

## DETERMINANTS OF ENTREPRENEURIAL SKILLS AMONG MIDDLE SCHOOL MUSLIM STUDENTS IN NORTH BEKASI, INDONESIA

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### ABSTRACT

*This study investigated the influence of personal, family, educational, and socio-cultural factors on the development of entrepreneurial skills among Muslim middle school students in North Bekasi, Indonesia, using a mixed-methods explanatory sequential design. Quantitative data were collected from 120 students through structured questionnaires and analyzed using descriptive and inferential statistics, while qualitative insights were obtained from semi-structured interviews with 30 purposively selected students. The findings revealed that all four factors significantly influenced entrepreneurial skills, collectively explaining 71.2% of the variance ( $R^2 = 0.712$ ). Among these, personal factors—such as motivation, self-confidence, and initiative—emerged as the strongest predictor ( $r = 0.881$ ,  $p < 0.05$ ), followed by family, socio-cultural, and educational factors. Qualitative data confirmed these results, highlighting themes of self-efficacy, parental role modeling, school-based entrepreneurial activities, peer support, and Islamic values promoting ethical trade and self-reliance. These findings underscore the importance of an integrated approach to entrepreneurship education that engages schools,*

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*families, and communities to foster ethical, competent, and resilient young entrepreneurs. Future research should consider longitudinal studies, comparative analyses, and intervention-based evaluations to deepen understanding and strengthen educational strategies.*

**Keywords:** *Entrepreneurial skills, mixed-methods research, Muslim students.*

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## 1. INTRODUCTION

In today's dynamic global economy, entrepreneurial skills have become essential in education as technology, the gig economy, and career flexibility reshape professional growth. Introducing entrepreneurship at the middle school level is crucial for fostering creativity, adaptability, and problem-solving skills (Rusmandani, 2024). These competencies prepare students for uncertainties and opportunities in an evolving job market. In Indonesia, where micro, small, and medium enterprises (MSMEs) significantly drive the economy and promote equitable income distribution (Permana, 2017; Wibawa & Yusnita, 2019), equipping students with entrepreneurial skills is imperative. Entrepreneurship education supports societal progress and economic advancement (Sufinah, 2023), prompting schools to incorporate it into curricula as traditional career paths diminish.

For Muslim students, entrepreneurship is deeply tied to ethical and moral values rooted in Islam, emphasizing fairness, honesty, social responsibility, and community welfare (Setiawan et al., 2023). North Bekasi, with its diverse educational institutions,

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offers a unique context as Islamic schools integrate entrepreneurship programs with religious teachings (Auliya, 2024). However, gaps remain in understanding key influences—whether from school curricula, family, peers, or direct experience—and how Islamic principles are embedded in modern entrepreneurial education. Addressing these questions is vital for developing strategies that align with both economic realities and Islamic ethics. This study explores the factors shaping entrepreneurial skills among Muslim middle school students in North Bekasi to provide insights for educators, policymakers, and curriculum developers.

Entrepreneurial skills are increasingly recognized as a crucial element for success in a rapidly evolving economy. For middle school students, acquiring these skills early can foster creativity, resilience, and problem-solving abilities—qualities essential not only for business development but also for overcoming various life challenges. However, challenges remain, particularly in understanding the key factors influencing the development of entrepreneurial skills among young Muslim students, especially within the context of Islamic education in urban areas like North Bekasi.

This study seeks to bridge this gap by investigating the factors that shape entrepreneurial competence among middle school Muslim students. Unlike their peers in general schools, Muslim students are influenced by a unique blend of formal education, religious teachings, and socio-cultural values that may shape their approach to entrepreneurship. Although some schools have implemented entrepreneurship programmes, empirical evidence on the effectiveness of these programmes in shaping

entrepreneurial mindsets and behaviours remains highly limited. Furthermore, the contribution of Islamic values—such as justice, generosity, social responsibility, honesty, integrity, work ethic, community care, and a spirit of helping others—in shaping students' entrepreneurial attitudes has not been extensively studied.

