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Islamic Entrepreneurship Education in Islamic Higher Education Institutions: Entrepreneurial Self-Efficacy, Sharia Financing, and Entrepreneurial Intention

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Abstract

This study analyzes the relationship between Islamic entrepreneurship education, entrepreneurial self-efficacy, access to Islamic financing, and entrepreneurial intention among students at Islamic Religious Higher Education Institutions (PTKI), motivated by the need to integrate entrepreneurial competencies, Islamic values, and ecosystem support. Through a literature study using an integrative literature review and thematic synthesis of national and international literature from 2021–2026, the study identifies three themes: Islamic entrepreneurship education as capacity formation, self-efficacy as a psychological mechanism shaping intention, and access to Islamic financing as a contextual enabling condition. The synthesis indicates that experiential learning, mentoring, problem-solving, and the internalization of Islamic values have the potential to support self-efficacy and entrepreneurial intention, while access to financing needs to be integrated with financial literacy, assistance, and institutional support. The study produces an integrative conceptual framework as a foundation for developing experiential-based curricula, business incubators, and partnerships between PTKI and the Islamic financial ecosystem, with empirical testing needed to confirm the relationships among constructs..

Keywords: *Islamic entrepreneurship education; entrepreneurial self-efficacy; sharia financing; entrepreneurial intention; Islamic higher education.*

Abstrak

Penelitian ini menganalisis keterkaitan pendidikan kewirausahaan Islam, efikasi diri kewirausahaan, akses pembiayaan syariah, dan intensi berwirausaha mahasiswa PTKI, dilatarbelakangi kebutuhan mengintegrasikan kompetensi kewirausahaan, nilai Islam, dan dukungan ekosistem. Melalui studi kepustakaan dengan integrative literature review dan sintesis tematik atas literatur nasional dan internasional 2021–2026, kajian mengidentifikasi tiga tema: pendidikan kewirausahaan Islam sebagai pembentukan kapasitas, efikasi diri sebagai mekanisme psikologis pembentuk intensi, dan akses pembiayaan syariah sebagai kondisi pemungkin kontekstual. Sintesis menunjukkan pembelajaran berbasis pengalaman, mentoring, pemecahan masalah, dan internalisasi nilai Islam berpotensi mendukung efikasi diri dan intensi berwirausaha, sedangkan akses pembiayaan perlu diintegrasikan dengan literasi keuangan, pendampingan, dan dukungan kelembagaan. Kajian menghasilkan kerangka konseptual integratif sebagai landasan pengembangan kurikulum berbasis pengalaman, inkubator bisnis, dan kemitraan PTKI dengan ekosistem keuangan syariah, dengan pengujian empiris diperlukan untuk mengonfirmasi hubungan antarkonstruk.

Kata kunci: pendidikan kewirausahaan Islam; efikasi diri kewirausahaan; pembiayaan syariah; intensi berwirausaha; PTKI

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A. Introduction

Changes in economic structures, the development of digital technology, and the growing demand for flexible employment have made entrepreneurship increasingly important in higher education. Universities are no longer positioned solely as institutions that prepare graduates to enter the labor market, but also as spaces for developing the capacity to create jobs, foster innovation, and address social problems through economic activity. In Indonesia, this orientation is relevant to efforts to strengthen human resources and develop an innovation-based economy.

Islamic Higher Education Institutions (PTKI) have a more complex role. They provide academic education while also cultivating values; therefore, entrepreneurship education in these institutions should not merely adopt conventional business concepts. From an Islamic perspective, entrepreneurship has ethical and spiritual dimensions that position economic activity as part of human responsibility as khalifah. Profit creation should therefore be accompanied by honesty, trustworthiness, justice, responsibility, and the pursuit of public benefit. Systematic literature reviews indicate that research on Islamic entrepreneurship has developed around several major themes, including entrepreneur characteristics, entrepreneurship support systems, small and medium-sized enterprises (SMEs), Islamic microfinance, and concepts of success that extend beyond financial performance to include al-falah [1].

Consistent with [2], the literature on Islamic entrepreneurship has not yet developed themes that are sufficiently consolidated. This suggests that the field remains dynamic and offers considerable room for further research. Such opportunities include exploring new constructs and determinants, testing relationships among constructs, and extending research to different groups and institutional settings. Future research on Islamic entrepreneurship should therefore adopt a more integrative approach that considers the relationships among individual, educational, institutional, and entrepreneurial ecosystem factors.

Research on entrepreneurship in Islamic educational settings indicates that Islamic values are relevant to the formation of entrepreneurial intention. [3], in a study of 381 students at Indonesian pesantren, examined the effects of Islamic values and entrepreneurship education

[1] Haslina Md, Harizan Mohd, and Saifulamri Mustafa, "Islamic Entrepreneurship: Analysis of Research Trend," *Islamiyyat: The International Journal of Islamic Studies* 42, no. 2 (December 1, 2020): 71–84, https://doi.org/10.17576/islamiyyat-2020-4202-07; Ahmad Rafiki, Sutan Emir Hidayat, and AlFatih Gessan Pananjung, "Islamic Entrepreneurship Research Since 1990: A Systematic Literature Review," *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 1 (April 1, 2023): 37–56, https://doi.org/10.54471/IQTISHODUNA.V12I1.2086.

