

Jurnal At-Tamwil

Kajian Ekonomi Syariah

p-ISSN: 2615-4293 | e-ISSN: 2723-7567

<https://ejournal.uit-lirboyo.ac.id/index.php/perbankan/>

Entrepreneurial Values and Entrepreneurial Competencies in Business Sustainability

Hoирul Anam^{1*}

¹*Tribakti Islamic University Lirboyo Kediri, Indonesia; hoirulanam8275@gmail.com

*Correspondence author; hoirulanam8275@gmail.com

ABSTRACT

Purpose - Entrepreneurship has a positive impact on Indonesia's still-developing economic growth. The urgency of achieving an advanced Indonesia must also be supported by good entrepreneurial development.

Design/Methods - This research is descriptive qualitative to know the role of entrepreneurial values and competencies in the business continuity process of TB. Nusantara Ilmu Kediri.

Findings - This research is descriptive qualitative to know the role of entrepreneurial values and competencies in the business continuity process of TB. Nusantara Ilmu Kediri. The results of this study indicate that entrepreneurial values have a good impact on the formation of a strong and resilient entrepreneurial character and have a role in the level of business continuity. Entrepreneurial competence has a role in a business's development, performance, and success.

Research Implications/Limitations - The background of the lack of certification in the entrepreneurial world is caused by a lack of knowledge, socialization, and high costs.

Originality/Value - Entrepreneurial values and competencies that are well implemented by entrepreneurs will have a good impact on the management and success of their businesses.

Keywords: *Entrepreneurial Values, Entrepreneurial Competencies, Certification, Business Sustainability*

Introduction

The number of entrepreneurs in Indonesia has indeed increased every year, but the increase is not too significant. In 5 years, there was only an increase of 39, which initially amounted to 23,625 in 2016 and in 2020 to 23,664 because, in the previous year 2015, there were 20,327 (BPS, 2020). This is indicated by the high unemployment rate. The cause of increase in educated unemployment has been a problem since the 1980s and will continue to be a macroeconomic problem for developing countries such as Indonesia. As the population increases, the amount of labor absorption will continue to grow. However,



this is not supported by the increase in the availability of adequate employment and causes the unemployment rate to continue to increase (Harfandi, 2014).

Entrepreneurship is very urgent to continue to encourage the economic growth of the developing country of Indonesia (Romanto & Hidayah, 2020). Therefore, growing successful entrepreneurship is a must to create economic development. In this case, entrepreneurial competence plays an important role in the trend of business success. So entrepreneurs who know, and have imagination supported by ability, and creativity can capture a business opportunity. Thus the success of his business will continue to be consistent, this is an initiative to continue to encourage successful entrepreneurs (Hasanah et al., 2019).

According to Neck and Greene, entrepreneurship is a new opportunity that must be created and implemented in an environment with a high level of complexity. One of the indicators that is a reference in building the Indonesian economy is entrepreneurship (Romanto & Hidayah, 2020). Entrepreneurship is an asset for the nation to support Indonesia's economic growth. Entrepreneurs act as agents of change because they can provide innovations in the market that can stimulate economic growth. With this innovation, it is expected to contribute to the level of economic progress of a country (Pamela et al., 2017).

According to the results of research Romanto and Hidayah, state that the level of desire of Indonesian people who are entrepreneurs is motivated by passion, and the desire to increase profits reaches 52%. The drive towards a high entrepreneurial desire is generated by a high level of motivation as well. So in this realization process, the role of the state government is needed to support the wishes of its people through programs held in the world of education, because this will encourage and provide benefits to the entrepreneurial motivation of the community. Another step taken by universities or colleges as a form of contribution is to pay more attention to entrepreneurs through; seminars, training, mentoring, and others (Romanto & Hidayah, 2020).

The aspect needed to increase the desire for entrepreneurship is the encouragement within prospective entrepreneurs to do entrepreneurship. Therefore, motivation will always be related to one's self-development. The way that can lead to this is entrepreneurial knowledge and competence. Because the existence of knowledge can provide broad insight and is supported by adequate competence to realize innovations in the business world (Oguntegbe, K. F., Di Paola, N., & Vona, 2023; Pavlov & Hoy, 2018; Romanto & Hidayah, 2020; Sujianto, 2022; Sukirman, 2017).

Behind it all must be supported by good entrepreneurial competence, entrepreneurial competence is the level of a person's readiness to reach the entrepreneurial level. Among the requirements to become an entrepreneur are having a strong mentality, a good entrepreneurial personality, being sensitive to the business environment, being able to motivate others, taking risks, being able to provide innovations, being committed to business goals, building relationships with other entrepreneurs, being able to make business problems an opportunity in business (Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Chamidi, 2023; Oguntegbe, K. F., Di Paola, N., & Vona, 2023; Pavlov & Hoy, 2018; Romanto & Hidayah, 2020; Sujianto, 2022).