This study aims to explore the key determinants of entrepreneurial skills among middle school Muslim students in North Bekasi, Indonesia. Specifically, the research seeks to:

- a. Identify the personal factors that influence the entrepreneurial skills of middle school Muslim students in North Bekasi, Indonesia.
- b. Examine the family factors that affect the development of entrepreneurial skills among the students.
- c. Investigate the educational factors that contribute to the students' entrepreneurial skills.
- d. Explore the socio-cultural factors that impact the entrepreneurial skills of middle school Muslim students.

## **2. REVIEW OF LITERATURE**

The literature reviewed in this study provides a comprehensive theoretical foundation for analyzing the development of entrepreneurial skills among middle school Muslim students. Entrepreneurial Learning Theory emphasizes that practical, experience-based education significantly enhances students'

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entrepreneurial competencies. Previous studies highlight the importance of experiential learning in preparing students to navigate real-world business challenges (Mansoori & Lackeus, 2020; Pařová et al., 2020; Anwar & Abdu, 2021). These insights are particularly relevant for assessing how school-based entrepreneurial programs can be designed to promote hands-on learning and project-based activities that foster practical skills.

The Theory of Planned Behavior (TPB) provides a behavioral framework for understanding how students form intentions to engage in entrepreneurial activities. It underscores the role of attitudes, subjective norms, and perceived behavioral control in shaping these intentions. Research demonstrates that these factors can be influenced by educational content, school support systems, and value-oriented instruction (Gorgievski et al., 2018; Ma et al., 2020). In Islamic school environments, where moral and ethical values are embedded within the learning process, TPB offers a valuable lens for examining how internal motivation and external encouragement interact to cultivate entrepreneurial interest and long-term commitment among students.

Additionally, Social Capital Theory highlights the importance of social relationships, trust, and shared values in fostering entrepreneurial development. It suggests that individuals benefit from networks and norms embedded within their social environments (Doh & Zolnik, 2011; Shalihin et al., 2020; Ver Steeg, 2022). This framework is particularly relevant in educational contexts where school culture, peer interactions, and community engagement—especially when grounded in

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Islamic principles—play a critical role in nurturing collaboration, social responsibility, and ethical business practices.

Despite these valuable insights, the existing literature reveals a significant gap in research focusing specifically on middle school Muslim students, particularly in urban Islamic school settings such as North Bekasi. Few studies have examined how Islamic teachings, family environments, and social contexts intersect with entrepreneurial education to influence students' skill development. Moreover, limited empirical research has assessed the comparative impact of entrepreneurship programs in Islamic versus general educational institutions.

This study seeks to address these gaps by applying the reviewed theories to explore how entrepreneurial learning experiences, behavioral intentions, and social interactions—rooted in Islamic values—shape entrepreneurial skills among Muslim students. Through this investigation, the study aims to provide practical recommendations for educators and curriculum designers to enhance faith-integrated entrepreneurship education.

Based on the objectives and research questions, the following hypotheses are proposed:

*H<sub>0</sub>1*: There is no significant relationship between personal factors and entrepreneurial skills among middle school Muslim students in North Bekasi, Indonesia.

*H<sub>0</sub>2*: There is no significant relationship between family factors and entrepreneurial skills among middle school Muslim students in North Bekasi, Indonesia.

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*H<sub>03</sub>*: There is no significant relationship between educational factors and entrepreneurial skills among middle school Muslim students in North Bekasi, Indonesia.

### **3. RESEARCH METHODOLOGY**

This study employed a mixed-methods explanatory sequential design, integrating quantitative and qualitative approaches to explore how personal, family, school-related, and peer-related factors influenced students' entrepreneurial skills. Quantitative data were first collected through structured questionnaires to identify patterns and relationships among variables, followed by qualitative in-depth interviews to provide deeper insights and contextual understanding. This approach facilitated data validation through triangulation and enhanced credibility by integrating statistical trends with narrative perspectives. The research population comprised junior high school students from five schools in North Bekasi, both Islamic and public, chosen to represent diverse educational settings where entrepreneurship programs were implemented. According to the Ministry of Education, Culture, Research, and Technology (2025), Bekasi Utara had 10,111 active junior high school students, ensuring that the selected schools represented a substantial segment of the population. A quota-based non-probability sampling technique was used, resulting in 120 survey respondents and 30 purposively selected interviewees, allowing exploration of variations in experience rather than statistical generalization.