[2] Md, Mohd, and Mustafa, "Islamic Entrepreneurship: Analysis of Research Trend."

[3] Agus Wibowo et al., "Does Islamic Values Matter for Indonesian Students' Entrepreneurial Intention? The Mediating Role of Entrepreneurial Inspiration and Attitude," *Journal of Islamic Accounting and Business Research* 13, no. 2 (February 1, 2022): 242–63, https://doi.org/10.1108/JIABR-03-2021-0090.

on entrepreneurial intention while considering the roles of entrepreneurial inspiration and entrepreneurial attitude. The findings indicate that Islamic values and entrepreneurship education contribute to entrepreneurial intention, both directly and through psychological mechanisms related to inspiration and attitude. These findings suggest that entrepreneurial intention in Islamic educational environments should be understood in relation to Islamic values. Entrepreneurship education should therefore be viewed not only as a process of developing economic competencies but also as a means of cultivating an entrepreneurial orientation rooted in Islamic educational contexts.

Subsequent research emphasizes the role of psychological mechanisms in the relationship between religiosity and entrepreneurial intention. [4], in a study of 502 Muslim students in Indonesia, found that entrepreneurial motivation and self-efficacy mediated the relationship between religiosity and entrepreneurial intention. Similarly,[5] found that Islamic values such as self-discipline, hard work, and responsibility shape positive attitudes toward entrepreneurship, which in turn increase entrepreneurial intention. These findings indicate that religious values may influence entrepreneurial intention through psychological mechanisms rather than functioning solely as normative foundations.

A further issue concerns how entrepreneurship education transforms knowledge into students' confidence in their ability to act. Entrepreneurial self-efficacy refers to individuals' beliefs about their capacity to perform entrepreneurial activities. Empirical evidence indicates that entrepreneurship education can strengthen self-efficacy, which subsequently contributes to entrepreneurial intention. [6], in a study of 271 business students in Tanzania, found that entrepreneurial self-efficacy mediated the relationship between entrepreneurship education and entrepreneurial intention, while the entrepreneurial environment moderated this mechanism. A similar finding was reported by [7] among 175 economics students in Indonesia, where entrepreneurial self-efficacy fully mediated the relationship between entrepreneurship education and entrepreneurial intention.

[4] Siswanto, "Religiosity and Entrepreneurial Motivation Roles in the Goal-Specific Relation: A Case of Muslim Students in Indonesia," *Journal of Islamic Accounting and Business Research* 15, no. 4 (March 29, 2024): 701–25, https://doi.org/10.1108/JIABR-02-2022-0056.

[5] Omar Boubker, "Does Religion Raise Entrepreneurial Intention and Behavior of Muslim University Students? An Extension of Ajzen's Theory of Planned Behavior (TPB)," *The International Journal of Management Education* 22, no. 3 (November 2024): 101030, https://doi.org/10.1016/j.ijme.2024.101030.

[6] David Amani et al., "Extending the Mediation Role of Entrepreneurial Self-Efficacy on Enhancing Students' Entrepreneurial Intentions: A Moderated Mediation Model," *The International Journal of Management Education* 22, no. 1 (March 1, 2024): 100915, https://doi.org/10.1016/J.IJME.2023.100915.

[7] Radia Hafid, Ivan Rahmat Santoso, and Imam Prawiranegara Gani, "The Effect of Self-Efficacy Mediation on Entrepreneurship Education and Entrepreneurial Intention," *Jurnal Pendidikan Ekonomi Dan Bisnis (JPEB)* 12, no. 01 (February 27, 2024): 11–24, https://doi.org/10.21009/JPEB.012.1.2.

Research by [8] indicates that entrepreneurship education is associated with the development of attitudes and entrepreneurial self-efficacy, which in turn contribute to individuals' inclination to engage in entrepreneurial activities. These findings suggest that the success of entrepreneurship education should not be assessed only in terms of students' knowledge and skills, but also by the extent to which learning builds confidence in their ability to perform entrepreneurial tasks. Entrepreneurship education thus faces two related challenges: a psychological challenge involving confidence in one's abilities and a structural challenge involving access to the resources needed to translate entrepreneurial capabilities and intentions into action.

[9], in a study of 347 young people at five universities in Botswana, found that perceived access to finance, entrepreneurial self-efficacy, and attitudes toward entrepreneurship were positively associated with entrepreneurial ability, which was in turn associated with entrepreneurial intention. Similarly, [10], in a study of university students in Bangladesh, found that access to finance and entrepreneurship programs helped explain entrepreneurial intention. However, [11] found that although perceived access to finance, self-efficacy, and attitudes toward entrepreneurship were positively associated with entrepreneurial ability, perceived access to finance did not have a statistically significant direct effect on entrepreneurial intention. These findings suggest that access to finance is not always a direct predictor of entrepreneurial intention, but may function as a contextual factor within the ecosystem that supports entrepreneurial ability and intention.

