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Digital Sharia Economic Literacy as a Foundation for Islamic Entrepreneurship Readiness Among Students at Islamic Higher Education Institutions

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Abstract

Digital economic transformation has opened new entrepreneurial opportunities for students through e-commerce, social media, and financial technology. For students of Islamic Higher Education Institutions (PTKI), these capabilities must be grounded in an understanding of Islamic economics so that entrepreneurship is not only productive but also compliant with sharia principles. This article analyzes digital Islamic economic literacy as a foundation for Islamic entrepreneurship readiness and formulates a conceptual framework integrating Human Capital Theory, entrepreneurial readiness, self-efficacy, entrepreneurship education, institutional support, and Maqāṣid al-Sharī'ah. Using a qualitative literature review, the study finds that digital Islamic economic literacy functions as cognitive capital strengthening students' understanding of digital business opportunities, muamalah contracts, digital economic risks, and Islamic business ethics. Entrepreneurial readiness is shaped not only by knowledge but also by skills, self-confidence, motivation, experience, and educational support, while Maqāṣid al-Sharī'ah directs entrepreneurship toward halal practice, justice, ḥifẓ al-māl, welfare, and sustainability. The resulting conceptual model can inform research and policy on Islamic entrepreneurship education.

INTRODUCTION

Digital transformation has transformed various aspects of people's economic lives. Trading, marketing, payments, financing, business communications, and even customer service are increasingly conducted through digital technology. These changes create new opportunities for young people, including students, to build entrepreneurial activities by utilizing marketplaces, social media, financial technology, and various digital platforms. These developments are simultaneously changing the character of entrepreneurship.

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A prospective entrepreneur needs more than just the ability to produce and sell products conventionally; they also need the ability to understand digital information, identify market opportunities, build communication with consumers, manage electronic transactions, utilize data, and maintain security and trust in the digital environment. Studies on digital entrepreneurship show that digital platforms have become a crucial part of the value creation process and the development of entrepreneurial activities. In the context of Islamic higher education, this transformation presents more complex issues. PTKI students are not only required to be proficient in using technology but also to have an understanding of Islamic economic principles. Digital economic activities can provide convenience and economic opportunities, but at the same time, they can also present risks in the form of transactions involving usury, gharar, maysir, fraud, unclear contracts, consumer exploitation, and excessive consumer behavior. Therefore, digital skills need to be combined with Islamic economic literacy. Islamic economic literacy relates not only to the ability to understand Islamic economic concepts but also to the ability to understand and apply these principles in everyday economic decision-making.

Rahmawati & Indrarini's (2021) research shows that Islamic economic literacy among Islamic boarding school students is at a fairly good level, but literacy strengthening is still needed so that the younger generation has a more adequate understanding of economic practices based on Islamic principles (Rahmawati & Indrarini, 2021). Meanwhile, Bustami & Fauzi (2023) found that the Islamic economic literacy of students in the Sharia Economics Department of IAIN Kerinci was quite good, but there were still students who had limited knowledge and understanding of Islamic economics (Bustami & Fauzi, 2023). These findings indicate that the existence of Islamic economics education does not automatically produce equitable application skills. This situation becomes even more critical as students enter the digital economy. Students may understand the concept of halal (halal) theoretically, but may not be able to apply it when using marketplaces, e-wallets, paylater platforms, fintech, digital promotions, or other forms of electronic transactions.

Research by Yuliani, Amin, and Savitrah (2023) shows that the behavior of the young Muslim generation on digital platforms is related to various factors such as attitudes, perceived abilities, recreational orientation, and promotion (Yuliani et al., 2023). The study also shows that developing halal products in the digital environment requires an understanding of the characteristics of young Muslim consumers (Ramadhan & Khoirul, 2025). (Economics et al., 2016) Thus, digital Islamic economic literacy can be understood as the ability to integrate Islamic economic knowledge with the ability to use digital technology productively, critically, ethically, and in accordance with Islamic principles. The next question is how this literacy can contribute to students' readiness to become entrepreneurs.

