

## The Effect of Entrepreneurship Education on Entrepreneurial Readiness with Self-Efficacy as an Intervening Variable in The Islamic Perspective

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### ABSTRACT

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This study aims to analyze the effect of entrepreneurship education on entrepreneurial readiness among students of the Faculty of Islamic Economics and Business (FEBI), UIN Antasari Banjarmasin, with self-efficacy as an intervening variable from an Islamic perspective. The research employed a quantitative approach using path analysis. The sample consisted of 100 FEBI students who had taken entrepreneurship courses.

The findings reveal that: (1) entrepreneurship education significantly influences students' entrepreneurial readiness, with a path coefficient of 0.583 and a t-value of 6.313 > 1.660; (2) entrepreneurship education significantly affects students' self-efficacy, with a path coefficient of 0.709 and a t-value of 13.430 > 1.660; (3) self-efficacy significantly influences students' entrepreneurial readiness, with a path coefficient of 0.347 and a t-value of 3.619 > 1.660; and (4) entrepreneurship education significantly affects entrepreneurial readiness through self-efficacy as an intervening variable, with a path coefficient of 0.246 and a t-value of 3.304 > 1.660.

These findings indicate that entrepreneurship education not only enhances students' entrepreneurial readiness but also fosters self-efficacy, which strengthens such readiness. From an Islamic perspective, the results are consistent with the principles of ikhtiar (effort), hard work, honesty, optimism, and tawakkul (trust in Allah), which serve as the ethical foundation of Islamic business practices. Thus, entrepreneurship education based on Islamic values can serve as an important instrument in shaping a generation of Muslim entrepreneurs who are professional, independent, and guided by Islamic character.

### KEYWORDS:

Entrepreneurship education, self-efficacy, entrepreneurial readiness, Islamic Perspective

### INTRODUCTION

Entrepreneurship plays an important role in Indonesia's economic development as it contributes to job creation, unemployment reduction, and community welfare improvement (Novita & Kusnadi, 2020). Government support through various training programs, financing schemes, and digital technology development has encouraged the growth of new entrepreneurs, including startups, which ranked second-highest in Asia in 2022 (Kurniawan, 2019). Nevertheless, the quality of entrepreneurship in Indonesia remains relatively low, as reflected in the Global Entrepreneurship Development Index (GEDI), which ranked Indonesia 75th globally, alongside the low national entrepreneurship ratio of only 3.47% (GEDI, 2019; BPS, 2023).

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The entrepreneurial potential in Indonesia, particularly in South Kalimantan, is considerable, supported by natural resources, local culture, and strategic location. Distinctive products such as sasirangan fabrics, rattan crafts, and local food industries represent continuously growing business opportunities. However, young entrepreneurs face major challenges, including limited capital, intense competition, and economic uncertainty. Therefore, entrepreneurship education becomes a crucial instrument to equip students with business skills, creativity, and the ability to utilize digital technology to enhance competitiveness (Hasan et al., 2022; Hidayat et al., 2022).

Higher education institutions, including the Faculty of Islamic Economics and Business (FEBI) of UIN Antasari Banjarmasin, play a strategic role in producing high-quality young entrepreneurs. Through a sharia-based curriculum that integrates business knowledge, moral values, and digital technology, FEBI equips students to be not only professionally competent but also ethical and capable of competing globally. Entrepreneurship education at FEBI is

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expected not only to strengthen business competencies but also to instill Islamic values such as tawakkul (trust in Allah), thereby enhancing students' self-efficacy in facing entrepreneurial challenges (Laily & Wahyuni, 2018; Erlina, 2020).

Self-efficacy, or self-confidence, plays an important role in entrepreneurial readiness. Students with high self-efficacy tend to be more confident, willing to take risks, and adaptable to market changes. Thus, self-efficacy may serve as a key variable that bridges the relationship between entrepreneurship education and entrepreneurial readiness.

Based on the above, this study aims to analyze the influence of entrepreneurship education on entrepreneurial readiness with self-efficacy as an intervening variable from an Islamic perspective, using a case study of students at FEBI UIN Antasari Banjarmasin.