In Islamic Higher Education Institutions (PTKI), access to financing is more complex because it concerns not only the availability of capital but also the compatibility of funding sources with sharia principles. Students interested in entrepreneurship need to understand financing options, contractual arrangements (akad), costs, risks, and repayment obligations. Accordingly, access to sharia financing in this study refers to students' perceptions of the availability and affordability of financing, the ease of application procedures, their

[8] Nabil Al-Qadasi et al., "Entrepreneurship Education and Entrepreneurial Behaviour: Do Self-Efficacy and Attitude Matter?," *The International Journal of Management Education* 22, no. 1 (March 1, 2024): 100945, https://doi.org/10.1016/J.IJME.2024.100945.

[9] Tendai Douglas Svotwa et al., "Perceived Access to Finance, Entrepreneurial Self-Efficacy, Attitude Toward Entrepreneurship, Entrepreneurial Ability, and Entrepreneurial Intentions: A Botswana Youth Perspective," *SAGE Open* 12, no. 2 (April 1, 2022), https://doi.org/10.1177/21582440221096437;Website:Website:Sage;Requestedjournal:Journal:Sgoa;Journal:Journal:Sgoa;Wgroup:String:Publication.

[10] Mohammad Shibli Shahriar et al., "Entrepreneurial Intention among University Students of a Developing Economy: The Mediating Role of Access to Finance and Entrepreneurship Program," *Cogent Business & Management* 11, no. 1 (December 31, 2024), https://doi.org/10.1080/23311975.2024.2322021.

[11] Gianeta Gianeta and Chrisanty V. Layman, "Perceived Access To Finance, Self-Efficacy, And Attitude On Student's Entrepreneurial Ability And Intention," *Milestone: Journal of Strategic Management* 3, no. 2 (September 27, 2023): 89–102, https://doi.org/10.19166/MS.V3I2.7456.

understanding of financing products, and the compatibility of funding sources with business needs and sharia principles.

This perspective reveals several gaps in the literature. First, research on entrepreneurship education and entrepreneurial intention generally focuses on entrepreneurship education in general, whereas Islamic entrepreneurship studies more often emphasize Islamic values, religiosity, character, and entrepreneurial practices. Second, although research on entrepreneurial self-efficacy continues to grow, the integration of Islamic entrepreneurship education and the development of students' confidence in their entrepreneurial abilities within PTKI remains open for further investigation. Third, access to finance is generally positioned as an economic factor, while its sharia dimension and role as a supporting condition in the entrepreneurial ecosystem have rarely been integrated with Islamic entrepreneurship education and entrepreneurial self-efficacy. A conceptual framework is therefore needed to connect educational, psychological, and structural dimensions in explaining entrepreneurial intention among PTKI students.

Based on these gaps, this study aims to develop a conceptual synthesis of the relationships among Islamic entrepreneurship education, entrepreneurial self-efficacy, access to sharia financing, and entrepreneurial intention among PTKI students, drawing on previous research. Specifically, it addresses four questions: (1) how Islamic entrepreneurship education contributes to students' entrepreneurial self-efficacy; (2) how entrepreneurial self-efficacy contributes to the formation of entrepreneurial intention; (3) how access to sharia financing can be positioned as a contextual condition supporting the transition from intention to entrepreneurial readiness; and (4) how a conceptual framework integrating educational, psychological, and structural dimensions can be developed to explain entrepreneurial intention in PTKI settings

B. Methods

This study employs an integrative literature review with thematic synthesis to identify, evaluate, compare, and integrate previous findings on Islamic entrepreneurship education, entrepreneurial self-efficacy, entrepreneurial intention, and access to sharia financing in Islamic higher education. An integrative review allows different types of empirical and theoretical evidence to be combined to develop a more comprehensive understanding and a conceptual synthesis of a phenomenon [12]. [13] Argues that a literature review can serve as a research

[12] Robin Whittemore and Kathleen Knafl, "The Integrative Review: Updated Methodology," *Journal of Advanced Nursing* 52, no. 5 (December 1, 2005): 546–53, https://doi.org/10.1111/J.1365-2648.2005.03621.X;Wgroup:String:Publication.

[13] Hannah Snyder, "Literature Review as a Research Methodology: An Overview and Guidelines," *Journal of Business Research* 104 (November 1, 2019): 333–39, https://doi.org/10.1016/J.JBUSRES.2019.07.039.

methodology when the processes of searching, selecting, evaluating, analyzing, and synthesizing sources are systematic and transparent.