Meanwhile, according to (Hasanah et al., 2019), Entrepreneurial competence is a collection of knowledge, attitudes, and skills that are interconnected with one another. It takes good management to combine the three to realize its goal of producing good performance and competence in managing its business. Things that can affect competence in entrepreneurship are; (1) Business Environment (2) Individual Orientation (3) Individual Characteristics (Pamela et al., 2017). Therefore, the level of business success can be measured by the level of entrepreneurial competence (Marasabessy & Karman, 2022; Syafi'i & Wisri, 2017; Yuliana & Srisundari, 2020).

The complication between knowledge, attitudes, and skills is an important element of entrepreneurial competence that cannot be separated and has a close relationship to achieving goals in managing his business. Entrepreneurship has a role as a driver of economic growth, therefore economic growth has a positive relationship with entrepreneurship. Where the level of economic growth of a country is caused by the number of entrepreneurs, the higher the number of entrepreneurs in a country, the higher the economic level, and vice versa (Sugandi & Suhaeni, n.d., 2019). So it is important to foster an entrepreneurial spirit, and this can be trained from an early age independently. So knowledge of entrepreneurial competencies and values can exploit the entrepreneurial spirit. The purpose of this article is to reveal the role of entrepreneurial values and competencies in the sustainability of TB. Nusantara Ilmu.

Literature Review

Self Confidence

Self-confidence is an attitude combined with confidence to be able to face tasks in a job. Someone who has high confidence will lead to optimism, individuality, independence or not depend on others. This attitude will lead to high confidence in achieving success (Suryana, 2019). This self-confidence arises internally, relatively, and dynamically, and is influenced by personal abilities in starting, doing, and completing a task at work (Sukirman, 2017). Someone who has a high level of self-confidence ability can complete their tasks systematically, planned, effectively, and efficiently (Arif Yusuf Hamali, 2017).

Self-confidence affects a person's mental attitude either directly or indirectly. A high level of confidence can lead to ideas, innovation, creativity, courage, and perseverance which must be supported by a high level of knowledge, skills, and caution (Suryana, 2019). People who have high self-confidence will have a high ability to work as well and can organize, supervise, and achieve success. Because the key to success in business is understanding one's character (Alfinnas, 2018; Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Arif Yusuf Hamali, 2017).

Task and Result Oriented

Someone who always prioritizes tasks and results is a form of manifestation of people who always prioritize the achievement values of success (Harfandi, 2014). Success-oriented perseverance and fortitude, determination of hard work, strong drive, and initiative. Taking initiative means always wanting to find innovations and start early. People who have high self-confidence will not easily give up on a failure and are never

satisfied with the success they have achieved (Arif Yusuf Hamali, 2017; Hasanah et al., 2019; SetiawaTI & Ahdiyawati, 2021).

In the world of entrepreneurship, opportunities can only be obtained if there is an initiative from the implementation of one's innovation. The behavior of the initiative can be obtained through knowledge, training, and experience. Therefore, in the development process, it must be supported by discipline in critical thinking, responsive to problems, and always eager to make achievements. The initiative is a person's desire to always look for and start early opportunities with determination and strong will (Chamidi, 2023; Majava et al., 2013; Nurfalah & Rusydiana, 2019; Saputro et al., 2022; Suryana, 2019).

Courage to Face Risks

High courage in facing risks with careful calculation and optimism must be adjusted with high self-confidence as well. Therefore, optimism and courage in facing the risk of challenges are influenced by self-confidence. Self-confidence is influenced by independence, knowledge, and ability. Someone who has high self-confidence is relatively more able to face and solve their problems without waiting for the help of others. Self-confidence arises when we have the will and ability. The ability must be supported by education and experience (Abdullah, 2018; Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Arif Yusuf Hamali, 2017).

The main value in entrepreneurship is the willingness and ability to face a risk. Therefore, entrepreneurs who cannot face risks will not take the initiative in their business. According to Angelita S. Bajara, Entrepreneurs who want to become winners are entrepreneurs who are ready and dare to bear the burden of risks that will be faced. Thus, the courage to bear the burden of risk that will be accepted by entrepreneurs can be optimized with careful calculation and realistic implementation of tasks (Suryana, 2019). So the courage to face a risk is influenced by the attractiveness of each alternative, readiness to experience losses, and the possibility of success or failure. While courage and the ability to take risks are determined by self-confidence, willingness to optimize abilities, and ability to assess risks (Otong Kusnadi, Rugaiyah, 2022; Pavlov & Hoy, 2018; Sujianto, 2022).

Future-Oriented

Someone who is always future-oriented is someone who always has a perspective and view of the future. So someone who is future-oriented will always try to be rich to create innovations in the business world. The key to orientation is one's ability to create new and different ideas from existing products, although it will have a possible risk effect. However, the existence of innovations from these ideas at least opens up opportunities for future updates (Agusti et al., 2022; Alam et al., 2024; Ligita Gaspareniene, Rita Remeikiene, 2018; Suryana, 2019).

Entrepreneurs who have a far-sighted future will not be satisfied with the work that has been done today. Therefore, he will always look for opportunities to be exploited in the future for the expected future results (Arif Yusuf Hamali, 2017; Jaya et al., 2022; Ligita Gaspareniene, Rita Remeikiene, 2018; Mohd Mahyudi, 2016; Urban J Jermann, 2025). Thus an entrepreneur must have a future orientation to face future opportunities and challenges that are more varied and more complex.

