, while the qualitative stage aims to explain the factors that affect the process of internalizing values and students' learning experiences in terms of learning.

Research Subject

The subject of the study is a student of the Management Study Program who has taken an entrepreneurship course. The sampling technique at the quantitative stage uses proportionate random sampling with the number of respondents adjusted to the characteristics of the population (Sugiyono, 2022).

At the qualitative stage, informants were selected using the purposive sampling technique, namely students who have different levels of understanding and involvement in entrepreneurial activities, as well as lecturers teaching related courses. The selection of informants aims to obtain in-depth data on the process of internalizing Islamic business ethical values.

Data Collection Techniques

Research data was collected through several techniques as follows:

1. Questionnaire

It was used at the quantitative stage to measure the variables of internalization of Islamic business ethics and the entrepreneurial character of students. The instrument is arranged in the form of a Likert scale with indicators that include the values of honesty, responsibility, justice, trust, discipline, hard work, and benefit orientation.

2. Interview

It is carried out at the qualitative stage to explore the experience of students and lecturers related to the learning process, instilling the value of Islamic business ethics, and its influence on the formation of entrepreneurial character.

3. Observations

Observations are made on the learning process or academic activities related to the internalization of ethical and entrepreneurial values.

4. Documentation

It is used to complete data in the form of syllabus, RPS, teaching materials, and other supporting documents relevant to the research.

Data Analysis Procedure

Data analysis was carried out in stages according to the sequential explanatory design (Sugiyono, 2022):

1. Quantitative Data Analysis

The data from the questionnaire results were analyzed using descriptive statistics to determine the level of internalization of Islamic business ethics and the entrepreneurial character of students. Furthermore, inferential statistical tests, such as correlation or regression tests, are carried out to determine the relationship and influence between the research variables. Before the analysis, a test of the validity and reliability of the instrument was carried out.

2. Qualitative Data Analysis

The data from interviews and observations were analyzed using interactive analysis techniques which included the stages of data reduction, data presentation, and conclusion drawn. This analysis aims to explain and reinforce the quantitative results and identify the factors that affect the success of the internalization of values.

3. Data Integration

The results of the qualitative analysis were used to interpret and deepen the quantitative results so that a more comprehensive understanding of the internalization of Islamic business ethics in building student entrepreneurial character was obtained.

To maintain the validity of the data, this study uses validity and reliability tests at the quantitative stage, as well as triangulation techniques of sources and methods at the qualitative stage.

Research Instruments

The research instrument was compiled in the form of a questionnaire using a 5-level Likert scale (1 = strongly disagree to 5 = strongly agree). The instrument was developed based on the study of Islamic business ethics theory and entrepreneurial character that is relevant to the character of the Management Study Program students. Before use, the instrument is tested for validity and reliability through item correlation tests and Cronbach's Alpha coefficients.

1. Variable X: Internalization of Islamic Business Ethics

This variable measures the extent to which Islamic business ethical values are understood, believed, and implemented by students in entrepreneurial attitudes and behaviors.

Indicators and Statement Items:

a) Honesty (Şidq)

- I always convey product/service information honestly.
- I avoid the practice of manipulation in transactions.
- Honesty is the main principle in running a business.

b) Trust (Responsibility)

- I try to fulfill promises to clients or partners.
- I maintain the trust given in business activities.
- I am responsible for every business decision taken.

c) Justice ('Adl)

- I try to treat customers fairly.
- I set prices reasonably and did not harm others.
- I avoid business practices that are detrimental to consumers.

d) Prohibition of Unethical Practices

- I avoid the practice of usury, fraud, and cheating.
- I reject profits obtained in a non-halal way.

- I consider the halal aspect in business activities.
- e) Orientation of Benefit (Maslahah)
- I want the business to provide benefits to the community.
 - I consider the social and environmental impact of doing business.
 - I view business as part of worship.

2. Variable Y: Student Entrepreneurial Character

This variable measures the character of entrepreneurship which reflects the readiness of students to develop their business independently and sustainably.

Indicators and Statement Items:

a) Confidence

- I am confident in my ability to start a business.
- I dare to make decisions in business situations.

b) Discipline and Hard Work

- I am committed to completing business tasks on time.
- I am willing to work hard to achieve business success.

c) Creativity and Innovation

- I try to find new ideas in developing my business.
- I am open to change and new opportunities.

d) Independence

- I prefer to create my own business opportunities.
- I don't easily rely on others in running a business.

e) Social Responsibility

- I consider the interests of the community in business activities.
- I want the business to have a positive impact on the environment.

The instrument will be tested through:

- Validity Test: Pearson Product Moment Correlation ($r_{count} > r_{table}$)
- Reliability Test: Cronbach's Alpha ($\alpha \geq 0.70$)
- Normality and Linearity test as a prerequisite for inferential analysis.

RESULTS AND DISCUSSION

Quantitative Results

1. Descriptive Analysis Results

This research involved 120 students of the Management Study Program who had taken entrepreneurship courses. Based on the results of the descriptive analysis, an overview of the level of internalization of Islamic business ethics and student entrepreneurial character is obtained as follows.