In addition, grouping and interpreting findings by theme enables the identification of patterns, similarities, differences, and relationships among constructs [14]. Accordingly, this study does not test hypotheses statistically; rather, it synthesizes available evidence and identifies research gaps as a basis for developing a conceptual framework linking Islamic entrepreneurship education, entrepreneurial self-efficacy, access to sharia financing, and entrepreneurial intention in PTKI settings

C. Discussion

1. Islamic Entrepreneurship Education as a Process of Capacity Development

Islamic entrepreneurship education is not limited to the acquisition of technical knowledge; it also encompasses the development of knowledge, skills, attitudes, and internalized values that encourage students to engage in productive and responsible economic activities. From an Islamic perspective, entrepreneurship integrates economic activity with moral and ethical principles. Financial profit is a legitimate outcome of business activity, but it is not the sole measure of success. Entrepreneurial success should also consider compliance with sharia principles, social responsibility, and the achievement of al-falah, understood as well-being in both worldly and spiritual dimensions.

The literature on Islamic entrepreneurship covers diverse themes but still leaves room for stronger conceptual development and integration across variables.[15], through a systematic review of 274 Scopus documents published since 1990, mapped the development of Islamic entrepreneurship research over more than three decades. Meanwhile, [16], in a systematic review of 84 studies, identified four major themes: organizational characteristics, entrepreneur characteristics, enterprise support systems, and external factors. [17] further found that the conceptualization and operationalization of Muslim entrepreneurship in management literature remain limited, as does research on the factors influencing its practice. These findings point to the need for research that integrates Islamic values, psychological mechanisms, and institutional factors into a more comprehensive conceptual framework for explaining entrepreneurial intention.

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[14] Virginia Braun and Victoria Clarke, "Using Thematic Analysis in Psychology," *Qualitative Research in Psychology* 3, no. 2 (2006): 77–101, https://doi.org/10.1191/1478088706QP063OA.

[15] Rafiki, Hidayat, and Pananjung, "Islamic Entrepreneurship Research Since 1990: A Systematic Literature Review."

[16] Md, Mohd, and Mustafa, "Islamic Entrepreneurship: Analysis of Research Trend."

[17] Yusuf Hassan, "A Decade of Research on Muslim Entrepreneurship," *Journal of Islamic Marketing* 13, no. 6 (February 8, 2021): 1288–1311, https://doi.org/10.1108/JIMA-12-2019-0269.

In PTKI settings, Islamic entrepreneurship education can be developed through a learning framework that integrates three dimensions: cognitive, affective, and normative-spiritual. The cognitive dimension includes business knowledge and skills, such as opportunity identification, business model design, marketing, financial management, digital entrepreneurship, and risk management. The affective dimension focuses on developing confidence, perseverance, readiness to face uncertainty, and commitment to value creation. The normative-spiritual dimension emphasizes the internalization of amanah (trustworthiness), honesty, justice, responsibility, ta'awun (mutual cooperation), and maslahah (public benefit) as ethical foundations for entrepreneurial activity.

Integrating these three dimensions is important because business knowledge does not always translate into confidence in applying it. Conversely, entrepreneurial motivation and the internalization of religious values do not necessarily imply adequate technical competence. [18] demonstrate the relevance of Islamic values and entrepreneurship education to entrepreneurial intention while considering entrepreneurial inspiration and entrepreneurial attitude. This finding is consistent with [19] perspective, which identifies self-efficacy as an important factor in individuals' beliefs about their ability to perform particular actions. Islamic entrepreneurship education should therefore connect knowledge acquisition, attitude formation, self-efficacy development, and the internalization of religious values in an integrated learning process.

Pedagogically, this integration can be implemented through business simulations, project-based learning, market validation, Islamic business case analysis, sales practice, halal product development, and entrepreneurship mentoring. These strategies give students opportunities to identify opportunities, make decisions, and evaluate business successes and failures through direct experience.[20] identifies mastery experiences as the primary source of self-efficacy. Empirical support for this mechanism is also provided by [21], who found that entrepreneurial self-efficacy mediates the relationship between entrepreneurship education and entrepreneurial intention, while the entrepreneurial environment moderates this mechanism. Experience-based learning supported by a conducive institutional environment may therefore strengthen students' confidence in their entrepreneurial abilities and support the development of entrepreneurial intention.

[18] Wibowo et al., "Does Islamic Values Matter for Indonesian Students' Entrepreneurial Intention? The Mediating Role of Entrepreneurial Inspiration and Attitude," February 1, 2022.

[19] A. Bandura, *Self-Efficacy: Toward a Unifying Theory of Behavioral Change* (Psychological Review, 84, 1977).

[20] Bandura.

[21] Amani et al., "Extending the Mediation Role of Entrepreneurial Self-Efficacy on Enhancing Students' Entrepreneurial Intentions: A Moderated Mediation Model."

2. Entrepreneurial Self-Efficacy as a Psychological Mechanism

Self-efficacy refers to an individual's belief in their ability to organize and carry out the actions required to achieve specific goals [22]. In entrepreneurship, entrepreneurial self-efficacy (ESE) encompasses beliefs about one's ability to perform entrepreneurial tasks, such as identifying opportunities, planning a business, mobilizing resources, managing business activities, and responding to unexpected challenges [23]. This construct should be distinguished from actual competence because confidence in one's abilities does not necessarily reflect the individual's actual skill level.