Leadership

An entrepreneur has leadership traits, pioneering, and being a role model for others. By exploiting their creative and innovative abilities, an entrepreneur can become a good leader, pioneers, and role models for the people in their environment (Hasanah et al., 2019; Maya Silvana & Lubis, 2021; Pamela et al., 2017; Shulga, L.V. and Busser, 2024; Suryana, 2019). Therefore, people who have an entrepreneurial spirit are an element of differentiation and become an element of renewal to create value (Harfandi, 2014). Openness to Suggestions and criticism makes this an opportunity for entrepreneurs, not the other way around being a burden in navigating the business world (Arif Yusuf Hamali, 2017; Graciela et al., 2022; Pavlov & Hoy, 2018).

In their work and work, entrepreneurs always appear with novelty and are different from others. New works and deeds will always be seen as an opportunity in business. Renewing is a character such as appearance, interior, shape, and other accessories that are different from the predecessor product. Thus, the selling value of the new product will be different from the selling value of the old product. This is the added value created by entrepreneurs who have pioneered innovation (Harfandi, 2014; Suryana, 2019).

Originality: Creativity and Innovation

Creativity is the ability of an entrepreneur to create different things. Meanwhile, innovation is the entrepreneur's ability to apply and implement creativity. Creativity, innovation, and flexibility are the added value of an entrepreneur's originality. Innovative entrepreneurs are people who have high creativity and believe that there are new ways that are better than the old ways (Suryana, 2019). The characteristics of creative entrepreneurs are; (1) never satisfied with the current methods, wanting to always give new things that are new and good. (2) Always provide new imagination in their work. (3) Always want to be different from others and always take advantage of a difference (Harfandi, 2014; Suryana, 2019).

According to Hardrands Theodore Levitt, Creativity is the ability to create ideas and find new ways of looking at existing problems and opportunities. Meanwhile, innovation is the ability to apply creative solutions to existing problems and opportunities to further prosper people's lives (Suryana, 2019). So it can be concluded that creativity is the ability to create new ideas, while innovation is a form of realization of creativity. Therefore, in the world of entrepreneurship, both of them cannot be separated because they are dependent on one another.

The secret of entrepreneurship in creating added value in a product of goods and services is influenced by creativity and innovation to solve problems and make a business opportunity pursued by the initiative that has been applied. The habit of taking the initiative raises the nature and attitude of creativity and gives birth to innovation (Arif Yusuf Hamali, 2017). According to Gerschenkon, innovation, and creativity are capital to solve economic decisions toward modern entrepreneurship. Meanwhile, the characteristics of creativity lie in openness, creativity, skill, confidence, a sense of responsibility, satisfaction, and full of high imagination (Fakhruudin & Pratomo, 2021; Hariansyah, 2021; Hasanah et al., 2019; Mahyudi, 2015; Majava et al., 2013; Nurfalah & Rusydiana, 2019; Suryana, 2019; Taufik, I., & Kurniawan, 2023).

Entrepreneurial Competencies

Competence is the behavioral dimension of expertise or excellence of an entrepreneur who has good skills, knowledge, and behavior. According to Sulaksana, competence is the mastery of a task, skills, attitudes and appreciation needed to support business success. Competence is a concept that accommodates the knowledge, skills, and abilities of an entrepreneur to achieve effective performance (Maulana et al., 2020; Pamela et al., 2017; Romanto & Hidayah, 2020; Sugandi & Suhaeni, 2019; YayukYuliana, n.d.; Ziana Asyifa, Muhammad Rakib, n.d.)

Entrepreneurial competencies are knowledge, attitudes, and skills that are interconnected and cannot be separated from one another. These three aspects are needed to support an entrepreneur's career in managing a business and optimizing performance (Hasanah et al., 2019). Entrepreneurial competence is the level of a person's readiness to reach the entrepreneurial level. Among the requirements to become an entrepreneur are having a strong mentality, a good entrepreneurial personality, being sensitive to the business environment, being able to motivate others, taking risks, being able to provide innovations, being committed to business goals, building relationships with other entrepreneurs, being able to make business problems an opportunity in business. According to Endang, The indicators used to measure competence are knowledge, skills, and abilities (Romanto & Hidayah, 2020).

Method

This research uses descriptive qualitative research, with a case study approach and literature review (Abdul Fattah Nasution, 2023; Creswell, 2014). So that the data generated in the field case study will be validated by relevant theories and data from previous studies. In this case, researchers reviewed and collected relevant literature, sourced from primary data obtained from the owner of TB. Nusantara Ilmu, and supported by secondary data, including; journals, books, and other scientific works that are still relevant to the research (Abdurrahman Misno B.P., 2018; Abdussamad, 2021; Gunawan, 2013). The techniques used in retrieving and searching for data are in-depth interview techniques and searching for articles on Google Scholar that are relevant to the research theme (Gunawan, 2013; Miles, M.B, Huberman, A.M, dan Saldana, 2014). While in the data analysis process uses data condensation, data display, and conclusion-drawing techniques, which are then validated by the data and source triangulation method (Abdul Fattah Nasution, 2023; Abdussamad, 2021; Creswell, 2014; Miles, M.B, Huberman, A.M, dan Saldana, 2014).