Entrepreneurial readiness encompasses a broader scope than simply the desire to become an entrepreneur. A student may have a strong interest in entrepreneurship, but not necessarily possess the knowledge, skills, experience, courage to take risks, ability to use technology, financial management skills, and confidence in their abilities. Therefore, entrepreneurial readiness can be understood as a multidimensional condition indicating that an individual possesses the knowledge, skills, attitudes, motivation, self-efficacy, experience, and ability to take action necessary to start and grow a business. From the perspective of Human Capital Theory, education, knowledge, skills, and experience are assets that can increase individual productivity. Becker (1964) positions education and skills as investments in human capital that provide productive benefits. In the context of PTKI students, digital Islamic economic literacy can be positioned as a form of cognitive capital that helps students make economic decisions more rationally, productively, and in accordance with Islamic values.

The findings of Hidayat, Gandana, and Ihwanudin (2025) support this argument. Their research found that Islamic economic literacy significantly influenced entrepreneurial interest, while perceptions of Islamic economics showed no significant partial effect (Nur'aini et al., 2026). These findings indicate that knowledge and understanding of Islamic economics play a crucial role in developing entrepreneurial tendencies. Another important factor is self-efficacy (Khoiriyah & Ridlwan, 2025). found that university support was positively related to self-efficacy and Islamic entrepreneurial intentions, with self-efficacy being a strong predictor of Islamic entrepreneurial intentions. The study also recommended that financial support be complemented by mentoring, business incubation, and entrepreneurial networking (Khoiriyah & Ridlwan, 2025). Research also shows that religiosity and Islamic entrepreneurial motivation play a positive role in shaping the Islamic entrepreneurial intentions of Muslim students (Khoiriyah & Ridlwan, 2025). These studies show that students' entrepreneurial readiness is shaped by the interaction between cognitive, psychological, educational, religiosity, and institutional environmental factors.

The study of Islamic entrepreneurship has also experienced quite rapid development. Rafiki, Hidayat, and Pananjung (2023) conducted a systematic review of 274 Scopus documents on Islamic entrepreneurship since 1990 and showed that this field has developed across a variety of research themes (Rafiki et al., 2023). Meanwhile, studies of Muslim entrepreneurship show that there is still a need to clarify the concepts and factors that influence Muslim entrepreneurial practices (Raappana & Pihkala, 2024). However, there is still room for conceptual development, particularly regarding the readiness of Islamic entrepreneurship of PTKI students based on digital Islamic economic literacy.

METHODS

This research uses a qualitative literature review approach (Nawasabila et al., 2025). This approach was chosen because the research aims to conduct a conceptual synthesis of various research findings on Islamic economic literacy, digital literacy, Islamic entrepreneurship, entrepreneurial readiness, entrepreneurship education, religiosity, self-efficacy, and institutional suppor (Patata, n.d.) (Rafi et al., 2025) (Ramadhan & Khoirul, 2025). The primary literature sources were derived from the research matrix compiled by the researcher into a research database, then enriched with relevant and verifiable scientific articles. The analysis process was carried out in three stages. First, identification, which involves identifying relevant research concepts and findings. Second, categorization, which involves grouping research based on themes and their contribution to the concept of Islamic entrepreneurship readiness. Third, synthesis, which involves connecting various concepts into a conceptual framework that can explain the Islamic entrepreneurship readiness of PTKI students.

This study did not use primary student data and did not conduct statistical testing. Therefore, the results of the study are a theoretical and conceptual synthesis, not a claim of empirical causality.

RESULT AND DISCUSSION

Digital Sharia Economic Literacy as the Cognitive Foundation of Islamic Entrepreneurship

The results of the literature synthesis indicate that digital Islamic economic literacy is an integration of the ability to understand Islamic economic principles and the ability to utilize digital technology in economic activities effectively, critically, safely, and responsibly. Islamic economic literacy provides an understanding of the principles of halal (permissible) and the prohibition of usury (riba).gharar And maysir, justice, trustworthiness, and ethics of transactions, while digital literacy provides the ability to use *marketplace*, *e-commerce*, social media, digital payments, and various economic platforms appropriately. Therefore, digital Islamic economic literacy is not only related to the ability to use technology but also the ability to evaluate whether its use in economic activities is in accordance with Islamic principles. The findings of Bustami and Fauzi (2023) indicate that students' Islamic economic literacy is not only related to knowledge and understanding of Islamic economics but also the ability to apply these principles in everyday life (Bustami & Fauzi, 2023). These results demonstrate that Islamic economic literacy needs to be directed beyond mere knowledge acquisition to practical application skills. In the context of digital entrepreneurship, these practical skills become increasingly important as students encounter various forms of transactions, business models, payment systems, and marketing communications that occur through technology (Bustami & Fauzi, 2023).