### LITERATURE REVIEW

#### Entrepreneurship Education

Entrepreneurship education is a learning process that equips individuals with knowledge, skills, and attitudes to identify opportunities, manage risks, and create new ventures (Latief, 2022; Tarmizi et al., 2023). University-level entrepreneurship curricula are designed to foster creativity, managerial skills, and digital technology utilization to prepare students for global challenges (Kurniawan, 2019). From an Islamic perspective, entrepreneurship education is not merely profit-oriented but also emphasizes sharia values such as honesty (shiddiq), responsibility (amanah), and blessing (barakah) (Mansah, 2022).

The goals of entrepreneurship education are to foster independence, creativity, risk-taking ability, and a sense of responsibility in business (Erwin et al., 2023). Entrepreneurial characteristics include self-confidence, result orientation, innovation, leadership, and long-term vision (Muharam, 2019). In line with this, Presidential Regulation No. 2 of 2022 on National Entrepreneurship Development emphasizes strengthening the entrepreneurship ecosystem through cross-sectoral synergy, simplified licensing, financing access, and business mentoring.

Universities play a strategic role in implementing entrepreneurship courses and providing coaching or business mentoring programs to enable students to start real ventures (Ananda & Tien, 2016). In the Islamic context, entrepreneurship education indicators include business ethics, compliance with halal-haram principles, seeking Allah's pleasure, social obligations (zakat, infaq), community empowerment, and the development of entrepreneurial character marked by amanah (trustworthiness), patience, and tawakkul (reliance on Allah) (Mansah, 2022).

#### Entrepreneurial Readiness

Entrepreneurial readiness is defined as the mental state, knowledge, and skills of individuals to start a business

independently (Slameto, 2015; Widiyanto, 2020). Factors influencing readiness include internal factors (motivation, self-confidence, skills, business knowledge) and external factors (family support, environment, business opportunities, experience) (Hermiyanty & Wandira, 2017).

The characteristics of a ready entrepreneur include having a forward-looking vision, the courage to take calculated risks, and the ability to adapt to changes (Ananda, 2016). From an Islamic perspective, entrepreneurial readiness is marked by faith and piety, honesty and trustworthiness, halal business knowledge, and the avoidance of riba (usury), gharar (uncertainty), and maysir (gambling) (Maulana, 2020).

#### Self-Efficacy

The concept of self-efficacy, according to Bandura, refers to an individual's belief in their ability to organize and execute actions required to achieve specific goals (Saifuddin, 2022). Self-efficacy influences activity choices, resilience in facing obstacles, and patterns of thought and emotional reactions. Individuals with high self-efficacy tend to be more persistent, optimistic, and composed when facing challenges (Laily & Urip, 2018).

The formation of self-efficacy involves cognitive, motivational, affective, and environmental selection aspects (Bandura in Dasmo et al., 2022). Its three important dimensions are level (task difficulty), generality (scope of belief), and strength (degree of confidence) (Erlina, 2020).

From an Islamic perspective, self-efficacy is manifested through husnudzon (positive reliance on Allah), istiqamah (steadfastness in goodness), the belief in being Allah's vicegerent on earth, and exemplifying the Prophet Muhammad's qualities such as shiddiq, amanah, tabligh, and fathonah (Adriyanto, 2023). With the integration of Islamic values, self-efficacy not only strengthens mental resilience but also fosters Muslim entrepreneurs oriented toward blessing (barakah), sustainability, and the welfare of the ummah.

#### Hypotheses

Based on a review of previous research and observations, the following hypotheses are proposed:

H1: Entrepreneurship education has a significant effect on the entrepreneurial readiness of FEBI UIN Antasari Banjarmasin students.

H2: Entrepreneurship education has a significant effect on the self-efficacy of FEBI UIN Antasari Banjarmasin students.

H3: Self-efficacy has a significant effect on the entrepreneurial readiness of FEBI UIN Antasari Banjarmasin students.

H4: Entrepreneurship education has a significant effect on entrepreneurial readiness through self-efficacy as an intervening variable.