Data were collected using questionnaires and semi-structured interviews. The questionnaire, adapted from validated sources and contextualized for Islamic schools, measured entrepreneurial knowledge, attitudes, intentions, and perceived

support from families, peers, and schools, while interviews explored students' experiences and the role of Islamic values. Content validity was ensured through expert review by International Open University faculty, and reliability was confirmed with a pilot test yielding a coefficient of 0.84, indicating high reliability. Member checking during interviews and triangulation between data sources strengthened internal validity. Data collection followed three phases: preparation, implementation, and verification, including transcription, coding, and cross-validation. Quantitative data were analyzed using descriptive and inferential statistics via SPSS, while qualitative data were processed through thematic analysis to identify recurring patterns related to entrepreneurial attitudes and Islamic values. The integration of both datasets provided a comprehensive and nuanced understanding of factors shaping entrepreneurial skills among Muslim students.

#### 4. RESULTS AND DISCUSSION

##### 4.1 Quantitative Data Analysis

###### 4.1.1 *Research Hypothesis One*

**H<sub>01</sub>:** There is no significant relationship between personal factors and entrepreneurial skills among Muslim middle school students in North Bekasi, Indonesia.

Table 1. Relationship between Personal Factors and Entrepreneurial Skills

Variable	Mean	SD	N	df	r-cal	p	Remark
Personal Factors	12.13	2.61	120		0.881	0	Significant
Entrepreneurial Skills	46.95	8.44					

Source: The Author(s) own work.

The results in Table 1 indicate a strong positive correlation ( $r = 0.881$ ,  $p < 0.05$ ) between personal factors and entrepreneurial skills. Therefore, the null hypothesis is rejected. This suggests that students' entrepreneurial competencies are significantly influenced by internal attributes such as motivation, self-efficacy, and risk-taking behaviour.

#### 4.1.2 Research Hypothesis Two

**H<sub>02</sub>:** There is no significant relationship between family factors and entrepreneurial skills among Muslim middle school students in North Bekasi, Indonesia.

Table 2. Relationship between Family Factors and Entrepreneurial Skills

Variable	Mean	SD	N	df	r-cal	p	Remark
Family Factors	10.74	2.55	120		0.803	0	Significant
Entrepreneurial Skills	46.95	8.44					

Source: The Author(s) own work.

Table 2 reveals a significant positive correlation ( $r = 0.803$ ,  $p < 0.05$ ), leading to the rejection of the null hypothesis. This finding suggests that family background, including parental involvement, occupation, and home-based entrepreneurial exposure, plays a substantial role in fostering students' entrepreneurial skills.

#### 4.1.3 Research Hypothesis Three

**H<sub>03</sub>:** There is no significant relationship between educational factors and entrepreneurial skills among Muslim middle school students in North Bekasi, Indonesia.

Table 3. Relationship between Educational Factors and Entrepreneurial Skills

Variable	Mean	SD	N	df	r-cal	p	Remark
Educational Factors	12.42	2.5	120		0.789	0	Significant
Entrepreneurial Skills	46.95	8.44					

Source: The Author(s) own work.

As shown in Table 3, the correlation coefficient ( $r = 0.789$ ,  $p < 0.05$ ) is statistically significant, leading to the rejection of the null hypothesis. This finding confirms that formal learning environments, including entrepreneurial education and school support systems, positively influence students' acquisition of entrepreneurial skills.

#### 4.1.4 Research Hypothesis Four

**H<sub>04</sub>:** There is no significant relationship between socio-cultural factors and entrepreneurial skills among Muslim middle school students in North Bekasi, Indonesia.

Table 4. Relationship between Socio-Cultural Factors and Entrepreneurial Skills

Variable	Mean	SD	N	df	r-cal	p	Remark
Socio-Cultural Factors	11.66	2.43	120		0.873	0	Significant
Entrepreneurial Skills	46.95	8.44					

Source: The Author(s) own work.