Self-efficacy is an important mechanism for explaining why entrepreneurship education does not produce the same level of intention among all students. From a social cognitive perspective, beliefs about one's abilities influence choices, effort, and persistence when facing obstacles [24]. Empirically, [25] found that ESE mediated the relationship between entrepreneurship education and entrepreneurial intention among 271 business students in Tanzania, while the entrepreneurial environment moderated the indirect effect. A similar finding was reported by [26] among 175 economics students in Indonesia.[27], in a study of 265 university students in Turkey, found that ESE mediated the relationship, while government-based support and financial concerns moderated the relationship between entrepreneurship education and ESE. These findings indicate that the relationship between education and entrepreneurial intention should be understood by considering psychological mechanisms and environmental conditions that support or hinder the development of self-belief.

Within Islamic entrepreneurship, these psychological mechanisms can be examined alongside religious values without assuming that religiosity automatically produces entrepreneurial competence. [28], in a study of 502 Muslim students in Indonesia, found

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[22] Bandura, *Self-Efficacy: Toward a Unifying Theory of Behavioral Change*.

[23] Mateja Drnovšek, Joakim Wincent, and Melissa S. Cardon, "Entrepreneurial Self-efficacy and Business Start-up: Developing a Multi-dimensional Definition," *International Journal of Entrepreneurial Behavior & Research* 16, no. 4 (June 15, 2010): 329–48, https://doi.org/10.1108/13552551011054516; Alexander Newman et al., "Entrepreneurial Self-Efficacy: A Systematic Review of the Literature on Its Theoretical Foundations, Measurement, Antecedents, and Outcomes, and an Agenda for Future Research," *Journal of Vocational Behavior* 110 (February 1, 2019): 403–19, https://doi.org/10.1016/J.JVB.2018.05.012.

[24] Bandura, *Self-Efficacy: Toward a Unifying Theory of Behavioral Change*.

[25] Amani et al., "Extending the Mediation Role of Entrepreneurial Self-Efficacy on Enhancing Students' Entrepreneurial Intentions: A Moderated Mediation Model."

[26] Hafid, Santoso, and Gani, "The Effect of Self-Efficacy Mediation on Entrepreneurship Education and Entrepreneurial Intention."

[27] Cevahir Uzkurt et al., "Entrepreneurial Self-Efficacy as a Mediator in the Entrepreneurial Education-Entrepreneurial Intention Nexus: The Moderating Role of Government-Based Support and Financial Concerns," *Entrepreneurship Education 2024 8:1* 8, no. 1 (October 9, 2024): 131–56, https://doi.org/10.1007/S41959-024-00133-6.

[28] Siswanto, "Religiosity and Entrepreneurial Motivation Roles in the Goal-Specific Relation: A Case of Muslim Students in Indonesia."

that entrepreneurial motivation and self-efficacy fully mediated the relationship between religiosity and entrepreneurial intention. [29], meanwhile, showed that Islamic values, including self-discipline, hard work, and responsibility, contribute to positive attitudes toward entrepreneurship, which subsequently increase intention. These studies provide complementary explanations, although the empirical models they tested are not identical.

The integration of spiritual values should also be approached proportionately. Tawakkul (reliance on God) can be understood alongside ikhtiar (endeavor) as an orientation that connects human effort with entrusting outcomes to Allah, rather than as a justification for passivity or neglecting competence. This principle is consistent with Qur'an 3:159, which links decision-making, resolve, and tawakkul. Based on this synthesis, Islamic entrepreneurship education can aim to develop self-efficacy alongside actual competence and ethical responsibility. Thus, the belief "I can become an entrepreneur" should be accompanied by the capacity to act effectively and a commitment to conduct business in accordance with Islamic values.

3. Entrepreneurial Intention from the Perspective of the Theory of Planned Behavior

Entrepreneurial intention refers to an individual's conscious commitment to engage in entrepreneurial activity in the future. In the Theory of Planned Behavior (TPB), intention is influenced by attitude toward the behavior, subjective norms, and perceived behavioral control [30]. This framework explains that the decision to become an entrepreneur is associated not only with personal desire but also with evaluations of entrepreneurship's attractiveness, perceived social support, and beliefs about one's ability and control over carrying out the behavior.

Within this framework, entrepreneurial self-efficacy (ESE) is closely related to perceived behavioral control, but the two constructs are not interchangeable in all measurement contexts. ESE emphasizes an individual's belief in their ability to perform entrepreneurial tasks, whereas perceived behavioral control may include perceptions of both capability and the degree of control over factors affecting behavior [31]. This distinction is relevant to explaining the intention–action gap because the desire to become an entrepreneur may not be realized when individuals feel incapable or face resource constraints.

[29] Boubker, "Does Religion Raise Entrepreneurial Intention and Behavior of Muslim University Students? An Extension of Ajzen's Theory of Planned Behavior (TPB)."