In perspective *Human Capital Theory* Knowledge and skills are productive capital that can increase individual capacity (Becker, 1964). With this perspective, digital Islamic economic literacy can be positioned ascognitive capital Students. This capital enables students to identify business opportunities, evaluate business models, select digital platforms, understand transactions and contracts, manage finances, identify risks, and make business decisions based on sharia considerations. Thus, digital sharia economic literacy serves as a crucial foundation connecting the educational process with students' ability to enter entrepreneurial activity. Findings by (Rafiki et al., 2023) also demonstrate the influence of sharia economic literacy on entrepreneurial interest (Rafiki et al., 2023), (Nawasabila et al., 2025). Although the study was conducted on high school students, the findings indicate that an understanding of Islamic economics is relevant to the development of entrepreneurial orientation. Therefore, for PTKI students, digital Islamic economic literacy can be positioned as a baseline skill that helps them not only identify digital economic opportunities but also assess them based on the principles of halal (permissible), fairness, transaction security, and public welfare.

Islamic Entrepreneurship Readiness as an Integration of Knowledge, Skills, and *Self-Efficacy*

The results of the study show that Islamic entrepreneurial readiness has a broader scope than just interest or desire to become an entrepreneur readiness refers to the condition in which a student possesses the capacity to start, run, and develop a business by integrating knowledge, skills, digital competencies, financial capabilities, psychological readiness, risk-taking skills, and adherence to Sharia principles. Therefore, a student may have an interest in entrepreneurship but not necessarily be ready to actually run a business. This readiness requires a process of transforming knowledge into the ability to act. Students who understand entrepreneurial theory may not necessarily be able to create products, conduct marketing, manage finances, communicate with consumers, use digital platforms, or face failure. Therefore, entrepreneurial readiness must be understood as a multidimensional construct encompassing cognitive abilities, practical skills, digital capabilities, psychological capacity, and Sharia readiness. One important psychological aspect in this process isself-efficacy, namely an individual's belief in his or her ability to carry out certain actions. In the context of entrepreneurship,self-efficacyThis relates to students' confidence in their ability to identify opportunities, produce products, utilize technology, conduct marketing, make decisions, manage finances, and face risks and failures. Therefore, digital Islamic economics knowledge will be more effective in shaping readiness if students believe they can apply it in real-life business situations.

The findings of Ridlwan et al. (2026) strengthen this argument. Research on recipients of productive zakat programs in Indonesia and Malaysia shows that university and organizational support can strengthenself-efficacy, temporary self-efficacybecome an important factor in the development of Islamic entrepreneurial tendencies (Ridlwan et al., 2026). The study also recommends strengthening mentoring, business incubation, and business networks as a complement to financial support (Ridlwan et al., 2026). Based on these findings, students' entrepreneurial readiness can be understood as a process knowledge → practice → experience → confidence → readiness. Thus, digital Islamic economic literacy should not stop at increasing knowledge. Students need to be provided with practical experiences that enable them to test their knowledge, make decisions, face risks, interact with consumers, and evaluate business activities. This process will strengthenself-efficacyand ultimately increase students' readiness to undertake Islamic entrepreneurship.