The data in Table 4 indicate a strong positive correlation between socio-cultural factors and entrepreneurial skills ( $r = 0.873$ ,  $p < 0.05$ ). Therefore, the null hypothesis is rejected. This finding suggests that religious values, cultural norms, and peer influences significantly shape students' entrepreneurial mindset and behaviour.

#### **4.1.5 Summary of Hypotheses Testing**

All four null hypotheses ( $H_{01}$ – $H_{04}$ ) were rejected based on the statistical evidence provided. As shown in Table 1, personal factors exhibited the strongest correlation with entrepreneurial skills ( $r = 0.881$ ,  $p < 0.05$ ), indicating that attributes such as motivation, confidence, and risk-taking play a major role.

Table 2 demonstrates a significant relationship between family factors and entrepreneurial skills ( $r = 0.803$ ,  $p < 0.05$ ), confirming the influence of family background and parental involvement in shaping students' entrepreneurial behaviour.

According to Table 3, educational factors are also positively and significantly correlated with entrepreneurial skills ( $r = 0.789$ ,  $p < 0.05$ ). This supports the effectiveness of entrepreneurship-related programmes in schools, such as curriculum integration, teacher support, and experiential activities.

Finally, Table 4 reveals a strong positive correlation between socio-cultural factors and entrepreneurial skills ( $r = 0.873$ ,  $p < 0.05$ ), emphasising the role of Islamic values, peer encouragement, and cultural expectations.

Taken together, the results from Tables 1 to 4 confirm that each of the four independent variables—personal, family, educational, and socio-cultural factors—has a statistically significant relationship with entrepreneurial skills. These findings suggest that both internal dispositions and external environmental influences contribute meaningfully to entrepreneurial development among Muslim middle school students in North Bekasi.

## 4.2 Qualitative Data Analysis

To complement the quantitative analysis, qualitative data were collected through semi-structured interviews with selected students. Using a thematic coding approach, key patterns emerged across six main categories: personal, family, educational, and socio-cultural factors, as well as perceived challenges and support systems. The coding framework enabled the identification of recurring subthemes such as self-efficacy, family role models, school-based entrepreneurship exposure, Islamic ethical values, and external barriers such as lack of capital or environmental constraints. The following table and summaries illustrate how these qualitative insights deepen the understanding of factors influencing students' entrepreneurial skills.

Table 5. Table of Coding Frame for Interview Analysis

Code	Theme	Subthemes / Examples
PF	Personal Factors	<ul style="list-style-type: none"> <li>- Early motivation (e.g., wanting to start a business or being inspired by others).</li> <li>- Self-efficacy / confidence.</li> <li>- Risk-taking behaviour.</li> <li>- Hesitation and self-doubt.</li> </ul>
FF	Family Factors	<ul style="list-style-type: none"> <li>- Entrepreneurial role models (par ents/siblings).</li> <li>- Parental support and storytelling.</li> <li>- Family ownership of MSMEs.</li> </ul>
EF	Educational Factors	<ul style="list-style-type: none"> <li>- Entrepreneurship lessons (P5, market day).</li> <li>- OSIS and simulations.</li> <li>- Readiness gained from formal school experience.</li> </ul>
SF	Socio-Cultural Factors	<ul style="list-style-type: none"> <li>- Influence of Islamic values (e.g., ethics in profit).</li> <li>- Community tradition (e.g., Betawi conservatism).</li> <li>- Role of public figures and community leaders.</li> </ul>
CH	Challenges	<ul style="list-style-type: none"> <li>- Lack of capital.</li> <li>- Market competition.</li> <li>- Psychological barriers (e.g., fear, overthinking).</li> <li>- Environmental obstacles (weather, pollution).</li> </ul>
SP		<ul style="list-style-type: none"> <li>- Family support (moral, financial).</li> </ul>

Support Systems	<ul style="list-style-type: none"> <li>- School programmes, mentoring, and encouragement.</li> <li>- Community support, real-world access, role models.</li> </ul>
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Source: The Author(s) own work.