[30] Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, no. 2 (December 1991): 179–211, https://doi.org/10.1016/0749-5978(91)90020-T.

[31] Icek Ajzen, "Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior," *Journal of Applied Social Psychology* 32, no. 4 (April 1, 2002): 665–83, https://doi.org/10.1111/J.1559-1816.2002.TB00236.X;Pagegroup:String:Publication.

Empirical research reinforces the importance of psychological mechanisms in the formation of entrepreneurial intention. [32], in a study of 472 students and graduates in Yemen, found that attitudes toward entrepreneurship education were associated with intention both directly and indirectly through entrepreneurial attitude and ESE. Similarly, [33], in a study of 271 business students in Tanzania, showed that ESE mediated the relationship between entrepreneurship education and intention, while the entrepreneurial environment moderated the indirect effect. These findings indicate that the contribution of entrepreneurship education to intention should be understood through psychological mechanisms and environmental conditions that enable students to use their learning experiences.

In PTKI settings, TPB can be developed as a conceptual framework that considers Islamic values and the entrepreneurial ecosystem. Attitudes toward entrepreneurship may include evaluations of economic benefits as well as the compatibility of business activities with ethical and sharia principles. Subjective norms may arise from family, lecturers, religious communities, and the campus environment, while perceived behavioral control may be associated with ESE, practical experience, perceived access to capital, and institutional support. This integration is a conceptual extension that requires empirical testing to determine whether Islamic values and ecosystem conditions provide additional explanatory contributions to entrepreneurial intention among PTKI students.

4. Access to Sharia Financing and the Intention–Action Gap

One challenge in developing student entrepreneurship is the gap between intention and readiness to establish a business. Students may have business ideas and strong motivation but still face obstacles when they perceive the resources needed to start a business as unavailable. Access to finance should therefore be considered a substantive component of the entrepreneurial ecosystem rather than merely an additional supporting factor.

The literature indicates that the relationship between access to finance and entrepreneurial intention is not always direct. [34], in a study of 347 university students in Botswana, found that perceived access to finance, entrepreneurial self-efficacy, and entrepreneurial attitudes were positively associated with entrepreneurial ability, which

[32] Al-Qadasi et al., "Entrepreneurship Education and Entrepreneurial Behaviour: Do Self-Efficacy and Attitude Matter?"

[33] Amani et al., "Extending the Mediation Role of Entrepreneurial Self-Efficacy on Enhancing Students' Entrepreneurial Intentions: A Moderated Mediation Model."

[34] Svotwa et al., "Perceived Access to Finance, Entrepreneurial Self-Efficacy, Attitude Toward Entrepreneurship, Entrepreneurial Ability, and Entrepreneurial Intentions: A Botswana Youth Perspective."

was in turn positively associated with entrepreneurial intention. [35] reported a similar pattern among 190 students in Indonesia. Although perceived access to finance did not have a statistically significant direct effect on intention, it was positively associated with entrepreneurial ability, which served as a mediator. [36], using an extended Theory of Planned Behavior model among 394 students in Bangladesh, incorporated access to finance and entrepreneurship programs as mediators in explaining entrepreneurial intention. Overall, these findings suggest that the contribution of financing to intention should be analyzed in relation to individual capability and the psychological mechanisms involved in using resources.

In PTKI settings, access to sharia financing should be understood more broadly than the availability of sharia-compliant financial institutions. This construct may include students' knowledge of financing products, affordability, ease of procedures, eligibility requirements, and understanding of the contracts used. The supporting ecosystem may include Islamic banks, Islamic rural banks (BPRS), sharia cooperatives, Baitul Maal wat Tamwil (BMT), and productive zakat and waqf programs, subject to applicable regulations. Access to financing can thus be positioned as a contextual condition that may expand students' perceived control over business implementation, although its influence on intention requires empirical testing.

The importance of integrating financial resources and institutional support is reinforced by [37], who studied 142 recipients of productive zakat scholarships in Indonesia and Malaysia. The study found that university and organizational support contributed to self-efficacy, while self-efficacy was a strong predictor of Islamic entrepreneurial intention. The authors also emphasized the importance of complementing financial assistance with mentoring, business incubation, and networking. These findings are relevant to entrepreneurship development in PTKI because they indicate that institutional support and confidence in one's abilities should be considered together when designing entrepreneurship programs. A more comprehensive entrepreneurship development model can therefore integrate education, self-efficacy, access to sharia financing, and mentoring as complementary components.

[35] Gianeta and Layman, "Perceived Access To Finance, Self-Efficacy, And Attitude On Student's Entrepreneurial Ability And Intention."

[36] Shahriar et al., "Entrepreneurial Intention among University Students of a Developing Economy: The Mediating Role of Access to Finance and Entrepreneurship Program."