Education and Institutional Support in Building a Digital Islamic Entrepreneurship Ecosystem

The synthesis of these results indicates that developing students' entrepreneurial readiness depends not only on individual abilities but also requires an educational environment and institutional support. Islamic Higher Education Institutions (PTKI) hold a strategic position because they are responsible for integrating Islamic knowledge, economics, technology, and the development of entrepreneurial skills. Therefore, entrepreneurship education at PTKI needs to move from a theoretical approach to learning that provides real-world experience in conducting business activities. Islamic entrepreneurship education needs to integrate creativity, innovation, opportunity identification, digital marketing, financial management, halal product development, an understanding of muamalah contracts, business ethics, social responsibility, and sustainability. Thus, students not only have the ability to generate profits but also understand how these profits are obtained through halal, fair, trustworthy, and responsible business processes. Fadhlurrahman et al. (2025) show that Islamic entrepreneurship education develops at the intersection of Islamic ethical values, sustainability, and digital transformation. The study also demonstrates the continued need to integrate Islamic entrepreneurship education with digital pedagogy and the sustainability agenda. (Albar Kanjeng Sepuh Gresik East Java Islamic Economics College et al., 2024), (Alifia, 2025), (Muklis et al., 2021), (Jannah et al., 2018), (Nuryana et al., 2025), (Pakpahan et al., 2022), (Rezqi, 2023).

In addition to education, institutional support is crucial for building a student entrepreneurial ecosystem. This support can be realized through business incubators, business coaching, business mentoring, digital business laboratories, access to financing, collaboration with MSMEs, the halal industry, and Islamic financial institutions, as well as networking with entrepreneurs. This type of support allows students to gain real-world experience, thereby narrowing the gap between classroom theory and the needs of the business world. Findings by (Ridlwan et al., 2026) indicate that university support is linked to strengthening student self-efficacy and entrepreneurial development (Ridlwan et al., 2026), (Wulandari et al., 2024). These findings suggest that universities need not simply provide entrepreneurship materials or capital assistance but also provide an ecosystem that allows students to learn, experiment, obtain feedback, make improvements, and build networks. Based on this synthesis, PTKI (Institute of Islamic Higher Education) needs to develop an experiential entrepreneurship education model through digital business projects, halal product development, marketplace practices, social media marketing, digital transaction and contract simulations, financial management practices, MSME mentoring, and business incubation. This approach is expected to be able to change students from merely knowing about entrepreneurship to being able to carry out entrepreneurship.

Islamic Entrepreneurship, *Religiosity*, and *Maqāṣid al-Sharī'ah*.

Islamic entrepreneurship has characteristics that distinguish it from entrepreneurship solely oriented towards material gain. From an Islamic perspective, business activities are part of muamalah (religious transactions) that must be carried out based on the principles of honesty, trustworthiness, justice, responsibility, and the welfare of the community. Therefore, the entrepreneurial readiness of PTKI students cannot be solely built through business and digital competencies but also requires the internalization of Islamic values. (Khalique et al., 2020) explain that Islamic entrepreneurship has both a business and a spiritual dimension. This demonstrates that entrepreneurial activity in Islam cannot be separated from moral values and religious responsibilities. Therefore, Muslim entrepreneurs are not only required to be able to create products and generate profits but also to ensure that their business processes comply with sharia principles. Religiosity is one element that can strengthen this orientation. Research by Khoiriyah and Ridlwan (2025) shows that religiosity is positively related to the motivation and tendency for Islamic entrepreneurship in Muslim students (Khoiriyah & Ridlwan, 2025). These findings demonstrate that religious values can be a source of motivation for developing entrepreneurial activities in accordance with Islamic principles. Therefore, entrepreneurship education at PTKI (Islamic Higher Education Institutions) needs to integrate the spiritual dimension with business and digital competencies.

