

**THE INFLUENCE OF ENTREPRENEURIAL  
LITERACY, MOTIVATION AND INCOME  
EXPECTATION ON STUDENTS INTEREST IN  
ENTREPRENEURSHIP ACCORDING TO ISLAMIC  
BUSINESS ETHIC**

**(Students of the Faculty of Economics and Management  
at University of Darussalam Gontor 2024)**



**By**

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**DEPARTMENT OF ISLAMIC ECONOMICS  
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UNIVERSITY OF DARUSSALAM GONTOR**

**2024/ 1446**

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**UNDERGRADUATE THESIS**

*Submitted in fulfillment of the requirement for the degree of Bachelor of  
Economics (Islamic Economics)*

**By**

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2024/ 1446**



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## **ABSTRACT**

# **The Influence of entrepreneurial literacy, motivation and income expectation on Student Interest in Entrepreneurship According to Islamic Business Ethics (Study of the Faculty of Economics and Management at University Darussalam Gontor 2024)**

**Laily Nur Fiana**

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Although Indonesia is a developing country with abundant natural resources and an extensive population, it still faces significant unemployment problem. Unemployment among college graduates is one of the main challenges, although college graduates have the potential to build entrepreneurs who can help reduce unemployment. Entrepreneurship plays an important role in driving economic growth and creating job opportunities, especially college students who are the next generation of the nation. Therefore, higher education institutions need to direct graduates not only to focus on becoming labor absorbers, but also to be able to create their own jobs.

The purpose of this study is to identify the factors that influence female students' interest in entrepreneurship from the perspective of Islamic business ethics in the study of female students of the Faculty of Economics and Management of University of Darussalam Gontor 2024, with a focus on entrepreneurial literacy, motivation and income expectations. With primary data collection techniques through questionnaire-based surveys, researchers took 175 respondents from the Faculty of Economics and Management of University of Darussalam Gontor 2024 students with the Hair et al formula. To process the data the authors used SmartPLS 4.0.9.9. The results of this study were obtained with the answers of the respondents, the entrepreneurial literacy and motivation have a positive and significant effect on entrepreneurial interest. And income expectations do not have a positive and significant effect on entrepreneurial interest.

Simultaneously, the data results show that entrepreneurial literacy, motivation and income expectations have a positive and significant effect on entrepreneurial interest. This study found that entrepreneurial interest of Darussalam Gontor University students is influenced by entrepreneurial literacy, motivation and income expectations by 72.1%, and the remaining 27.9% is influenced by other factors.

***Keywords: Entrepreneurial Literacy, Motivation, Income Expectation, Islamic Business Ethics, Entrepreneurial Interest***

## ABSTRAK

### **Pengaruh Literasi Kewirausahaan, Motivasi dan Ekspektasi Pendapatan terhadap Minat Mahasiswi Berwirausaha Perspektif Etika Bisnis Islam (Studi Mahasiswi Fakultas Ekonomi dan Manajemen Universitas Darussalam Gontor 2024)**

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Indonesia merupakan negara berkembang dengan kekayaan sumber daya alam dan jumlah penduduk besar, masih menghadapi masalah pengangguran yang signifikan. Pengangguran di kalangan lulusan perguruan tinggi merupakan salah satu tantangan utama, meskipun para lulusan perguruan tinggi memiliki potensi untuk membangun wirausaha yang dapat membantu mengurangi pengangguran. Kewirausahaan berperan penting dalam mendorong pertumbuhan ekonomi dan menciptakan lapangan kerja, terutama mahasiswi yang merupakan generasi penerus bangsa. Oleh karena itu, Lembaga Pendidikan tinggi perlu mengarahkan lulusan untuk tidak hanya berfokus pada menjadi penyerap tenaga kerja, tetapi juga mampu menciptakan lapangan pekerjaan sendiri.

Tujuan penelitian ini adalah untuk mengidentifikasi faktor-faktor yang mempengaruhi minat mahasiswi berwirausaha perspektif etika bisnis islam studi mahasiswi Fakultas Ekonomi dan Manajemen Universitas Darussalam Gontor 2024, dengan fokus pada literasi kewirausahaan, motivasi dan ekspektasi pendapatan. Dengan teknik pengumpulan data primer melalui survei berbasis kuesioner, peneliti mengambil 175 responden mahasiswi Fakultas Ekonomi dan Manajemen University of Darussalam Gontor 2024 dengan rumus Hair et al. Untuk mengolah data penulis menggunakan SmartPLS 4.0.9.9. Hasil dari penelitian ini diperoleh dengan jawaban para responden, menunjukkan bahwa literasi kewirausahaan dan motivasi berpengaruh positif dan signifikan terhadap minat berwirausaha. Dan ekspektasi pendapatan tidak berpengaruh positif dan signifikan terhadap minat berwirausaha.

Secara simultan, hasil data menunjukkan bahwa literasi kewirausahaan, motivasi dan ekspektasi pendapatan berpengaruh positif dan signifikan terhadap minat berwirausaha. Penelitian ini menemukan bahwa minat berwirausaha mahasiswi Universitas Darussalam Gontor dipengaruhi oleh literasi kewirausahaan, motivasi dan ekspektasi pendapatan sebesar 72,1%, dan sisanya 27,9 % dipengaruhi oleh faktor-faktor yang lain.