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## RESEARCH METHOD

This study employed a quantitative approach with an explanatory survey method, aiming to explain the causal relationship among Islamic entrepreneurship education (X), self-efficacy (Z), and entrepreneurial readiness (Y). The research model was developed deductively, beginning with relevant theories and subsequently tested with empirical data.

The study was conducted at the Faculty of Islamic Economics and Business (FEBI), Antasari State Islamic University Banjarmasin, during the period of March to July 2025.

The population consisted of all active FEBI students from the 4th to the 8th semester who had completed the Entrepreneurship course, totaling 1,321 students. The sample size was determined using Slovin's formula with a margin of error of 10%, resulting in 100 respondents. Proportional random sampling was applied to ensure that each study program was properly represented.

The data comprised both primary and secondary sources. Primary data were obtained through structured questionnaires using a five-point Likert scale, ranging from "strongly disagree" to "strongly agree." The questions were developed based on variable indicators, namely: integration of religious values, ethical orientation, and entrepreneurial knowledge for Islamic entrepreneurship education; self-confidence, ability to face challenges, and personal motivation for self-efficacy; as well as business knowledge, managerial skills, and risk-taking ability for entrepreneurial readiness. In addition, several open-ended questions were included to capture deeper insights from respondents. Secondary data were collected from curriculum documents, course syllabi, faculty academic reports, and relevant scholarly literature.

The research instrument was first tested for validity and reliability. Content validity was ensured through expert judgment, while construct validity and reliability were tested using confirmatory factor analysis and Cronbach's Alpha coefficients. The collected data were analyzed in two stages. First, descriptive analysis using SPSS version 27 was employed to describe respondent characteristics and response distribution. Second, inferential analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 3.29.

The PLS-SEM analysis included evaluation of the outer model to assess construct validity and reliability, and evaluation of the inner model to test the structural relationships among variables. Convergent validity was considered fulfilled if the loading factor  $\geq 0.5$  and AVE  $\geq 0.5$ , while construct reliability was met if Composite Reliability

$\geq 0.7$  and Cronbach's Alpha  $\geq 0.6$ . Hypothesis testing was performed by evaluating path coefficients and p-values, where a relationship was deemed significant if p-value  $\leq 0.05$ . Furthermore, mediation analysis was carried out to examine the role of self-efficacy as an intervening variable between Islamic entrepreneurship education and entrepreneurial readiness.

## RESULTS AND DISCUSSION

Based on data from 100 respondents who are students of FEBI UIN Antasari, the majority were female (69%), with the dominant age range being 21–22 years (53%). Most respondents came from the Islamic Economics Study Program (48%) and Islamic Banking (37%).

Descriptive analysis shows that the Entrepreneurship Education variable (X) received a very positive response with an average score of 53.16. The strongest indicator was the Development of Muslim Entrepreneurial Character (X4) with an average score of 13.51, particularly in the aspect of honesty and trustworthiness (X4.1). In addition, the Foundation of Islamic Values (X1) also demonstrated strong results, especially in the understanding that business should be conducted within the framework of seeking Allah's pleasure.