Result and Discussion

Entrepreneurial Values

Entrepreneurial values can be identified from various aspects including; temperament, character, soul, and behavior. Pragmatically, entrepreneurial values can be seen from the following elements; Having a plan, Achievement, Productivity, Ability and Skills, Creativity, Innovation, Quality of work, Commitment, Cooperation, Opportunity, Hard work, Firmness, Prioritizing achievement, Courage to take risks, Ability to find

opportunities. In addition to these pragmatic values, entrepreneurs must also have moralistic values (moral values), such as the following characteristics; Confidence or self-confidence, honor, personal dignity, trust, cooperation, honesty, exemplary, virtue, and obedience (Otong Kusnadi, Rugaiyah, 2022; Pavlov & Hoy, 2018; Sujianto, 2022; Suryana, 2019). The application of each value is very dependent on the focus and objectives, of several entrepreneurial values.

Self-confidence is an attitude combined with confidence to be able to face tasks in a job. Someone who has high confidence will cause optimism, individuality, independence or not depend on others. This attitude will lead to high confidence in achieving success (Suryana, 2019). This self-confidence arises internally, relatively, and dynamically, and is influenced by personal abilities in starting, doing, and completing a task at work. A person's self-confidence also brings out the nature of calmness, enthusiasm, and steadiness in doing work (Adedoyin Tolulope Oyewole et al., 2024; Alfinnas, 2018; Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Beukema & Coenen, 2004; Pavlov & Hoy, 2018). In this case, according to TB Nusantara Ilmu Owner M. Nasrullah, The attitude to start entrepreneurship must coincide with a positive belief that is oriented towards success, because it can increase the attitude of willingness in entrepreneurship and always think positively.

Task and Result Oriented, Entrepreneurs who always prioritize tasks and results are a form of manifestation of people who always prioritize the achievement values of success. Success-oriented perseverance and fortitude, determination of hard work, strong drive, and initiative (Alfurqon, 2015; Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Arif Yusuf Hamali, 2017; Harfandi, 2014). Taking initiative means always wanting to find innovations and start early. So someone who always prioritizes tasks and results is a person who always prioritizes achieving targets for results in the form of achievement values, generating profits, perseverance and fortitude, determination of hard work, energy, and initiative. Because in orientation there must be an initiative to start entrepreneurship with determination, and must be supported by discipline and enthusiasm to move forward.

Risk Taking, Optimism and courage in facing the risk of challenges are influenced by self-confidence. Self-confidence is influenced by independence, knowledge, and ability. Someone who has high self-confidence is relatively more able to face and solve their problems without waiting for the help of others. Self-confidence arises when we have the will and ability. The ability must be supported by education and experience. Because the main value in entrepreneurship is willingness, and the ability to face risk (Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Arif Yusuf Hamali, 2017; Pamela et al., 2017). Therefore, entrepreneurs who cannot face risks will not take the initiative in their business. It is important in entrepreneurship to always dare to face the risks that will occur because great opportunities must come from great risks too. Therefore, someone who is afraid to take and face risks will never progress.

Leadership Traits, By Exploiting their creative and innovative abilities, an entrepreneur can be a good leader, a pioneer, and a role model for the people in their environment. Therefore, people who have an entrepreneurial spirit are an element of

distinction and become an element of renewal to create value. Openness to suggestions and criticism makes this an opportunity for entrepreneurs (Arif Yusuf Hamali, 2017; Suryana, 2019). According to Suryana, Concluded that entrepreneurial leadership must have the following characteristics; (1) Pioneering, (2) Exemplary, (3) Appear different, and (4) Able to think divergent and convergent. Entrepreneurs need to have good leadership traits to deal with issues and problems that arise either internally or externally for the sustainability of their business. Therefore, an entrepreneur must hone and optimize the traits that can foster good leadership traits (Adinugraha & Sartika, 2019; Azizah, 2014; Bande et al., 2023; Suryana, 2019).

Originality, Innovative, creative, and flexible values are elements of an entrepreneur's originality. Creativity is the ability to create new ideas, while innovation is a form of realization of creativity (Adedoyin Tolulope Oyewole et al., 2024; Arif Yusuf Hamali, 2017; Lubis, 2021; Mahyudi, 2015; Majava et al., 2013; Otong Kusnadi, Rugaiyah, 2022). An innovative entrepreneur is someone who believes that his creativity can provide new ideas in new and better ways. Innovation is the ability to apply and manifest new and different innovations (Wartomo, 2017a). According to Nasrullah, in this case, what is done by TB Nusantara Ilmu is a form of renewal of the product marketing model and better and friendlier service as a form of innovation and creativity that it does, according to him it can provide positive energy.