Indicator	Red	Category
Honesty (Sidq)	4,32	Very high
Trust	4,25	Very high
Justice ('Adl)	4,18	Height
Avoid unethical practices	4,10	Height
Benefit orientation	4,28	Very high
Overall average	4,23	Very high

Table 1. Internalization of Islamic business ethics (Variable X)

These results show that students have a positive understanding and attitude towards Islamic business ethical values, especially in the aspects of honesty and responsibility

Indicator	Red	Category
Confidence	3,95	Height
Discipline and hard work	4,02	Height
Creativity and innovation	3,88	Height
Independence	3,90	Height
Social responsibility	4,05	Height
Overall average	3,96	Height

Table 2. Student Entrepreneurship Character (Variable Y)

Data shows that the entrepreneurial character of students is in the high category, even though the aspects of creativity and innovation are lower than other indicators.

2. Validity and Reliability Tests

The results of the validity test showed that all items had a value of r calculated $> r$ table (0.178) at a significance level of 0.05, so it was declared valid.

The results of the reliability test showed:

- Internalization of Islamic business ethics: Cornbach's Alpha = 0.89
- Entrepreneurial character: Cronbach's Alpha= 0.87

This value is greater than 0.70 so it is declared reliable.

3. Classic Assumption Test

- Normality test (Kolmogorov-Smirnov); Sig.= 0.200 (>0.05) → normally distributed data.
- Linearity test: Sig.= 0.000 (<0.05) → the linear relationship between variables X and Y.

4. Correlation and Regression Analysis

The results of the Pearson correlation test show:

$$r= 0.612$$

$$\text{sig.} = 0.000 (<0.05)$$

These results show a strong positive relationship between the internalization of Islamic business ethics and the entrepreneurial character of students.

The results of simple linear regression analysis show:

Regression equations:

$$Y=1.245+0.642X$$

Interpretasi:

The regression coefficient of 0.642 shows that every increase of one unit of internalization of Islamic business ethics will increase entrepreneurial character by 0.642.

The R² value = 0.374, which means that 37.4% of the variation in entrepreneurial character can be explained by the internalization of Islamic business ethics, while the rest is influenced by other factors.

The t-test shows:

$$t \text{ count} = 8.42 > t \text{ table} = 1.98$$

$$\text{Sig.} = 0.000$$

Thus, H₁ was accepted, namely the internalization of Islamic business ethics has a positive and significant effect on the entrepreneurial character of students.

Results of Qualitative Analysis

Qualitative data analysis in this study was carried out using an interactive analysis model which includes the stages of data reduction, data presentation, and conclusion drawn. Data was obtained through in-depth interviews with students and lecturers, observation of the learning process, and documentation studies of learning tools. This analysis aims to explain and strengthen quantitative results related to the influence of internalization of Islamic business ethics on the formation of entrepreneurial character of students of the Management Study Program.

In the data reduction stage, the researcher selects and groups information that is relevant to the research focus, namely the process of internalizing Islamic business ethical values and the factors that affect its success. The results of the reduction show that the internalization of values takes place through several main mechanisms, namely the value-based learning process, strengthening religious awareness, the influence of the academic environment, and entrepreneurial practice experience. In addition, several obstacles were also found that affected the optimization of the formation of student entrepreneurial character.

The results of the interviews show that the process of internalizing Islamic business ethics does not only occur through cognitive delivery of material, but also through a contextual and reflective learning approach. Students stated that case discussions, analysis of real business practices, and the association of material with Islamic values helped them understand the importance of honesty, trust, and responsibility in business activities. Observations of the learning process also show that lecturers consistently integrate religious values in the discussion of entrepreneurship, such as the importance of business blessings, the prohibition of fraudulent practices, and social responsibility in business. This interpretation is in line with quantitative results that show that the level of internalization of Islamic business ethics is in the very high category, especially in the aspects of honesty and responsibility.

From the perspective of religious awareness, most students view that religious values are the moral foundation in business decision-making. They associate entrepreneurial activities with a spiritual dimension, namely as part of worship and a form of devotion to Allah SWT. This awareness encourages students to be more careful in running a business, avoid fraudulent practices, and consider halal and beneficial aspects. These results reinforce the quantitative results that show high scores on the welfare and social responsibility orientation indicators. Thus, the internalization of values occurs not only at the level of understanding, but also at the level of affective and moral commitment.

The academic environment was also found to be an important factor in supporting the process of internalizing values. The example of lecturers, a conducive learning atmosphere, and the integration of Islamic values in the curriculum are elements that strengthen the formation of student character. Students stated that the lecturer's approach that emphasizes moral and ethical

aspects in every entrepreneurial discussion has a significant influence on their perspective on the business world. However, some informants revealed that the internalization of values will be more optimal if supported by practical and sustainable learning programs.