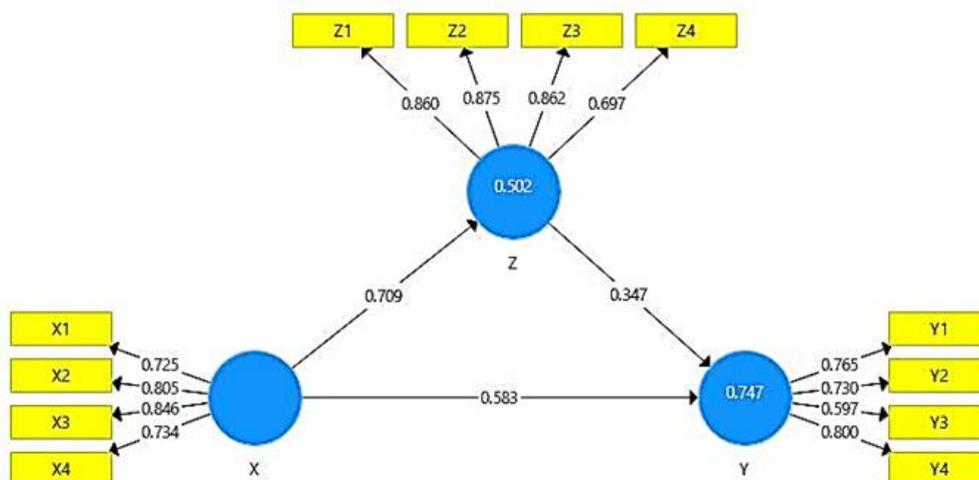
For the Entrepreneurial Readiness variable (Y), the average score of 52.94 indicates a high level of readiness. The most dominant indicator was Avoiding Riba, Gharar, and Maysir (Y4) with a score of 13.65, particularly in the statement regarding abstaining from maysir practices (Y4.3). Conversely, the lowest indicator was Knowledge and Skills (Y3), although it still fell within the good category. This suggests that students' spiritual and moral aspects were more prominent than their technical skills.

Regarding the Self-Efficacy variable (Z), respondents demonstrated strong self-confidence, with high average scores across all indicators. The most notable indicator was husnudzon (positive presumption toward Allah Swt.), particularly the belief that every entrepreneurial effort aligns with Allah's best plan (Z1.3). This emphasizes that students' confidence in entrepreneurship is strongly influenced by faith and reliance on Allah (tawakkul).

Data analysis using Partial Least Square (PLS-SEM) with SmartPLS 3.29 produced important findings regarding the relationships among the research variables. The full model illustrating the relationships between entrepreneurship education (X), self-efficacy (Z), and entrepreneurial readiness (Y) is shown in Figure 1.

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**Figure 1. Full Model Output PLS: Relationship among Variables X, Y, Z**



All indicators demonstrated outer loading values above 0.5, indicating validity. The indicator validity test results are presented in Table 1.

**Table 1. Outer Loading Results**

	Entrepreneurship Education (X)	Entrepreneurial Readiness (Y)	Self-Efficacy (Z)
X1	0.725		
X2	0.805		
X3	0.846		
X4	0.734		
Y1		0.765	
Y2		0.730	
Y3		0.597	
Y4		0.800	
Z1			0.860
Z2			0.875
Z3			0.862
Z4			0.697

Furthermore, the reliability test results indicated that all variables had Cronbach’s Alpha values above 0.60 and Composite Reliability values above 0.70, signifying reliable

research instruments. A summary of the reliability test results is shown in Table 2.

**Table 2. Reliability of Model Indicators**

	Cronbach's Alpha	Composite Reliability
X	0.783	0.860
Y	0.697	0.816
Z	0.846	0.896

The R-Square (R<sup>2</sup>) results show that the entrepreneurial readiness variable (Y) has a value of 0.747, while self-efficacy (Z) has a value of 0.502. Additionally, the Q<sup>2</sup> value

of 0.874 indicates that the research model has excellent explanatory power, accounting for 87.4%. The summary of R<sup>2</sup> results is presented in Table 3.

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Table 3. R-Square (R<sup>2</sup>)

Variable	R <sup>2</sup>
Y	0.747
Z	0.502

Hypothesis testing was conducted using the bootstrapping method, visualized in Figure 2. The results revealed that:

Entrepreneurship education significantly affects entrepreneurial readiness ( $\beta = 0.583$ ;  $t = 6.313$ ;  $p = 0.000$ ), supporting H1.

Entrepreneurship education significantly affects self-efficacy ( $\beta = 0.709$ ;  $t = 13.430$ ;  $p = 0.000$ ), supporting H2.

Self-efficacy significantly affects entrepreneurial readiness ( $\beta = 0.347$ ;  $t = 3.619$ ;  $p = 0.000$ ), supporting H3.

Entrepreneurship education significantly affects entrepreneurial readiness through the mediation of self-efficacy ( $\beta = 0.246$ ;  $t = 3.304$ ;  $p = 0.001$ ), supporting H4.