Table 6. Table of Sample Coding Application on Interview Quotes

Respondent	Quote	Code(s)	Subtheme(s)
Respondent 1	"My father runs a logistics company, and my mother used to run a clothing business..."	FF	Family business influence
Respondent 2	"P5 entrepreneurship and market day, sometimes managing OSIS market."	EF	Exposure to entrepreneurship programmes
Respondent 3	"My father often tells us stories about his successful friends to inspire us."	FF	Family encouragement
Respondent 4	"My father is a businessman and inspired me to start something."	FF	Role model inspiration
Respondent 5	"I feel not ready due to possible losses or fraud."	PF, CH	Risk aversion, psychological challenge
Respondent 6	"Access to sufficient resources and facilities, moral support..."	SP	Community support system
Respondent 7	"In Islam, it is forbidden to take excessive profit..."	SF	Religious value – ethical business
Respondent 8	"School provides lessons and selling simulations."	EF, SP	School support and exposure

Source: The Author(s) own work.

Table 7. Table of Summary of Themes Across Respondents

Theme	No. of Respondents (Approx.)	Key Insights
Personal Factors (PF)	~20	Many students begin with motivation from hobbies, goals, or desire to solve problems, but self-confidence varies.
Family Factors (FF)	~24	Family plays a large role—especially when parents or siblings run businesses or tell inspiring stories.
Educational Factors (EF)	~20	P5 projects, market day, and OSIS activities are impactful in shaping entrepreneurial readiness.
Socio-Cultural (SF)	~15	Islamic teachings strongly influence business ethics. Cultural conservatism sometimes hinders motivation.
Challenges (CH)	~25	Most students face capital constraints, fear of failure, or harsh market conditions.
Support Systems (SP)	~22	Desired supports include encouragement, capital aid, design mentoring, and real-world business exposure.

Source: The Author(s) own work.

According to Table 5, the thematic analysis revealed six core themes that collectively shape students' entrepreneurial development: personal motivations, family influence, educational experiences, socio-cultural context, perceived

challenges, and available support systems. These themes not only validate the constructs used in the quantitative survey but also provide a deeper contextual understanding of how students experience and interpret their entrepreneurial journeys.

The triangulated analysis of both survey data and interview responses offers a comprehensive understanding of the factors influencing students' entrepreneurial skills. While the quantitative results identify statistically significant predictors—particularly personal, socio-cultural, family, and educational factors—the qualitative narratives provide richer insights into how these variables manifest in real-life contexts. Recurring themes such as intrinsic motivation, family business exposure, Islamic ethical values, and school-based activities illustrate the complex interplay between internal dispositions and external influences. Collectively, these findings underscore the need for a holistic and context-sensitive approach to entrepreneurship education.

## 5. DISCUSSION OF FINDINGS

The findings of this study highlight the multifactorial influences on entrepreneurial skills among Muslim middle school students in North Bekasi. The integration of quantitative and qualitative data offers a comprehensive understanding of the factors that shape students' entrepreneurial development.

### 5.1 Hypothesis One: Personal Factors and Entrepreneurial Skills

The analysis of Hypothesis One reveals a strong, statistically significant relationship between personal factors and

entrepreneurial skills among Muslim middle school students in North Bekasi ( $r = 0.881$ ,  $p < 0.05$ ; Table 1). This high correlation suggests that attributes such as motivation, self-efficacy, initiative, and risk-taking are key contributors to students' entrepreneurial development. Regression analysis confirms that personal factors were the strongest predictors in the model, aligning with Bandura's Social Cognitive Theory, which emphasizes the centrality of personal agency in learning and behaviour acquisition.

Qualitative data support this finding through recurring themes of aspiration and internal drive. Students frequently articulated future-oriented motivations, with comments such as, "*I want to open my own shop*" or "*I don't want to depend on my parents.*" These expressions reflect a strong sense of self-efficacy, which has been shown to predict entrepreneurial intention and persistence (Newman et al., 2019). The combined quantitative and qualitative evidence clearly supports the rejection of  $H_{01}$ .