[37] Ahmad Ajib Ridlwan et al., "Do Institutional and Psychological Supports Foster Islamic Entrepreneurial Intention? Evidence from Productive Zakat Beneficiary Students in Indonesia and Malaysia," *Journal of Islamic Economic Laws* 9, no. 01 (July 23, 2026): 340–72, https://doi.org/10.23917/JISEL.V9I01.16783.

5. Integrating Islamic Values into Entrepreneurship Education

Islamic values are a fundamental distinguishing feature between Islamic entrepreneurship education and generic entrepreneurship education. This distinction should not be implemented merely by adding a topic on Islamic business ethics; rather, it should be reflected in learning outcomes, practical experiences, decision-making, and the evaluation of entrepreneurial activities. In this framework, amanah (trustworthiness) can be operationalized through transparent financial records and honoring commitments to consumers; shiddiq (truthfulness) through honest promotion and product information; ‘adl (justice) through fair pricing and equitable employment relationships; ta‘awun (mutual cooperation) through collaboration and social entrepreneurship; and maslahah (public benefit) through assessing the economic, social, and broader benefits generated by business innovation. This mapping proposes ways to operationalize Islamic values in learning practices and should be translated into observable assessment indicators.

The relevance of this integration is consistent with the systematic review by [38], which shows that research on religion, entrepreneurship, and business covers social and financial ethics, corporate social responsibility, sustainability, organizational culture, and socioeconomic development. This literature provides a basis for understanding religion as a source of orientation in business activity rather than merely a set of prohibitions. However, findings about religion and business practices in general do not by themselves demonstrate the effectiveness of a specific values-based learning model. Pedagogical implications should therefore be formulated through a conceptual framework connecting normative values with learning experiences, decision-making behavior, and the evaluation of business practices.

The relationship between Islamic values and entrepreneurial intention also needs to be explained through more specific mechanisms. In a study of 381 students at Indonesian pesantren, ,[39] found that Islamic values were associated with entrepreneurial intention, both directly and through entrepreneurial inspiration and motivation. This finding suggests that values may shape entrepreneurial orientation through psychological processes, but it does not establish that internalizing values automatically produces actual entrepreneurial behavior. Similarly, the meta-analysis by [40] found that the overall relationship between religion and entrepreneurship was positive but relatively small and

[38] Satish Kumar et al., “Religion as a Social Shaping Force in Entrepreneurship and Business: Insights from a Technology-Empowered Systematic Literature Review,” *Technological Forecasting and Social Change* 175 (February 1, 2022): 121393, https://doi.org/10.1016/J.TECHFORE.2021.121393.

[39] (Wibowo et al., 2021)

[40] Erik E. Lehmann and Laurenz Weiße, “Religion and Entrepreneurship: A Meta-Analysis,” *Management Review Quarterly 2025*, August 29, 2025, 1–51, https://doi.org/10.1007/S11301-025-00547-Z.

varied according to context and the outcomes examined. This relationship should therefore be understood contextually rather than as a uniform consequence.

Based on this synthesis, Islamic entrepreneurship education should connect the internalization of values with competence development and the conditions that enable students to act. Islamic values can provide a normative orientation for business decisions, while inspiration, motivation, and self-efficacy can help explain psychological readiness to realize entrepreneurial intention. Business experience, mentoring, social support, and access to resources may further support the application of values and competencies in practice. This framework positions Islamic values not as a substitute for entrepreneurial competence but as an ethical dimension that interacts with learning processes and the supporting ecosystem. The relationships among these components require empirical testing, particularly in Islamic higher education settings.

6. Integrative Conceptual Framework and Synthesis of the Literature

Based on the literature synthesis, this article proposes a conceptual framework linking Islamic entrepreneurship education, entrepreneurial self-efficacy, access to sharia financing, and entrepreneurial intention. The framework distinguishes psychological mechanisms supported by previous studies from structural conditions that require further testing in the context of sharia financing. Islamic entrepreneurship education is positioned as a learning input comprising business knowledge, practical experience, mentoring, problem-solving, and the internalization of Islamic values. These experiences may strengthen entrepreneurial self-efficacy, defined as an individual's belief in their ability to identify opportunities, design a business, manage risks, and overcome obstacles. Self-efficacy is then expected to contribute to the formation of entrepreneurial intention.

This pathway is supported by [41], who examined Islamic values and entrepreneurship education among 381 students at Indonesian pesantren, and [42], who demonstrated the mediating roles of motivation and self-efficacy in the relationship between religiosity and entrepreneurial intention among Muslim students. Evidence from broader contexts also indicates the relevance of self-efficacy in the relationship between entrepreneurship education and intention (Amani et al., 2024; Hafid et al., 2024). Nevertheless, differences in populations, institutional contexts, and model specifications should be considered before generalizing these findings to Islamic higher education institutions.

[41] Agus Wibowo et al., "Does Islamic Values Matter for Indonesian Students' Entrepreneurial Intention? The Mediating Role of Entrepreneurial Inspiration and Attitude," *Journal of Islamic Accounting and Business Research* 13, no. 2 (February 1, 2022): 242–63, https://doi.org/10.1108/JIABR-03-2021-0090.