Oriented to the Future. So someone who is future-oriented will always try to be rich to create innovations in the business world. The key to orientation is one's ability to create new and different ideas from existing products, even though it will have a possible risk effect. Being future-oriented is a favorable perspective because it will always lead to an attitude of always looking for opportunities, not quickly satisfied with success, and being far-sighted (Anju Perdana Putrifani & Gunawan Sudarmanto, n.d.; Arif Yusuf Hamali, 2017; Hasanah et al., 2019; Mohd Mahyudi, 2016). According to Nasrullah, this is important and must be applied because it has an impact on the sustainability of a business. According to him, it can foster the nature and attitude to always look for gaps and gaps and business opportunities that will ultimately lead to success.

As has been done by TB. Nusantara Ilmu has applied the values of entrepreneurship so that it can run its business well. The results of this study are supported by the results of research analysis by Sukirman, which states that entrepreneurial spirit and values have a positive and significant effect on entrepreneurial behavior. In the sense that a significant positive influence on entrepreneurial behavior is caused by entrepreneurial values and spirit because it can support in forming a tough and strong entrepreneurial character (Chamidi, 2023; Sukirman, 2017; Yuliana & Srisundari, 2020).

Entrepreneurial Competence

Competence is a concept that accommodates the knowledge, skills, and abilities of an entrepreneur to achieve effective performance (Cut Irna Setiawati, 2021; Maulana et al., 2020; Pamela et al., 2017; Romanto & Hidayah, 2020; SetiawaTI & Ahdiyawati, 2021; Sugandi & Suhaeni, n.d., 2019; Wartomo, 2017b; Ziana Asyifa, Muhammad Rakib, n.d.). According to Hasanah, Entrepreneurial competence is knowledge, attitudes, and skills

that are interconnected and cannot be separated from one another (Hasanah et al., 2019). These three aspects are needed to support an entrepreneur's career in managing a business and optimizing performance (Maulana et al., 2020). So business actors need to carry out certification as proof that they are competent in their respective fields of business. TB Nusantara Ilmu is generally competent because in terms of knowledge, attitudes, and skills it is quite adequate. The reason behind the absence of certification at TB Nusantara Ilmu is due to the lack of socialization from the government, costs that are too expensive, and lack of public knowledge regarding certification.

Whereas the Application of Entrepreneurial Competencies has a significant effect on business development, this is reinforced by the results of research by Yayuk Yuliana, which states the importance of certification in the business being run because it can foster quality trust in consumers (Hasanah et al., 2019; Pamela et al., 2017; Romanto & Hidayah, 2020; SetiawaTI & Ahdiyawati, 2021; YayukYuliana, n.d.). Because this certification proves that the business has been tested competently. In line with the opinion of Sugandi and Suhaeni, which states that entrepreneurial competence and performance have a positive and significant relationship. Even the percentage in his research states that entrepreneurial competence can increase by 15.6% in business performance (Subianto, 2018; Sugandi & Suhaeni, n.d., 2019). Meanwhile, according to Pamela, Entrepreneurial competence has a positive and significant influence on business success (Muljanto Silajadja, Pamela Magdalena, 2023; Pamela et al., 2017). In the sense that the higher the entrepreneurial competence, the higher the business success. Thus, the higher the entrepreneurial competence of an entrepreneur in the strategic, technical, and leadership fields, the higher the level of business success. Supported by research by Cut Irna Setiawati, which concludes that competence in entrepreneurship is very important in running a business and can expand the market (Cut Irna Setiawati, 2021; Hasanah et al., 2019; Romanto & Hidayah, 2020; SetiawaTI & Ahdiyawati, 2021; Yuliana & Srisundari, 2020).

Conclusion

The role of entrepreneurial values includes self-confidence, future-oriented, results and task orientation, leadership traits, and originality in TB. Nusantara Ilmu has a very good impact on forming a tough and strong entrepreneurial character and has been implemented by the owner of TB. Nusantara Ilmu so that it has an impact on the sustainability of its business. Entrepreneurial competence although it has an impact on the sustainability, performance, development, and success of the business in theory has been applied by TB Nusantara Ilmu. However, the problem of certification of entrepreneurial competence cannot be fulfilled by TB. Nusantara Ilmu. The reasons behind this vary from the lack of socialization from the government about the importance of certification in its business, as well as costs that are too expensive to get certified, to the impact of the lack of public knowledge about the urgency of certification in entrepreneurial competence.

References

Abdul Fattah Nasution. (2023). *Metode Penelitian Kualitatif* (M. Albina (ed.); 1st ed.). CV. Harfa Creative.

Abdullah, J. (2018). Akad-Akad di dalam Asuransi Syariah. *TAWAZUN: Journal of Sharia Economic Law*, 1(1), 11. <https://doi.org/10.21043/tawazun.v1i1.4700>

Abdurrahman Misno B.P., A. R. (2018). *Metode Penelitian Muamalah* (Muhammad Masykur (ed.); 1st ed.). Salemba Diniyah. <https://www.mendeley.com/catalogue/129c5356>

Abdussamad, Z. (2021). *Metode Penelitian Kualitatif* (P. Rapanna (ed.); 1st ed.). CV Syakir Media Press.