Figure 2. Bootstrapping Model Output PLS

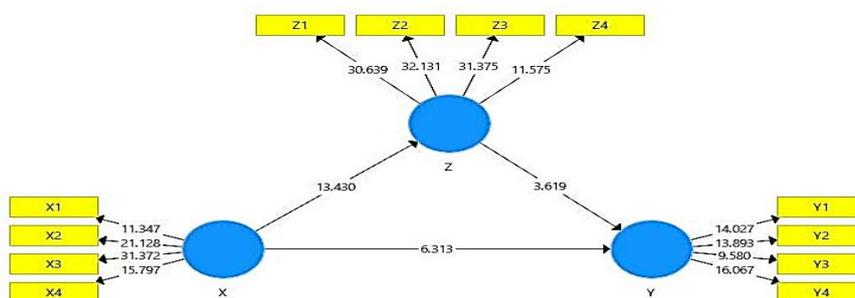


Table 4. Result for Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P-Values
X -> Y	0,583	0,588	0,092	6,313	0,000
X -> Z	0,709	0,712	0,053	13,430	0,000
Z -> Y	0,347	0,345	0,096	3,619	0,000
X -> Z -> Y	0,246	0,246	0,074	3,304	0,001

Based on Table 4, the results confirm that all research hypotheses are accepted. First, H1, which posits that entrepreneurship education significantly influences entrepreneurial readiness, is accepted. This is evidenced by the positive path coefficient of 0.583 with a t-statistic of 6.313, exceeding the critical value (1.660) at the 5% significance level. Hence, entrepreneurship education effectively enhances students' readiness for the business world.

Second, H2, which proposes that entrepreneurship education significantly influences self-efficacy, is also accepted. The path coefficient of 0.709 with a t-statistic of 13.430 indicates that the better the entrepreneurship education, the higher the students' confidence in developing entrepreneurial abilities.

Third, H3, which suggests that self-efficacy significantly influences entrepreneurial readiness, is supported. The positive path coefficient of 0.347 with a t-statistic of 3.619 confirms that self-efficacy plays a vital role in fostering students' readiness for entrepreneurship.

Finally, H4, which states that entrepreneurship education significantly affects entrepreneurial readiness through self-efficacy as an intervening variable from an Islamic perspective, is also accepted. The path coefficient of 0.246 with a t-statistic of 3.304 supports this finding. Thus, entrepreneurship education not only directly influences students' readiness for entrepreneurship but also indirectly enhances it through increased self-efficacy.

Overall, this study demonstrates that entrepreneurship education has both direct and indirect impacts on students' readiness for entrepreneurship, strengthened by self-efficacy. Therefore, this model comprehensively explains how entrepreneurship education based on Islamic values can enhance students' self-confidence as well as their preparedness to enter the business world.

## DISCUSSION

The results of this study show that entrepreneurship education has a significant influence on students' entrepreneurial

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readiness. This finding is in line with the Islamic view that earning a livelihood through lawful means is a form of worship. Islam encourages its followers to strive (ikhtiar) sincerely, as stated in the Qur'an, Surah Al-Jumu'ah (62:10): "And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed." This verse affirms that after fulfilling religious obligations, Muslims are encouraged to work—including engaging in entrepreneurship—in order to obtain lawful sustenance and provide benefits to society. Thus, entrepreneurship education not only equips students with business skills but also instills the religious value that entrepreneurship is a righteous deed.

Furthermore, the study demonstrates that entrepreneurship education significantly affects students' self-efficacy. In the Islamic perspective, self-efficacy corresponds to the concepts of yaqin (certainty of faith) and tawakkal (placing trust in Allah after exerting maximum effort). Prophet Muhammad (peace be upon him) emphasized the importance of hard work with faith, as narrated in the hadith: "If you were to rely upon Allah with the reliance He is due, you would be given provision as the birds are given provision: they go out hungry in the morning and return with full bellies in the evening." (HR. Tirmidhi). This hadith highlights that strong conviction and diligent effort are key to achieving results. Therefore, entrepreneurship education not only enhances technical competence but also fosters confidence grounded in faith.