[42] Siswanto, "Religiosity and Entrepreneurial Motivation Roles in the Goal-Specific Relation: A Case of Muslim Students in Indonesia."

Access to sharia financing is positioned as a contextual enabling condition that may support the realization of entrepreneurial plans. [43] found that perceived access to finance was associated with entrepreneurial ability, while [44] incorporated access to finance and entrepreneurship programs into an extended Theory of Planned Behavior model of intention. However, neither study specifically examined sharia financing. Applying these findings to PTKI therefore represents a conceptual extension requiring empirical validation, including assessment of product availability, affordability, procedures, sharia financial literacy, and contract suitability.

Institutional support should also be considered alongside financial resources. [45], in a study of recipients of productive zakat scholarships in Indonesia and Malaysia, found that university and organizational support were associated with self-efficacy, while university support also influenced Islamic entrepreneurial intention. These findings provide a basis for PTKI to develop an ecosystem that goes beyond offering courses by providing mentoring, business incubation, networking, and access to business resources. The proposed framework does not assume that education or financing automatically generates intention; instead, it relates these factors to psychological mechanisms and institutional context. Whether access to sharia financing functions as a predictor, mediator, or moderator remains an empirical question for future research.

7. Implications for the Development of PTKI

First, entrepreneurship curricula in PTKI should move from knowledge-based learning toward experience-based learning. Students should have opportunities to develop products, validate markets, calculate cost of goods, test marketing strategies, and evaluate failures. The ultimate goal is not merely to earn course grades but to develop realistic experiences of achievement.

Second, mentoring should be an integral part of education. Lecturers can serve as academic mentors, while alumni and business practitioners can act as practitioner mentors. This approach can help students recognize that entrepreneurship is a learnable process rather than a talent possessed by only a few people.

Third, PTKI should develop sharia-based business incubators. Incubators do not need to provide substantial financing at the outset. Their initial functions may include idea selection, training, prototyping, market testing, legal compliance, halal certification,

[43] Svotwa et al., "Perceived Access to Finance, Entrepreneurial Self-Efficacy, Attitude Toward Entrepreneurship, Entrepreneurial Ability, and Entrepreneurial Intentions: A Botswana Youth Perspective."

[44] Shahriar et al., "Entrepreneurial Intention among University Students of a Developing Economy: The Mediating Role of Access to Finance and Entrepreneurship Program."

[45] Ridlwan et al., "Do Institutional and Psychological Supports Foster Islamic Entrepreneurial Intention? Evidence from Productive Zakat Beneficiary Students in Indonesia and Malaysia."

digital marketing, financial recordkeeping, and connecting students with financing institutions.

Fourth, sharia financial literacy should be treated as a practical competency. Students need to understand different contracts, cost structures, rights and obligations, financing risks, and business feasibility. Thus, "sharia financing" should not remain a label but should be understood as an economic instrument with contractual implications.

Fifth, PTKI should build networks with Islamic financial institutions and Islamic social finance institutions. Partnerships may focus on microfinancing, business competitions, seed funding, productive zakat, productive waqf, and business matching. Financial assistance should be accompanied by mentoring because financial support without psychological and institutional support does not always lead to strong entrepreneurial intention or business capability.

Sixth, the evaluation of entrepreneurship education should include psychological and behavioral indicators. In addition to examination scores, PTKI can assess entrepreneurial self-efficacy, opportunity identification skills, business model quality, market-testing experience, and students' readiness to implement business projects.

D. Conclusion

This literature review indicates that Islamic entrepreneurship education in PTKI should be understood as a capacity-building process integrating knowledge, experience, values, and ecosystem support. Literature from 2021 to 2026 provides reasonably consistent indications that entrepreneurship education is associated with entrepreneurial intention and that entrepreneurial self-efficacy is an important psychological mechanism in this relationship. Among Muslim students, Islamic values and religiosity may also shape entrepreneurial attitudes, motivation, and orientation; however, these influences do not operate automatically without educational mechanisms and environmental support. Structurally, access to financing should be positioned as part of the entrepreneurial ecosystem. Findings on capital constraints in the PTKI context and research on perceived access to finance indicate that resource availability is an important issue, although the relationship between financial access and intention is not always direct. Sharia financing is therefore more appropriately positioned as an enabling condition that operates alongside self-efficacy, capability, mentoring, and institutional support. The resulting conceptual framework positions Islamic entrepreneurship education as an input for capacity development, entrepreneurial self-efficacy as a psychological mechanism, access to sharia financing as an ecosystem condition, and entrepreneurial intention as a psychological outcome. This framework provides a basis for developing an empirical model to be tested among PTKI students. In practical terms, PTKI should strengthen experiential

learning, mentoring, business incubation, sharia financial literacy, and partnerships with financial institutions and Islamic social finance organizations. Through this approach, Islamic entrepreneurship education can move beyond intention formation and build students' capacity to translate entrepreneurial values and intentions into productive, ethical, and socially beneficial economic activities.

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