Adedoyin Tolulope Oyewole, Chinwe Chinazo Okoye, Onyeka Chrisanctus Ofodile, Olubusola Odeyemi, Omotoya Bukola Adeoye, Wihelmina Afua Addy, & Yinka James Ololade. (2024). Human Resource Management Strategies for Safety and Risk Mitigation in the Oil and Gas Industry: a Review. *International Journal of Management & Entrepreneurship Research*, 6(3), 623–633. <https://doi.org/10.51594/ijmer.v6i3.875>

Adinugraha, H. H., & Sartika, M. (2019). Halal Lifestyle Di Indonesia. *An-Nisbah: Jurnal Ekonomi Syariah*, 6(1), 57–81. <https://doi.org/10.21274/an.2019.6.1.57-81>

Agusti, Dassucik, & Hafas Rasyidi, A. (2022). Pemberdayaan Ekonomi Pesantren Berbasis Masyarakat. *Cendekia*, 14(01), 159–169.

Alam, M. S., Deb, J. B., Amin, A. Al, & Chowdhury, S. (2024). An artificial neural network for predicting air traffic demand based on socio-economic parameters. *Decision Analytics Journal*, 10, 1–13. <https://doi.org/10.1016/j.dajour.2023.100382>

Alfinnas, S. (2018). Membangun Academic Self-Concept Mahasantri Pesantren Nawesea. *Education and Human Development Journal*, 3(2), 191–198. <https://doi.org/10.33086/ehdj.v3i2.59>

Alfurqon. (2015). Konsep Pendidikan Islam Pondok Pesantren dan Upaya Pemberahannya. *UNP Press Padang*, 3, 74.

Anju Perdana Putrifani, O., & Gunawan Sudarmanto, R. (n.d.). Pengaruh Nilai-Nilai Kewirausahaan Terhadap Kemampuan Praktik Kerja Industri 1. *Jurnal.Fkip.Unila.Ac.Id*, 111. <http://www.novapdf.com/>

Arif Yusuf Hamali, E. S. B. (2017). *Pemahaman Kewirausahaan* (01 ed.). Kencana Prenada Media Group.

Azizah, S. N. (2014). Pengelolaan Unit Usaha Pesantren Berbasis Ekoproteksi. *Jurnal Ekonomi Dan Bisnis Islam*, IX(1), 103–115.

Bande, L. O. S., Arimbawa, P., Mursalima, Gusmiarty, W., Nur, I., & Arba, M. (2023). Identifikasi dan Budidaya Tanaman Hias Aglaonema (Aglaonema Sp.) dan Anggrek (Orchidaceae). *Jurnal Pengabdian Kepada Masyarakat (JAPIMAS)*, 2(1), 2963–8836.

Beukema, L., & Coenen, H. (2004). Global Logistic Chains As a Result of Local Processes: the Case of Orchids. *Research in the Sociology of Work*, 13, 159–173. [https://doi.org/10.1016/S0277-2833\(04\)13009-4](https://doi.org/10.1016/S0277-2833(04)13009-4)

BPS. (2020). *Banyaknya Sampel Usaha Konstruksi Perorangan*.

Chamidi, A. L. (2023). Peran Pemberdayaan Ekonomi Pesantren Dalam Mendorong

Kemandirian Ekonomi (Studi Kasus Pondok Pesantren Bahrul ' Ulum Tambakberas Jombang). *Jurnal Ilmiah Ekonomi Islam*, 9(02), 3079–3091. <https://jurnal.stie-aas.ac.id/index.php/jie> Jurnal

Creswell, J. W. (2014). *Research Design*. Pustaka Pelajar.

Cut Irna Setiawati, sasky I. ahdiyawati. (2021). Kompetensi Kewirausahaan para Knitting Entrepreneur terhadap kinerja Bisni (Kasus pada Sentra Industri Rajut Binong Jati Bandung). *Benefit: Jurnal Manajemen Dan Bisnis*, 06(01), 25–40.

Fakhruddin, F., & Pratomo, A. S. (2021). Bank Wakaf Mikro dan Pemberdayaan Usaha Mikro Kecil dan Menengah di Indonesia Perspektif Maqashid Syariah. *De Jure: Jurnal Hukum Dan Syar'iah*, 13(2), 323–336. <https://doi.org/10.18860/j-fsh.v13i2.15485>

Graciela, Y., Ihwanudin, N., & Himayasari, N. D. (2022). Tinjauan Maqashid Syariah Terhadap Halal Life Style Busana Bermotif Kalimat Thayyibah Pada Remaja Di Kota Bandung. *Bandung Conference Series: Sharia Economic Law*, 2(2), 264–271. <https://doi.org/10.29313/bcssel.v2i2.4432>

Gunawan, I. (2013). *Metode Penelitian Kualitatif*. Bumi Aksara 143.

Harfandi. (2014). Menggali Potensi Jiwa Kewirausahaan Mahasiswa PTAIN di Sumatera Barat. *Jurnal Al-'Adl*, 7(2), 125–144.