## 5.2 Hypothesis Two: Family Factors and Entrepreneurial Skills

The test of Hypothesis Two yielded a significant positive correlation ( $r = 0.803$ ,  $p < 0.05$ ; Table 2), indicating that familial environments—particularly those where entrepreneurship is modeled or discussed—strongly influence students' entrepreneurial tendencies. Students whose parents run small businesses described helping with sales, managing money, and observing customer interactions, which are foundational business skills. One participant shared, "*I help my mother sell snacks every day, and I've learned how to give change and attract customers.*"

This finding aligns with Carr and Sequeira (2007), who reported that prior family business exposure contributes to entrepreneurial intent through social learning and the internalization of business norms. The rejection of  $H_{02}$  is strongly supported by both statistical evidence and personal narratives, emphasizing that parental modelling and early experiential learning can instill confidence and business acumen.

### **5.3 Hypothesis Three: Educational Factors and Entrepreneurial Skills**

For Hypothesis Three, educational factors were found to significantly correlate with entrepreneurial skills ( $r = 0.789$ ,  $p < 0.05$ ; Table 3). This suggests that formal school programs and instructional methods play a critical role in fostering entrepreneurial competencies. Though this correlation is slightly weaker than personal and familial influences, it remains highly relevant.

Students cited participation in project-based learning, simulations, and school bazaars as meaningful educational experiences. However, some noted a lack of consistent follow-up or real-world application. This mixed feedback reflects findings from Ahmad et al. (2022), who argue that while entrepreneurship education is essential, its effectiveness depends on implementation quality and contextual adaptation. Therefore,  $H_{03}$  is rejected, confirming the positive contribution of educational interventions to entrepreneurial development.

#### **5.4 Hypothesis Four: Socio-Cultural Factors and Entrepreneurial Skills**

Hypothesis Four also received strong statistical support, with a robust correlation ( $r = 0.873$ ,  $p < 0.05$ ; Table 4). This indicates that socio-cultural factors—including religious values, peer norms, and community expectations—significantly influence students' entrepreneurial mindsets. Students frequently referred to peer encouragement and Islamic teachings about self-reliance and ethical trade.

This finding is consistent with Islamic economic perspectives emphasizing moral responsibility and economic participation (Zaman, 2019). It also echoes Bronfenbrenner's ecological model, wherein the mesosystem (peer and cultural networks) actively shapes cognitive and behavioural development. Consequently, the null hypothesis  $H_{04}$  is rejected.

## **6. CONCLUSION**

The entrepreneurial skills of middle school Muslim students in North Bekasi are significantly influenced by a combination of internal and external factors. Personal traits such as motivation, confidence, and initiative exert the strongest influence, while family support, educational exposure, and socio-cultural context provide essential reinforcement. A holistic and collaborative approach—linking schools, families, communities, and students—is crucial for developing ethical, competent, and resilient young entrepreneurs.

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## **6.1 Recommendations**

### **6.1.1 For School Leaders and Educators**

Entrepreneurship education should not be treated as a standalone subject but integrated across the curriculum. Emphasis should be placed on critical thinking, innovation, and real-world application through activities such as school-based markets, student-led businesses, and mentorship programs involving local entrepreneurs (Gunawan et al., 2024).

### **6.1.2 For Families**

Create a home environment that supports independence, creativity, and entrepreneurial thinking. Simple activities like household budgeting, small-scale selling, and collaborative problem-solving can naturally foster entrepreneurial interest from an early age (Mawardi & Sahputri, 2022).

### **6.1.3 For Policymakers and Curriculum Developers**

Integrate structured entrepreneurship education into junior high school curricula, accompanied by culturally and religiously relevant content to ensure alignment with students' values and identity (Thomas, 2022).

### **6.1.4 For Religious and Community Institutions**

Promote entrepreneurship as a pathway to self-reliance, ethical contribution, and societal service. Reducing stigma around business or self-employment—especially in academically focused settings—can broaden youth perspectives and empower them as future leaders (Rashid, 2024).

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