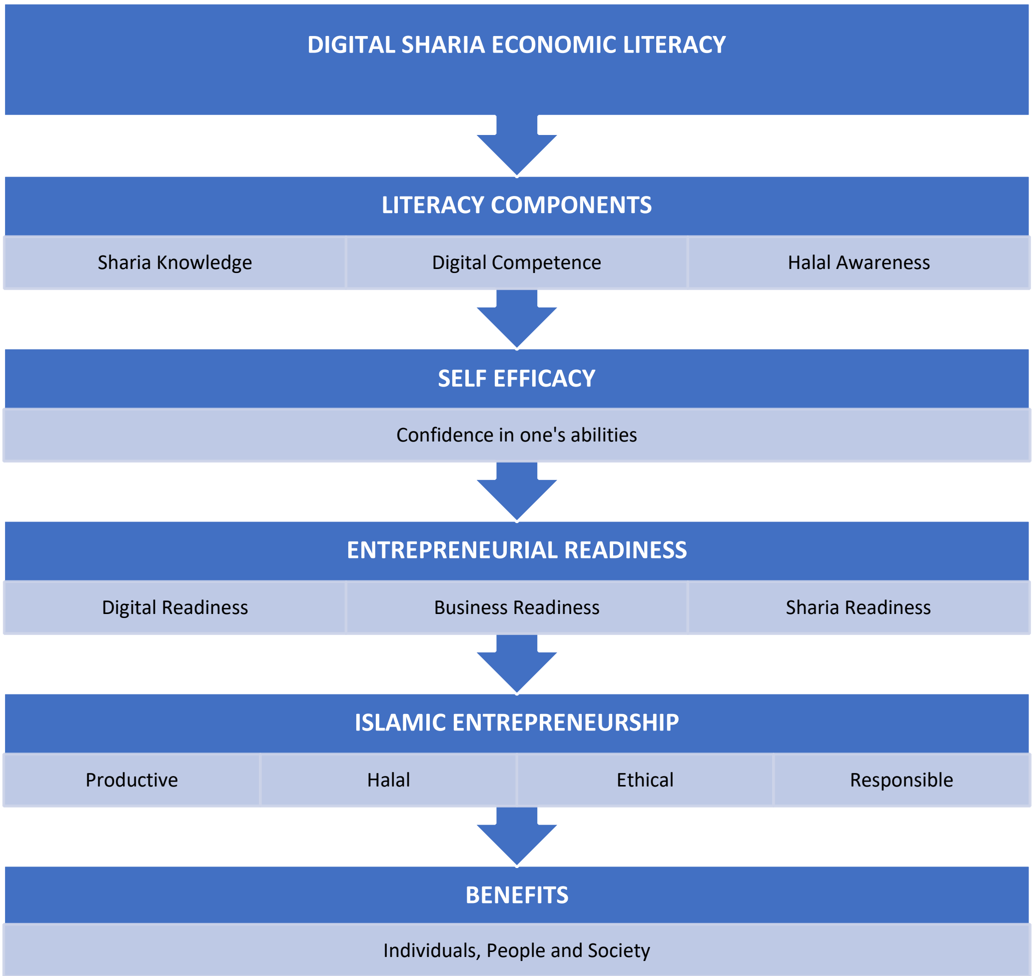
At a more normative level, *Maqāṣid al-Sharī'ah* can be used as a basis for determining the direction of Islamic entrepreneurship. One of the goals that is very relevant to economic activity isḥifẓal-māl or protection of wealth. In the context of digital entrepreneurship, this principle can be realized through obtaining halal income, avoiding usury (riba), gharar (gharar), and maysir (gambling), maintaining transaction security, protecting consumer rights, providing transparent product information, and using assets productively. Thus, Islamic entrepreneurship assesses not only the amount of profit earned, but also how that profit is obtained and for what purpose. This orientation shifts entrepreneurship from merely an economic activity to one with social and spiritual dimensions. Within this framework, Islamic entrepreneurship can be directed towards achieving halal profits, creating jobs, improving welfare, empowering communities, and creating public welfare. Rafiki et al. (2023), through a systematic review of 274 Scopus-indexed Islamic entrepreneurship publications, demonstrated that Islamic entrepreneurship research has developed across various themes and fields of study (Rafiki et al., 2023). These developments indicate that Islamic entrepreneurship is an increasingly important field of study and still has room for development, especially when linked to digital economic transformation and the readiness of PTKI students (Prasetyo & Sukatin, 2024), (Sintia Dwi et al., 2023)

Integration of Digital Sharia Economic Literacy and Entrepreneurship Readiness. Islamic endeavors: *Research Gap* and Conceptual Model

Based on the literature synthesis, there are research gaps that provide the basis for developing the conceptual model in this article. First, research on Islamic economic literacy has focused more on the knowledge, understanding, and application of Islamic economic principles, while studies specifically linking this literacy to students' digital entrepreneurship readiness are still limited. Second, studies on student entrepreneurship have focused more on entrepreneurial interests, motivations, and tendencies, while the concept of Islamic entrepreneurship readiness Integrating knowledge, skills, digital capabilities, financial capabilities, psychological readiness, risk management, and Sharia compliance still requires further development. Third, Sharia economic literacy and digital literacy are often discussed as separate competencies, even though both are required simultaneously in the digital economy.