Hariansyah, N. (2021). Segmentasi Pasar dalam Komunikasi Pemasaran Islam. *Jurnal Al-Hikmah*, 19(2), 127–138. <https://doi.org/10.35719/ahikmah.v19i2.73>

Hasanah, N., Utomo, M. N., & Hamid, H. (2019). Hubungan Kompetensi Kewirausahaan Dan Kinerja Usaha: Studi Empiris UMKM Di Kota Tarakan. *Management Insight: Jurnal Ilmiah Manajemen*, 13(2), 27–38. <https://doi.org/10.33369/insight.13.2.27-38>

Jaya, T. J., Kurniawati Meylianingrum, & Kholilah. (2022). Exploration Of Risk Mitigation Practices For Problematic Financing In Bank Wakaf Mikro's. *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, Dan Perbankan Syariah*, 6(2), 1–11. <https://doi.org/10.24252/al-mashrafiyah.v6i2.31398>

Ligita Gaspareniene, Rita Remeikiene, A. S. (2018). Gold Investment Incentives: An Empirical Identification of the Main Gold Price Determinants and Prognostication of Gold Price Future Trends. *Economics and Sociology*, 11(3). <https://doi.org/https://doi.org/10.14254/2071-789X.2018/11-3/15>

Lubis, Z. (2021). Riba Dalam Kehidupan Ekonomi Ummat. *Jurnal El Arbah*, 5(1), 11–19. <https://doi.org/10.34005/elarbah.v5i1.1544>

Mahyudi, M. (2015). Reviving the Islamic economic system through shariah-based public policy. *Humanomics*, 31(4), 415–429. <https://doi.org/10.1108/H-06-2015-0037>

Majava, J., Isoherranen, V., & Kess, P. (2013). Business Collaboration Concepts and Implications for Companies. *International Journal of Synergy and Research*, 2(1), 23–40.

Marasabessy, M., & Karman, A. (2022). Pengaruh Pinjaman Modal dan Pendampingan Usaha Terhadap Peningkatan Kesejahteraan Nasabah Pada Bank Wakaf Mikro Honai Sejahtera Papua. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 4(6), 1586–1597. <https://doi.org/10.47467/alkharaj.v4i6.1026>

Maulana, F., Rizal, M., & Arifanti, R. (2020). Tinjauan Literatur Kompetensi

Kewirausahaan Pada Usaha Kecil Menengah (Ukm). *Majalah Bisnis & IPTEK*, 13(2), 93–106. <https://doi.org/10.55208/bistek.v13i2.212>

Maya Silvana, & Lubis, D. (2021). Faktor yang Memengaruhi Kemandirian Ekonomi Pesantren (Studi Pesantren Al-Ittifaq Bandung). *Al-Muzara'Ah*, 9(2), 129–146. <https://doi.org/10.29244/jam.9.2.129-146>

Miles, M.B, Huberman, A.M, dan Saldana, J. (2014). *Qualitative Data Analysis, A Methods Sourcebook* (T. T. R. Rohidi (ed.); 3rd ed.). UI Press.

Mohd Mahyudi. (2016). Rethinking the concept of economic man and its relevance to the future of Islamic economics. *Intellectual Discourse*, 24(1), 111–132. <https://journals.ium.edu.my/intdiscourse/index.php/id/article/view/713>

Muljanto Silajadja, Pamela Magdalena, T. P. N. (2023). Pemanfaatan Media Sosial (Digital Marketing) Untuk Pemasaran Produk UMKM. *Cakrawala: Jurnal Pengabdian Masyarakat Global*, 2(2), 88–100. <https://doi.org/https://doi.org/10.30640/cakrawala.v2i2.1001>.

Nurfalah, I., & Rusydiana, A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(1), 55. <https://doi.org/10.35313/ekspansi.v11i1.1205>

Oguntegbe, K. F., Di Paola, N., & Vona, R. (2023). Traversing The Uncommon Boulevard: Entrepreneurial Trajectory of Decentralised Autonomous Organisations (DAOs). *Technology Analysis & Strategic Management*, 1–14. <https://doi.org/https://doi.org/10.1080/09537325.2023.2200857>

Otong Kusnadi, Rugaiyah, R. M. (2022). Entrepreneurship Education as a Movement. *Jurnal Pendidikan Intelektikum*, 03(01), 120–126.

Pamela, P., Pambudy, R., & Winandi, R. (2017). Kompetensi Kewirausahaan dengan Keberhasilan Usaha Peternak Sapi Perah Pujon, Malang. *Jurnal Agribisnis Indonesia*, 4(1), 57. <https://doi.org/10.29244/jai.2016.4.1.57-66>

Pavlov, O. V., & Hoy, F. (2018). Entrepreneurship Education as a Service. *Studies on Entrepreneurship, Structural Change and Industrial Dynamics*, 107–127. https://doi.org/10.1007/978-3-319-90548-8_6

Romanto, E., & Hidayah, N. (2020). Pengaruh Pengetahuan Dasar Dan Kompetensi Kewirausahaan Terhadap Motivasi Kewirausahaan Mahasiswa Universitas Tarumanagara. *Jurnal Manajerial Dan Kewirausahaan*, 2(2), 479. <https://doi.org/10.24912/jmk.v2i2.7942>

Saputro, A., Ayu, P., Wardani, K., & Ramadani, K. D. (2022). Hebitren dan Pemberdayaan Ekonomi Pesantren di Solo Raya. *Jurnal Kajian Keislaman Multi-Perspektif*, 2(2), 316–333.