Experience in entrepreneurial practice is another factor that strengthens the formation of student entrepreneurial character. Students who have run a business, either independently or through project assignments, show a more applicable understanding of Islamic business ethics. They better understand the importance of maintaining customer trust, providing honest service, and being responsible for the quality of products or services. Observations also show that students who are involved in practical activities have a higher level of confidence and independence than students who only get theoretical learning. These results explain the quantitative results that show that although entrepreneurial character is in the high category, the aspects of creativity and courage to start a business are still relatively lower than other indicators.

On the other hand, this study also found several obstacles in the process of internalizing values. Some students revealed that they are still hesitant to start a business due to limited experience, lack of capital, and concerns about the risk of failure. In addition, the influence of the external environment that has not fully supported the entrepreneurial culture is also an inhibiting factor. These results show that the formation of entrepreneurial character is not only influenced by value and learning factors, but also by structural and environmental factors.

The results of the qualitative analysis were then integrated with quantitative data in the framework of a mixed methods sequential explanatory design. Previous quantitative results show that the internalization of Islamic business ethics has a positive and significant effect on the entrepreneurial character of students. The qualitative results reinforce these results by providing an explanation of the mechanism by which religious values shape attitudes of responsibility, integrity, and social orientation in entrepreneurship. The integration of the two types of data shows that the internalization of Islamic business ethical values not only increases students' moral awareness, but also contributes to the formation of an entrepreneurial character that is oriented towards sustainability and benefit.

Conceptually, the results of this study confirm that the internalization of religious values serves as a moral foundation in the formation of individual economic behavior. The values of

honesty, trust, and fairness form an ethical orientation that then influences the attitude of discipline, responsibility, and social concern as the main character of an entrepreneur. However, the effectiveness of internalizing values will be more optimal if it is supported by contextual and applicative learning experiences. In other words, the integration between value-based learning and experiential learning is a key factor in building student entrepreneurial character.

To maintain the validity of the research results, this study applies triangulation of sources and methods at the qualitative stage. Data was obtained from various informants, namely students and lecturers, and confirmed through observation and documentation. In addition, a member checking process is carried out to ensure the suitability of the researcher's interpretation with the informant's experience. At the quantitative stage, the validity of the data is guaranteed through the validity and reliability test of the instrument, so that the research results have an adequate level of credibility.

The results of the study show that the internalization of Islamic business ethics has a strategic role in building the entrepreneurial character of students. Religious values not only strengthen moral integrity, but also form a socially responsible business orientation. However, strengthening the character of entrepreneurship still requires the support of a more applicable learning system, such as business projects, incubation programs, and the development of an entrepreneurial ecosystem in the university environment. These results imply that the development of a learning model that integrates spiritual values and practical experience is an important step in producing graduates who are not only professionally competent, but also have character and ethics in carrying out entrepreneurial activities.

CONCLUSION

This research aims to analyze the process of internalizing Islamic business ethics and its influence in building the entrepreneurial character of students of the Management Study Program. Based on the results of quantitative and qualitative analysis in the framework of mixed methods, it can be concluded that the internalization of Islamic business ethics has a significant role in the formation of student entrepreneurial character. The results of the study show that the level of internalization of Islamic business ethics of students is in the high to very high category, especially

in the aspects of honesty (şidq), trust, responsibility, and benefit orientation. Students have a good understanding that business activities are not only oriented towards economic profit, but must also pay attention to moral values, principles of justice, and social responsibility. At the same time, the entrepreneurial character of students is also in the high category, which is shown through confidence, discipline, hard work, independence, and social concern. However, the aspects of creativity, innovation, and the courage to start a business still need to be strengthened.

The results of the analysis show that the internalization of Islamic business ethics has a positive and significant effect on the entrepreneurial character of students. This shows that the higher the level of internalization of Islamic ethical values, the stronger the entrepreneurial character of students. These results confirm that religious values serve as the moral foundation that shapes attitudes of responsibility, integrity, and sustainability orientation in entrepreneurial activities.

Qualitative data strengthen these results by showing that the process of internalizing values takes place through several main mechanisms, namely contextual and reflective value-based learning, strengthening religious awareness as a moral foundation, exemplary lecturers and a conducive academic environment, and entrepreneurial practice experience. The internalization of values does not only occur in the cognitive domain, but also in the affective and behavioral domains. However, the effectiveness of internalization is still influenced by supporting factors such as business practice experience, institutional support, and entrepreneurial ecosystem in the campus environment.

In the perspective of the development of Islamic Education Management, this research makes a theoretical and practical contribution. Theoretically, this research strengthens the concept of integrating spiritual and professional values in the formation of human resources with character. The results of the study confirm that Islamic value-based education can be a strategic approach in building entrepreneurial character that is not only technically competent, but also has moral integrity and social responsibility. Practically, the results of this research can be the basis for the development of a learning model that integrates Islamic business ethics with experiential learning approaches, such as entrepreneurship projects, case studies, and business incubation programs.

Strengthening the internalization of Islamic business ethics through an integrated and applicable learning system is an important step in producing graduates who are professional, competitive, and have Islamic character. This conclusion is in line with the research objectives and provides the implication that learning management in Islamic Education Management needs to be directed at the integration of values, competencies, and real experience as a strategic effort in building a generation of ethical and benefit-oriented entrepreneurs.

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