Moreover, the findings reveal that self-efficacy has a significant influence on students' entrepreneurial readiness. Islam teaches that a believer should possess optimism and confidence when facing challenges. The Qur'an states in Surah Al-Inshirah (94:6): "Indeed, with hardship [will be] ease." This verse motivates entrepreneurs to remain steadfast, believing that every difficulty encountered in business will be accompanied by opportunities and solutions. With such conviction, students who possess high self-efficacy will be better prepared to face risks and remain consistent in pursuing their entrepreneurial endeavors.

The study also confirms that entrepreneurship education influences entrepreneurial readiness through self-efficacy as an intervening variable within the Islamic perspective. Islam emphasizes the balance between material effort and spiritual reliance. The principles of ikhtiar and tawakkal underline that entrepreneurial success is determined not only by knowledge and skills but also by divine blessing. Prophet Muhammad (peace be upon him) himself was a successful entrepreneur before his prophethood and became an exemplary model of honesty (shiddiq), trustworthiness (amanah), intelligence (fathanah), and the ability to convey truth (tabligh)—which form the foundation of Islamic business ethics. Thus, entrepreneurship education combined with Islamic values has the potential to nurture entrepreneurs who are not only economically competent but also ethical, just, and oriented toward the welfare of society.

Overall, this research affirms that entrepreneurship education and self-efficacy are crucial factors in shaping students' entrepreneurial readiness, both academically and religiously. From an Islamic perspective, entrepreneurship is not merely a worldly pursuit but also a means of seeking blessings, serving society, and drawing closer to Allah SWT. Accordingly, students who receive entrepreneurship education rooted in Islamic values are expected to become a resilient generation of Muslim entrepreneurs, confident and committed to sustainability and community well-being.

### CONCLUSION

Based on the findings regarding the influence of entrepreneurship education on the entrepreneurial readiness of FEBI UIN Antasari Banjarmasin students, with self-efficacy as an intervening variable from an Islamic perspective, several conclusions can be drawn.

First, entrepreneurship education significantly affects students' entrepreneurial readiness. This implies that the better the entrepreneurship learning process, the greater students' preparedness to start and develop businesses.

Second, entrepreneurship education also significantly influences students' self-efficacy, meaning that entrepreneurship learning can foster self-confidence, conviction, and ability to face the challenges of the business world.

Third, self-efficacy has a significant influence on students' entrepreneurial readiness, indicating that the higher students' confidence in their abilities, the more prepared they are to become entrepreneurs.

Fourth, entrepreneurship education also significantly influences entrepreneurial readiness through self-efficacy as an intervening variable, demonstrating that self-efficacy plays a vital role in strengthening the impact of entrepreneurship education on students' readiness for entrepreneurship.

These findings are consistent with the Islamic perspective, where entrepreneurship is not only an economic activity but also a form of worship that emphasizes values such as effort (ikhtiar), honesty, hard work, optimism, and tawakkal to achieve blessings and contribute to societal welfare.

### RECOMMENDATIONS

Based on these findings, several recommendations are proposed.

1. For higher education institutions, especially UIN Antasari Banjarmasin, it is important to strengthen the entrepreneurship curriculum by integrating Islamic values so that students gain not only business skills but also moral and spiritual foundations in conducting business. Moreover, universities should provide more business incubation programs, training, and entrepreneurial

mentoring to give students practical experience in starting ventures.

2. For students, the results of this study are expected to encourage them to continuously enhance their self-efficacy by improving their skills, developing courage to take risks, and strengthening their faith and piety. In this way, the businesses they establish will not only succeed materially but also bring blessings. Students are also encouraged to apply Islamic business principles such as honesty, trustworthiness (amanah), fairness, and avoiding practices contrary to Sharia.
3. For future researchers, it is recommended to expand the research scope by involving students from various faculties or other universities to ensure more generalizable results. Further studies may also consider incorporating additional variables, such as entrepreneurial motivation, environmental support, and spiritual values, to provide more comprehensive and in-depth insights.

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