SetiawaTI, C. I., & Ahdiyawati, S. I. (2021). Kompetensi Kewirausahaan para Knitting Entrepreneur terhadap Kinerja Bisnis (Kasus pada Sentra Industri Rajut Binong Jati Bandung). *Benefit: Jurnal Manajemen Dan Bisnis*, 6(1), 25–40.

Shulga, L.V. and Busser, J. A. (2024). Covid-19 crisis management human resource cost-retrenchment: the role of transformational leadership and ethical climate. *International Journal of Contemporary Hospitality Management*, 36(4), 1213–1234.

https://doi.org/https://doi.org/10.1108/IJCHM-07-2022-0903

Subianto, P. (2018). Rantai nilai dan perspektif kesadaran masyarakat muslim akan makanan halal. *Conference on Islamic Management, Accounting, and Economics (CIMAE), 1*, 141–146.

Sugandi, F., & Suhaeni, T. (n.d.). Peran Kompetensi Kewirausahaan dalam Meningkatkan Kinerja Usaha pada Industri Kreatif Subsektor Kerajinan di Kota Bandung. *POLBAN IRWNS*.

Sugandi, F., & Suhaeni, T. (2019). Peran Kompetensi Kewirausahaan dalam Meningkatkan Kinerja Usaha pada Industri Kreatif Subsektor Kerajinan di Kota Bandung. *Prosiding Industrial Research Workshop*, 1374–1386. <https://jurnal.polban.ac.id/procceeding/article/view/1411>

Sujianto, A. (2022). *Entrepreneurship and National Competitiveness*. 4(10), 1013–1019. <https://doi.org/10.35629/5252-041010131019>

Sukirman, S. (2017). Jiwa Kewirausahaan dan Nilai Kewirausahaan Meningkatkan Kemandirian Usaha melalui Perilaku Kewirausahaan. *Jurnal Ekonomi Dan Bisnis*, 20(1), 117. <https://doi.org/10.24914/jeb.v20i1.318>

Suryana. (2019). *Kewirausahaan* (4th ed.). Salemba Empat.

Syafi'i, I., & Wisri. (2017). Manajemen Pengembangan Usaha Ekonomi Pesantren (Studi Kasus Di Pondok Pesantren Salafiyah Syafi'iyah Sukorejo Situbondo). *LISAN AL-HAL: Jurnal Pengembangan Pemikiran Dan Kebudayaan*, 11(2), 331–360.

Taufik, I., & Kurniawan, A. A. (2023). The Role of Artificial Intelligence in Digital Marketing Innovation. *Prosiding Seminar Nasional Ilmu Manajemen, Ekonomi, Keuangan Dan Bisnis*, 2(2), 29–40. <https://doi.org/https://doi.org/10.55927/snimekb.v2i1.4602>.

Urban J Jermann. (2025). Gold's Value as an Investment. *The Review of Financial Studies*, 38(2), 422–456. <https://doi.org/https://doi.org/10.1093/rfs/hhae076>

Wartomo. (2017a). PENGEMBANGAN KOMPETENSI KEWIRAUSAHAAN PELAKU UKM YANG TINGGAL DI PINGGIRAN ALIRAN SUNGAI PROGO YOGYAKARTA BERBASIS NILAI KARAKTER DAN KEARIFAN LOKAL. *ProBank: Jurnal Ekonomi Dan Perbankan*, 02(01), 48–59.

Wartomo, W. (2017b). Pengembangan Kompetensi Kewirausahaan Pelaku Ukm Yang Tinggal Di Pinggiran Aliran Sungai Progo Yogyakarta Berbasis Nilai Karakter Dan Kearifan Lokal. *ProBank*, 2(2), 48–59. <https://doi.org/10.36587/probank.v2i2.209>

YayukYuliana, S. (n.d.). *KOMPETENSI KEWIRAUSAHAAN PENGARUHNYA TERHADAP PERKEMBANGAN USAHA KULINER DI KELUARAHAN HARJO SARI* 1. 32–40.

Yuliana & Srisundari. (2020). *Kompetensi Kewirausahaan Pengaruhnya Terhadap*. 32–40. <http://www.kontan.co.id/tag/Kementeria>

Ziana Asyifa, Muhammad Rakib, H. T. T. (n.d.). PENGARUH KOMPETENSI KEWIRAUSAHAAN TERHADAP KINERJA USAHA (STUDI PADA USAHA MIKRO DI KECAMATAN MA'RANG KABUPATEN PANGKEP). *Prodi Pendidikan Ekonomi, Fakultas Ekonomi, Universitas Negeri Makassar*.