***Kata Kunci: Literasi Kewirausahaan, Motivasi, Ekspektasi Pendapatan, Etika Bisnis Islam, Minat Berwirausaha.***

**DECLARATION**

Name : Laily Nur Fiana  
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Title : Determinants Of Students Interest In Entrepreneurship According  
Islamic Business Ethic (Students Of The Faculty Of Economics And  
Management Unida Gontor 2024)

I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Mantingan, Jumadal Ula 3<sup>rd</sup>, 1446 H  
November 5<sup>th</sup>, 2024

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**APPROVAL OF SUPERVISOR**

To Honorable,

**Dean of Faculty of Economics and Management  
University of Darussalam Gontor**

*Bismillahirrahmanirrahim,*

*Assalamu 'alaikum Wr. Wb.*

I certify that I have supervised and read this thesis, written by:

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Title : Determinants Of Students Interest In Entrepreneurship  
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Of Economics And Management Unida Gontor 2024)

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

*Wassalamu 'alaikum Wr. Wb.*

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### APPROVAL OF EXAMINER

The examination committee declared that the thesis written by:

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It has passed to thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor in Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

Chairman,



(Abdul Latif, M. E. Sy.)

Secretary,



(Arizqiya Nurfattah)

The team of thesis Examination

1<sup>st</sup> Examiner: Al-Ustadzah Sheema Haseena Armina, M. SEI



2<sup>nd</sup> Examiner: Al-Ustadz Arizqiya Nurfattah, S. E, M. H



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**APPROVAL OF DEAN**

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

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It is accepted as a fulfillment of the requirement for the degree of Bachelor of Islamic Economics, academic year 1446-1447 H / 2024-2025 M.

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## MOTTO

لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ وَمَا لَهُمْ مِّنْ دُونِهِ مِنْ وَالٍ

(الرعد: ١١)

For him (man) there are (angels) with him in turn from before and behind him who guard him by the command of Allah. Verily, Allah does not change the condition of a people until they change what is in themselves. If Allah wills evil for a people, there is no one who can resist it, and there is no protector for them but Him.

Allah is the best planner, Ibnu Jauzi Rahimatullah said: Allah's plans for you are better than your plans. Sometimes Allah hinders your plans to test your patience, so show Him beautiful patience. Soon you will see something that pleases you.

If the front makes you afraid and the back makes you hurt, then look up, Allah never fails to help you in every test.

حسبنا الله ونعم الوكيل

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## **DEDICATION**

This thesis is dedicated to my beloved parents ever, Supari (Alm), Sugeng  
Waluyo and Samsiyah

The first and the best teacher in my life. They raised me and protected me with kindness, patience and love. They always accompany me in any condition during the completion of the work stage until now. Always pray, guide, provide support and meet all needs. Thank you for everything!

Also to my big family. Indeed, with their support, suggestions and praying I could finish writing this thesis completely.

Thank's you Mr. Abdul Latif, M. E. Sy

He is guidance lecturer and a father figure who constantly guides and provides motivation.

My beloved friends Virtuous Generation and Islamic Economic 2024 Generation, who accompanied and supported me from the first step in this University until the end May Allah shows them the best way out of every problem they face and always guide them to the right path.

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## ACKNOWLEDGEMENT

Alhamdulillah, praise be to Allah, lord of the world. Who has sent down his guidance and relief to all of us. Because of his blessing and guidance, I completed my final college assignment with the title “Determinants of Student Interest in Entrepreneurship According Islamic Business Ethic (Study of the Faculty Economics and Management University of Darussalam Gontor 2024)”. Even though in the process of solving many obstacles experienced, I was able to complete this thesis promptly with the permission of Allah SWT. Completing this thesis would not have been possible without prayers, help, guidance, instructions and suggestions from all parties. Therefore, on this occasion the researcher would like to express his gratitude to:

1. President of Darussalam Gontor Islamic Boarding School: Al-Ustadz K.H Hasan Abdullah Sahal, Al-Ustadz Prof. Dr. K.H Amal Fathullah Zarkasyi, M.A and Al-Ustadz Drs. K.H Akrim Mariyat
2. Rector of the University of Darussalam Gontor: Al-Ustadz Prof. Dr. K.H Hamid Fahmy Zarkasyi, M.A.Ed., M.Phil, Al-Ustadz Assoc. Prof. Dr. Abdul Hafidz bin Zaid, Lc., M.A, Al-Ustadz Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A, Al-Ustadz Assoc. Prof. Dr. Khoirul Umam, M.Ec and Al-Ustadz Royyan Ramdhani Djayusman, Ph.D.
3. Dean of the Faculty of Economics and Management, Al-Ustadz Dr. Hartomi Maulana, M.Sc and Chairman of the Islamic Economics Department Al-Ustadz Dr. Mufti Afif, Lc, M.A.
4. Al-Ustadz Abdul Latif, M .E. Sy, as a guidance lecturer, completed the final task of undergraduate program.
5. The teacher’s family, Alm. Supari, Sugeng Waluyo, Samsiyah and Ananda Prabu Adhyaksa who has been educated, supported and motivated, as well as continuous prayer accompanying her daughter’s step and also the entire extended family who cannot be included one by one.
6. Graduate of Islamic Economics 2024, as nation’s next generation, armed with positive innovations that are beneficial, especially for society.

Therefore, I hope that the results of this final project can be a reference for further research and be useful for our lives together. Completing this thesis is still far from perfection because only Allah SWT is perfect. Constructive criticism and suggestions I expect excellent new work and the final project in this lecture. Hopefully, it can be helpful for writers in particular and readers in general.

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