This gap indicates the need for a framework that integrates digital Islamic economic literacy, *self-efficacy*, entrepreneurship education, institutional support, religiosity, and *Maqāṣid al-Sharīʻah*in explaining the Islamic entrepreneurship readiness of PTKI students. Within this framework, digital Islamic economic literacy is positioned as a cognitive foundation, *self-efficacy* as a psychological reinforcement, entrepreneurship education and institutional support as a supporting environment, while*Maqāṣid al-Sharīʻah* become a normative basis.

The conceptual model offered can be formulated as follows:



This model demonstrates that students' mere knowledge of Islamic economics or the ability to use technology is not sufficient. Entrepreneurial readiness is formed when these two competencies are translated into experience, skills, and self-confidence. This process needs to be reinforced by relevant entrepreneurship education, institutional support, and a social and religious environment. Therefore, the conceptual contribution of this paper lies in positioning digital Islamic economic literacy as the foundation of Islamic entrepreneurship readiness among students at Islamic Higher Education Institutions (PTKI). This model provides the perspective that Islamic entrepreneurship education aims not only to increase the number of students interested in or owning businesses, but also to develop students who possess sharia knowledge, digital competence, business skills, self-confidence, risk management skills, and a welfare orientation. The implication for PTKI is the need to develop an entrepreneurial ecosystem that integrates education, technology, Islamic economics, halal industry, and business mentoring. The success of student entrepreneurship programs should also be assessed not only by the number of students who own businesses, but also by their ability to identify opportunities, utilize technology, manage finances, make decisions, face risks, and apply principles.

CONCLUSION

Based on the results of the literature synthesis, it can be concluded that digital Islamic economic literacy is a crucial cognitive foundation in shaping the Islamic entrepreneurial readiness of students at Islamic Religious Higher Education Institutions (PTKI). This literacy integrates an understanding of Islamic economic principles with the ability to utilize digital technology critically, safely, and responsibly. Islamic entrepreneurial readiness is not only related to entrepreneurial interest but also encompasses knowledge, skills, digital competence, financial capability, psychological readiness, risk-taking ability, business ethics, and adherence to Islamic principles. In this process, self-efficacy plays a role in strengthening students' ability to transform knowledge and experience into readiness to act. Islamic entrepreneurship education, institutional support, and the social and religious environment are also supporting factors in shaping this capacity. The Islamic entrepreneurial perspective positions business activities not solely as an effort to gain profit, but also as activities that must be based on lawful conduct, justice, trustworthiness, responsibility, and the welfare of the community. (Albar Kanjeng Sepuh Gresik East Java Islamic Economics College et al., 2024), (Bustami & Fauzi, 2023), (Khoiriyah & Ridlwan, 2025), Nuraiman, 2024, (Rafiki et al., 2023), (Rafiki et al., 2023).

The conceptual contribution of this article lies in the integration of digital Islamic economic literacy, self-efficacy, Islamic entrepreneurship education, institutional support, the socio-religious environment, and Maqāṣid al-Sharīʿah within the framework of Islamic entrepreneurship readiness of PTKI students. Within this framework, digital Islamic economic literacy serves as a cognitive foundation, self-efficacy as a psychological reinforcement, education and institutional support as a supportive environment, while Maqāṣid al-Sharīʿah serves as a normative foundation that directs entrepreneurship towards activities that are halal, productive, ethical, and beneficial. The implication of this study is the need for PTKI to develop a digital Islamic entrepreneurship ecosystem through practice-based learning, digital business projects, halal product development, business incubation, mentoring, and strengthening networks with MSMEs and the halal industry. However, because this article is a literature review, the proposed conceptual model has not been empirically tested. Therefore, further research is needed to test this model on PTKI students to obtain empirical evidence regarding the formation of Islamic entrepreneurship readiness based on digital Islamic economic literacy (Alrohaeem et al., 2026), (Fitri et al., 2023), (Hamadou, 2023), (Ridlwan et al., 2026), (Rezqi, 2023).

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